

FACTORS INFLUENCING ASNAF ENTREPRENEUR'S INTENTION UNDER ASNAF ENTREPRENEURIAL PROGRAM (AEP) TOWARDS ZAKAT ON BUSINESS

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Abstract: *This study examines the factors influencing the Asnaf entrepreneur's intention towards zakat on business. By tested the sufficiency and application the Theory Planned Behaviour (TPB) whereas examining the antecedents of attitude, subjective norms and perceived behavioural control towards Asnaf entrepreneur's intention. Asnaf entrepreneurs who are participated in the Asnaf entrepreneurial Programme (AEP) act as the contributors in solving the effectiveness in distribution issue. The rationale for the effectiveness distribution in Islam is to help and boost the social and economic life among Asnaf. Approximately 274 sets of questionnaires were distributed to Asnaf entrepreneurs conducted by Majlis Agama Islam Kelantan (MAIK) and Majlis Agama Islam Selangor (MAIS). Confirmatory Factor Analysis (CFA) was performed to examine the reliability and validity of the measurement, and the structural equation modelling techniques (SEM) were used to evaluate the casual model. The findings indicate that the strong predictive power of original TPB model to explain the Asnaf entrepreneur's intention towards zakat on business. Hence, the study provides an insight to zakat institution that the effectiveness of distribution of zakat encourage the collection of zakat thru the participation among Asnaf entrepreneurs.*

Keywords: *Asnaf, Entrepreneur's Intention, Islamic Social Finance, Zakat*

Introduction

In Islam, the social economic and contributions has a very essential in development of Ummah. The social economic in Islamic perspectives it is covered by Zakat. Zakat function is to foster a sense of caring among Muslims. In aggregation the Muslims beings, the zakat aims to help each other so that all Muslim live in peaceful situation. Zakat is consisting of zakat fitrah and

zakat in wealth. Zakat instrument has always been emphasized in the Al Quran, such as in Surah An-Nur, verse 56:

“So establish regular Prayer and give regular Charity; and obey the Messenger that ye may receive mercy”.

The concept of zakat itself shown that the Islamic society stands for quality by ensures that has prevails in meeting and creating a balance in distribution of resources towards one who have less or focused on the poverty alleviation (Arif, Alwi, & Tahir, 2011). The Islamic society mostly highlighted the issue related zakat in wealth such as zakat in business. By focusing on zakat in business, the major target generally entrepreneurs. The entrepreneur development acts as an instrument in economic and necessary to be aware of any changes. The changes in the quantity and character will be give impact towards economic value added (Syed Zamberi, 2013). Therefore, it important to explore an extreme influence on the behaviour of entrepreneurs in making decisions (Lu & Chen, 2013). In Islamic perspectives, Muslim entrepreneurs stressed on the relationship between Men and Allah s.w.t (Hamid & Sa'ari, 2011). This relationship covered how entrepreneurs run the business depend on training and capital assistance. However, this condition is rooted by intention and effect of compliance behaviour among entrepreneurs in seeing according to Shariah (Hoque, Mamun, & Mohammad Ahshanul Mamun, 2014). Under shariah perspectives, the entrepreneur's compulsory to comply with the zakat in business once it achieved the *Haul* and *Nisab*. The positive development of entrepreneurs successful in business is increasing in year 2015 by 9.5 percent (SSM, 2015). Badly, this positive movement in business against with zakat collection whereas it presented the lower zakat collection on business as compare with zakat on income (Lembaga Zakat, 2015). Therefore, zakat institution taken some alternative such as develop the Asnaf Entrepreneurial Programme (AEP). The rationale AEP is to encourage the increasing of zakat payer among the successful Asnaf. Significantly, this programme relatively gave the positive impact towards the collection (Ab Rahman, 2014). Nevertheless, Asnaf development is positively influenced by the quality of distribution. By developing this programme, it will improve the issue of dissatisfaction among Asnaf towards the process of distribution (Rahman, 2014).

Moreover, previous studies have declared that AEP manipulates the economic status to Asnaf who become the entrepreneurs (Ab Rahman, 2014; Hairunizam, 2004). In the context of Asnaf entrepreneurs, many studies have interested with this field, but there are only limited on the factors highlighting the success of Asnaf (Hassan & Noor, 2015; Azman, 2014; Fatimah Salwa; 2014; Amirul; 2013). The successful of Asnaf found as a contributor towards the economy and social development. This development related with the effectiveness of zakat distribution in support the program for Asnaf to improve certain aspects. Such as, mind and attitude, basic needs and income increase (economic projects) (Patmawati Ibrahim & Ghazali, 2014). Since 2012, AEP found as successful programme, whereas early 2017, 19 Asnaf entrepreneurs out from Asnaf category. Majority it is covered small business such as bakery, frozen food and catering. Previously, in year 2016, 175 Asnaf entrepreneurs also successfully out from the Asnaf category (Izwan, 2017). This statistic shows that the big contribution of AEP towards Asnaf's life. Moreover, under this AEP it encourage the successful Asnaf entrepreneurs to become zakat payer (Hamid, 2013). Therefore, based on discussion above, it encourages the researcher to examine the Asnaf entrepreneur's intention who are under AEP towards zakat on business.

Literature Review

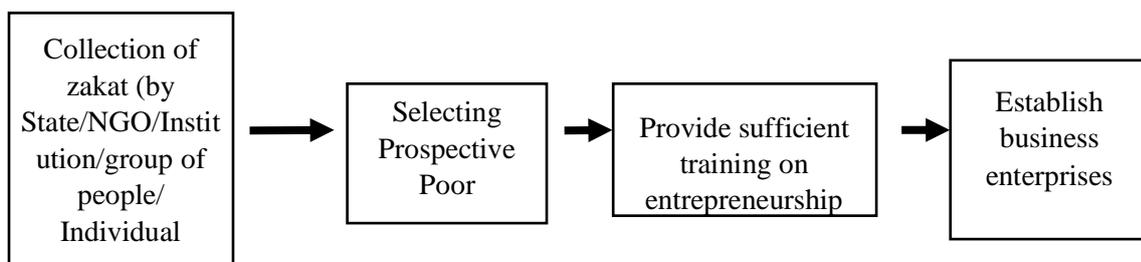
Entrepreneurs and Intention

The entrepreneurs highly depend on the stability in the activity (Farkas & Gubik, 2013). Therefore, it is importance to researchers explore the entrepreneur's decision making towards long term process. Previously, many researcher interested explored by underlying assumptions of the theory planned behaviour (TPB) and related with entrepreneurship such as (Amran, Saif Ur Rehman, Shaghayegh, & Jabeen, 2013; Hrubes, Ajzen, & Daigle, 2001). However, it only focused on the youth behaviour and microfinance facility influence the entrepreneurship involvement. Mostly, related to zakat field, a number of studies have been directed and have certified the affiliation between attitude and behavioural intention to use for instances (Farah Mastura & Bidin, 2013; Saad & Haniffa, 2014; Sapingi, Ahmad, & Mohamad, 2011). These previous studies declared that the important of action in the present as well as it may predict the future action such as intention depend on the constructs which give the impact towards behaviour. Moreover, Jaffar & Musa (2016) declared that the attitude acts the major measurement in predicting the impact intention compared with subjective norms and perceived behavioural control.

Asnaf Entrepreneurial Programme

Considering Asnaf categories, the zakat institution produces the effective way for these categories to enhance the better life in social and economic under Asnaf Entrepreneurial Programme (AEP). This group will be given help and attention solely by certain parties for such purposes. This is because, they are unable to move on its own given the lack of suffered financial (Ab Rahman, 2014). The purpose of programme designed for the poorest Muslim group in Malaysia and fully supported by the zakat institutions based on the Asnaf Entrepreneur Development Model by (Mohd Abd Wahab Fatoni & Halim, 2008) such as exposure, education, implementation, marketing, monitoring, knowledge, oriented planning, the religious and consultation. Through this such programme that also known as microfinance (non repayable), it as the empowers instruments for poor and subsequently transforms them into zakat payers (Muzzakki) through which, their own zakat payments support productive programs such as business development (Tafsir, Hikmah, & Mesy, 2018).

Based on the elements in model, it is developed the functions of mobilizing zakat in developing entrepreneurs among asnaf as well as based on the an entrepreneurs development process mode for zakat distribution presented as Figure 1 by (Nazamul Hoque & Mohammad, 2015);



Source: (Nazamul Hoque & Mohammad, 2015)

Figure 1: Zakat Distribution Entrepreneurs Development Process

Therefore, it achieved social and economic development, some of zakat institution in Malaysia concern in develop the entrepreneur among Asnaf such as Lembaga Zakat Selangor (MAIS) and Majlis Agama Islam Kelantan (MAIK). For instance, MAIS succeed distributed the mobile business to 45,000 *Asnaf* under entrepreneurial program (Asnaf MAIS, 2015). This program has produced a successful entrepreneur in the retail, service, fast food providers and fishermen.

Underpinning theory-based model for Zakat in Business

By extends TPB, the conceptual model in this study adding the one antecedent's factors as a mediator. The theory planned behaviour a well-established as general theory especially in social psychology (Ajzen, 1991). The rationale for the direct effect of perceived behavioural control (PBC) on behaviour lies in that given a sufficient degree of actual control over behaviour, people are expected to carry out their intentions when requisite opportunities and resources both are available.

i) Attitude and Asnaf Entrepreneur's Intention towards zakat in business

Previously, by examined 123 respondents, found that attitude as a measurement in theory planned behaviour (TPB) is significantly influence zakat compliance intention on saving (Farah Mastura & Bidin, 2013). The effect of attitude on the intention has also been validated in the banking domain. Results have showed that the attitude toward using Islamic banking by customer such as significantly affects their intention to adopt the proportion of Malaysian Muslims' awareness of the Islamic banking products and services depends on service quality that may influenced intention (Amin & Isa, 2008)

ii) Subjective Norms and Asnaf Entrepreneur's Intention towards zakat in business

The effect of subjective norm on behavioural intention has been validated in numerous studies of production and management engineering department which is develop the understanding of the factors that influence knowledge sharing behavioural within an organisational framework. The results indicate that the intention to share knowledge is mainly influenced by employees' attitude and subjective norms (Chatzoglou & Eftichia, 2009). Likewise, intention are an outcome of the satisfaction process that contributed into two categories; economic behaviour and social behaviours (Kaur Sahi & Gupta, 2013). The social behaviour depends on the social influences resistant that intentions that predict the behaviour (Galan-ladero, Galera-casquet, & Wymer, 2013). In consideration of those findings and the effects of intention towards relationship between subjective norms and behaviour, the researcher proposed that the zakat field in the context of this relationship. It has supported by previous studies under the same field such as (Hasnol, 2015; Mohd Rahim & Ariffin Md, 2011; Zainol et al., 2009).

iii) Perceived Behaviour Control (PBC) and Asnaf Entrepreneur's Intention towards zakat in business

In applied the perceived behavioural control (PBC) in social science research significantly found that at he perceived behavioural control supported the intentioned in predicting the behavioural among college student (Montesarchio, 2009). Otherwise, at Chicago, by investigated the freedom of choice and perceived control declared that the importance relationship between preference for choosing and perceived control (Botti, 2004). It also supported by another studies in tourism, it professed a better understanding of the relationships between the dimensions of perceived behavioural control and customers' intention to help the effective marketing strategies increased intention to revisit (Yoo, 2011). In 2016, it is also supported the dimensions of perceived behavioural control fully utilized in controlling the

individual's intention and give the impact towards zakat compliance (Rama Koteswara Rao Kondasani, 2016).

Theoretical Framework

The study mainly focuses on the entrepreneur who are succeed under Asnaf Entrepreneurial Programme by examining the intention towards zakat in business. The research framework for this study is primarily based on the (Ajzen, 1991) and supported with decomposed theory planned behaviour (DTPB)

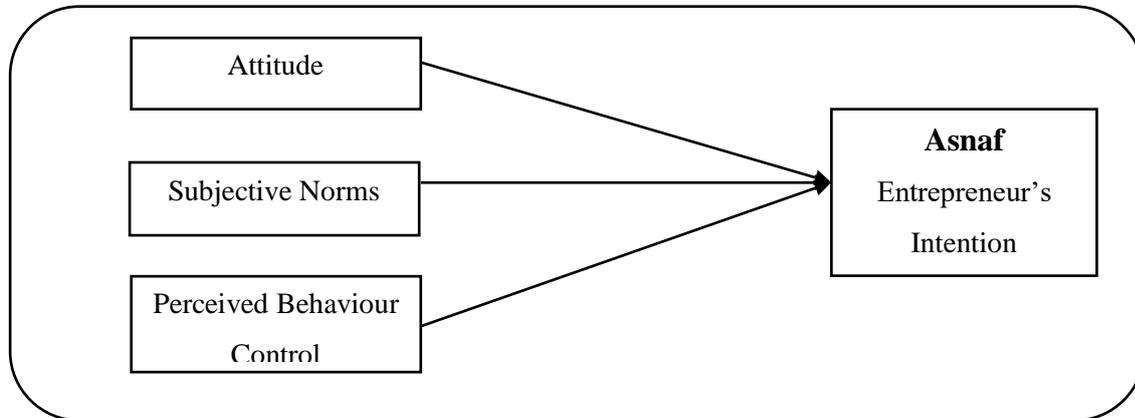


Figure 2 The proposed theoretical framework

Methodology

Research Design

This study generally focused on the applied research whereas this study identified a problem in an economic and finance sector and applied an existing theory to solve the problem. Besides that, this study naturally applied the cross sectional or survey design. The cross sectional design explained a design entailing the collection of data on more than one case at a single point time in connection with two or more variables to detect patterns of association (Bryman, 2008). In term of research approaches, it is known as the plan and the procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis (Creswell, 2014). These approaches have been divided into two namely as qualitative and quantitative approach. For research approaches, this study on the other hand choose the quantitative approach with the specific reason. The reason is according to Creswell (2014), it stated that this approach is the best solution for the problem that calls the identification of factors that influence an outcome or understanding the best predictors of outcomes.

Research Instruments Development

Asnaf entrepreneur's intentions towards zakat in business is the predictor as an endogenous variable for the first part. This endogenous variable supported by first exogenous variable namely attitude, subjective norms and perceived behavioural. All the exogenous variable depends on the other antecedents based on the decomposed components based on Table 1.1.

Table 1.1: Variables measurement

Variables	Sources	Total number of items
Antecedents of attitude; Belief Feeling	(Amna Sabir 2011; Farah Mastura & Bidin, 2015; Ram Al Jaffri, 2010)	10
Antecedents of subjective norm; Spouse Parent Friends Amil zakat	(Amna Sabir 2011; Farah Mastura & Bidin, 2015; Ram Al Jaffri, 2010)	16
Antecedents of perceived behavioural control Service Quality Position on Business income Rebate Knowledge	(Abd Halim, Nor Azizah, Norida Abu, & Zehan, 2015; Al-Jabari, 2013; Khalil Md Nor & Pearson, 2008)	17
Asnaf Entrepreneur's Intention	(Farah Mastura & Bidin, 2013; Ram Al Jaffri Saad, 2010)	10
Total		43

Study population

The study is conducted in the Malaysia that focused of two states from East Coast Region state and West Coast known as Kelantan and Selangor. Kelantan state is chosen because more than 90 percent of its population are Malays who are Muslims (Statistic, 2010). The Muslim entrepreneur's that supposedly in Malaysia there have 3,854 companies that majority from Sendirian Berhad (Sdn.Bhd) and Berhad. For the Sole Proprieties and partnership, it presented 101, 324 companies. These business and companies' statistics however majority 60% is Muslim (Companies Commission Malaysia, 2015). In Kelantan showed the higher of register in Companies Commission Malaysia among East Coast Region in Malaysia totally 192,911 and increase by 10% every year (Companies Commission Malaysia, 2005). Meanwhile, this study also chosen Selangor as a second state. This state was chosen as well as Lembaga Zakat Selangor (LZS) well known as the success institutions in distribution of zakat. In addition, majority previous studies focused on the Selangor state in investigated the zakat distribution issue as such (Ab Rahman, 2014; Aza Shahnaz Azman, 2014; Hazlina Abdul, Said, & Yusuf, 2012; Jamaliah, Halim Saad, Yusuf, & Smith, 2014; M. Jamaliah, Sharifah Norzehan, , 2014; Sanep Ahmad, 2009).

Based on the list that given by MAIK, the researcher analyses the list and conclude that several locations highly recommended area such as *Pasir Puteh, Pasir Mas, Melor, Ketereh* and *Bachok*. Therefore, the questionnaire distributed according these areas. The list that given by MAIS have already allocate based on the locations such as Klang, Kuala Selangor, Shah Alam, Gombak, Subang Jaya and Kajang. Zakat officers have controlled each of these locations.

Sample size and Sampling Techniques

The selected sample size will also guide by the 5% level of significant at which the formulated hypotheses will be test. This level of significance is standard that specified for rejecting the null hypothesis. At this level of significance the level of confidence is 95% that normally used for research in social science (Saunders, Saunders, Lewis, & Thornhill, 2011). By applied the level of confidence, the sample size will be calculated based on a Yamane (1967) formula. The formula presented as follows.

$$n = \frac{N}{1 + N(e^2)}$$

Where, n = the required sample size, N = Population and (e) is the error margin or alpha level. The population in this study was 877 *Asnaf* entrepreneurs who are participated in *Asnaf* Entrepreneurial Programme which is maintain in the business and possible to become zakat payers. The error margin is 0.05 and it was calculated as below;

$$n = \frac{877}{1 + 877(0.05^2)} = 274$$

Therefore, the sample size in this study was 274 that consider appropriate as achieved the minimum level of sample size as suggested by (Hair et al.,2010). Based on the total sample size of 274, the proportion of sample size for *Asnaf* entrepreneurs in each state was measured by the total population each state times the total sample size and divided by the population of the study. To compute the sample size for each state, the formula is shown as following;

$$\text{Kelantan} = 420 * 274 / 877$$

$$= 131$$

$$\text{Selangor} = 457 * 274 / 877$$

$$= 143$$

Table 3.9: Sample Size Distribution

	Population	Sample size
Kelantan	420	131
Selangor	457	143
Total	877	274

The sample size based on Table 3.9, comprised 31.24% of the target population which was sufficiently large even for descriptive studies for which the minimum sample size is 10% (Saunders et al., 2011).

Data analysis

Data analysis involves steps such as coding the responses, screening the data, and selecting the appropriate data analysis strategy. These steps presented by (Churchill & Iacobucci, 2010) starting by identifying data entry errors and examine how appropriately the data meets the statistical assumptions. The screening involves running descriptive, missing, outliers, response bias, normality, multicollinearity and reliability of data. Then, it supported another several statistical tools and methods were employed for data analysis and hypotheses testing by using SPSS software version 18. This tool will be supported the analysing data by Structural Equation Modeling (SEM) using AMOS 18.0 software.

Statistical Analysis and Results

The profile of respondents, descriptive statistics of constructs, and data screening conducted at the first phase. Under data screening, it is consisting of missing data, outliers, factor analysis, normality, linearity and homoscedasticity, multicollinearity, correlations, reliability and validity. These are followed by the analysis on the structural equation modeling's (SEM). It included the goodness of fit of measurement, structure and hypothesized model. In the end, the results of hypotheses testing are presented. Table 1.2 shown the profile of respondent based on the frequency descriptive.

Table 1.2: Respondent's Profile (N= 274)

Variable	Category	Frequency	Percentages %
Gender	Male	88	32.1
	Female	186	67.9
Marital Status	Single	60	21.9
	Married	160	58.4
	Others	54	19.7
Age	20 – 29	61	22.3
	30 – 39	128	46.7
	40 – 49	59	21.5
	50 – 59	26	9.5
Education	SPM	100	36.5
	STPM	122	44.5
	Diploma	27	9.9
	Bachelor's Degree	17	6.2
	Others	8	2.9
Types of business	Services	59	21.5
	Food	122	44.5
	Retail	44	16.1
	Tailor	49	17.9
No of independent	1-5	111	40.5
	6 – 10	84	30.7
	11 – 15	55	20.1
	16 – 20	23	8.4
	21 – 25	1	0.4
Gross income	RM 3500-5000	22	8.0
	RM 5500-7000	90	32.8
	Above RM 10000	162	59.1

Structural Equation Model Results

After the measurement model achieved the goodness of fit model, convergent and discriminant validity, then the model was applied into structural model. In this model, purposely for determine the relationship among constructs and to achieve the hypotheses in this study. The Asnaf's Intention is the endogenous variables which are determined by exogenous variables namely attitude, subjective norms and perceived behavioral control Figure 3 illustrated the full structural model. It indicated that all goodness of fitness are supported. The goodness of fit indices has shown satisfactory results. The structural model fit to the data with value of ChiSq/df=3.172 the CFI=0.905, IFI=0.905, TLI=0.887, NFI=0.863, RFI=0.843 and root mean RMSEA=0.089. It shows that, all fit indices was achieved. It shows that all the indices value exceeded the commonly accepted levels, indicating that the model can be used to determine the hypothesis in this study.

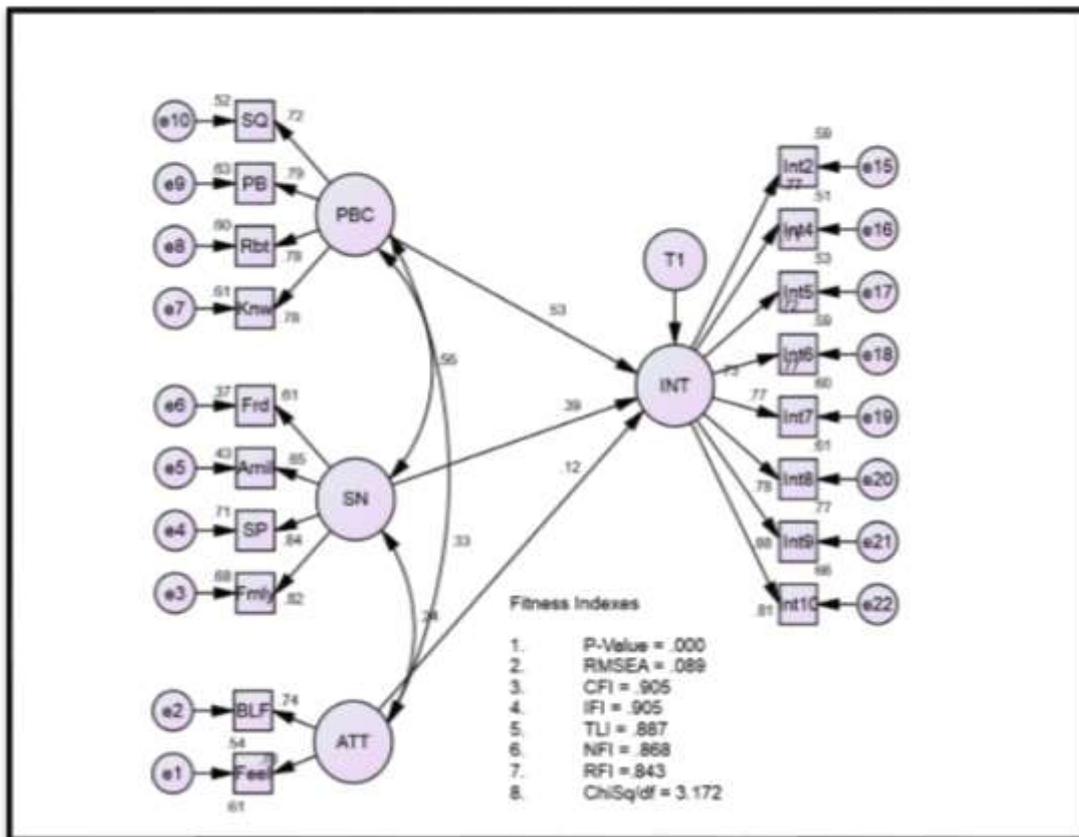


Figure 3 Structural Modelling

Assessment of the structural model was conducted to determine the predictive power of the model (which is to demonstrate the extent of explained and unexplained variances) and to analyze the hypothesized relationships among the latent constructs proposed. Predictive power of the model is determined using the standardize results (Factor loading) which is above 0.7 and significant value at the level of $\rho=0.05$. The results of hypothesis testing for Asnaf entrepreneur's intention as shows detailed in the Table 1.3.

Table 1.3: Results of Hypothesis Testing for Asnaf's Intention and Attitude, Subjective norms and Perceived Behavioural control

Hypothesis	Relationship between exogenous and endogenous variables	Standardized coefficient (β)	Critical Ratio (CR)	ρ value	Results
H1	Int <-- ATT	0.118	2.297	0.022**	Supported
H2	Int <-- SN	0.394	6.492	0.001***	Supported
H3	Int <-- PBC	0.521	7.658	0.001***	Supported

Note: Int= Asnaf's intention, ATT=Attitude, SN=Subjective Norms and PBC= Perceived Behavioural Control, * $\rho < 0.01$, ** $\rho < 0.05$, *** $\rho < 0.001$.

Discussion

This study mainly focused on the Asnaf entrepreneur's intention towards zakat in business. Significantly, this study examines the relationships of antecedent's factors (attitude, subjective norms and perceived behavior control). In concern to the first research objective and question, this study developed three main hypotheses related to the relationship between attitude, subjective norms, perceived behavioural control and Asnaf entrepreneur's intention towards zakat in business. The findings indicate that all the hypotheses tested are supported at significant level $p > 0.001$. By utilized the Decomposed Theory Planned Behaviour (DTPB) stated by Taylor and Todd (1995) as a basis in developing the research framework. This theory supported the three factors positively affects the individual's intention.

Under DTPB, it decomposes the three factors into specific beliefs. This section will specifically focus on the research objectives and hypotheses posited in this study. The result also validated the robustness of the TPB to explain intention to participate towards zakat in business. Several studies have shown the usefulness of the TPB model in predicting intention to use financial services such as Islamic banking and credit cards (Rutherford and DeVaney, 2009; Hasnah *et al.*, 2011; Raedah *et al.*, 2011; Siang and Weng, 2011; Huda *et al.*, 2012; Syed *et al.*, 2012). The analysis confirms many previous findings presented in the literature review. The findings provide support for the theory whereas positively give the effect towards individual's intention. It has been demonstrated that the intention model in this study is a rigorous framework when it comes to explaining or predicting variations in Asnaf entrepreneur's intention.

Firstly, the results indicated that the attitude significantly support the Asnaf entrepreneur's intention. It have been supported by previous studies with the different field such as (Amin & Isa, 2008). It indicated that the most important and significant factors of customer attitude in Malaysian Islamic banking. Secondly, for the next relationship which is indicated the significant effect between Subjective norms and Asnaf entrepreneur's intention. Generally, this finding have similar to previous studies such as (Chatzoglou & Eftichia, 2009; Gopi & Ramayah, 2007). Thus, it concludes that the subjective norms positively encourage the Asnaf entrepreneur's intention. Finally, the perceived behaviour control has a direct significant effect on the Asnaf entrepreneur's intention. This is supported by numerous past studies (Kim, 2012; Montesarchio, 2009; Pacheco, Lunardo, & dos Santos, 2013). Therefore, the study confirmed planned behaviour theory (TPB) through the examination of the model fit as an interaction to help better explain, analyse and understand the Asnaf entrepreneur's intention.

Limitation and Suggestions for Future Research

The use of purposive sampling is one of the important shortcomings of this research. The model applied in this research offers the several prospects to expand the existing study. Future researchers can add many other critical concept such as spiritual or religion factor as an important antecedent. Future research is needed to consider across more than a Asnaf entrepreneurs population by replicating the study of zakat in business. Next limitation is given that this study has been conducted in the context of Malaysian entrepreneurs. Thus, to generalize the results of this study beyond Malaysia, further studies need to verify whether the findings of this study is consistent with the findings from other countries. Finally, this study was a cross sectional study which is measures the intention effect at a single point in time. The limitation for this cross-sectional study is the restriction of ability to prove a cause effect. Therefore, it recommends that the future research should be apply a longitudinal design. It will support the evaluation of the validity the results since the individual's attitude and intention are possible to change over time.

Conclusion

The research investigates the antecedents of intention TPB model. All directs paths are found to be significantly related to Asnaf entrepreneur's intention. The objectives of the study are to determine the factors influencing the Asnaf entrepreneur's intention. The study also seeks to identify the effect of the antecedent's factors on the main factor. From the results obtained, the theoretical framework s significantly validated.

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