

Mediating Effect of Intention on Zakat Payment towards Compliance Behaviour among Somali Business Owners

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Abstract

Despite common perception, the Somali charitable sector enjoys a structured organisation and can mobilise local and foreign funds to address emergency responses and stimulate the development of a private social welfare system. Yet, there are a large number of business owners who earn enough are not paying zakat. This study tests the relevance of attitude, subjective norms, and civic engagement towards intention with compliance behaviour on zakat payment among the business owners in Mogadishu Somalia. The study employed the Theory of Planned Behaviour and used a quantitative approach. The quantitative methodology used for this study is a self-administered questionnaire survey. The total population is 170 business owners, in the capital city of Mogadishu. The sample size used in this study is 100 business owners. The type of sample used in this study is a simple random sampling (SRS). The findings of this study indicated that attitude and civic engagement was supported towards intention. However, the subjective norm was not supported towards intention. The mediating effect of intention was supported in compliance behaviour. The future studies should consider other external factors particularly the factors that have an Islamic element such as theory of Al-Ghazali thoughts and ideas of Islamic religiosity, and it is sub-dimensions of Islamic ethics, moral obligation since the zakat payment is an obligation.

Introduction

This study address issues of the mediating effect of an intention on zakat payment to compliance among the business individual in the capital city of Mogadishu, Somalia. This study tests relevance of the factors of attitude, subjective norms, and civic engagement towards intention with compliance behaviour. Although there were a few studies who combine the conventional reasoned action and planned behaviour theories with other theories such as the health belief theory, family theory, the technology acceptance theory Khosrowjerdi (2016). Still, these prior studies also suggested for future researchers to employ more universal factors to tackle the compliance behaviour in on zakat payment.

On the other hand, it is important to understand that this study refers mostly to the individuals of Business owners. In the practical circumstances, it is important to note that the prior studies on *zakat* payment in Somalia were very limited and those conducted ones were too general and only conducted among the religious people and the charitable organization NGOs as *zakat* management.

Similarly, it is significant to realize that the *zakat* collection and the distribution in Somalia managed by the Islamic charity institutions NGOs and Government have no power to interfere. Valeria Saggiomo, (2011). The Islamic charity institutions NGOs played their part in exercising local Governance as a substitute for the fragile government structures. Although the Somali Islamic charitable sector enjoys a structured organisation and can collect the *zakat* in all the states of Somalia, still *zakat* payment among the individuals of the Business owners is very low Valeria Saggiomo, (2011). Therefore, this study contributes the new knowledge by examining the mediating effect of an intention on the factors of attitude, subjective norms, and civic engagement, towards *zakat* payment.

Problem Statement

Zakat is a mandatory charity that is paid by every Muslim as part of their duty to the creator. This highlighted the increasing demands for empirical research examination on *zakat* payment in the majority of the Muslim States Ammani et al., (2014), Abubakar, Kamil, & Al Jaffri, (2018). The practices of different background, larger sample frame and dissimilar location for generality are all needed to do it Oladimeji et al., (2014), Abubakar, Kamil, & Al Jaffri, (2018). As a consequence of the occurrence of poverty in developing countries, a lot of efforts and plans have been put in place by succeeding administrations to efficiently fight poverty, but little has been achieved Ammani et al. (2014).

The *zakat* issues in Somalia and precisely in Mogadishu capital city several methods are used such as articles, journal articles, books, newspapers, and Friday speeches at mosques *Khutbah* as well. One of the great examples, are Friday speeches was motivated and encouraged the Muslim individuals to comply on *zakat* payment and the *Khatib* used the *Khutbah* as an approach to inspire the Muslims individuals who are reached *hawl* or *nisab* to comply on *zakat* payment through the structured Islamic organisations or NGOs (Valeria Saggiomo, 2011).

Concerning the articles related to the area of compliance behaviour on *zakat* payment, for instances Johari & A. Ali (2014), conducted a study on a period of 2003 to 2013 investigated the reflected on *zakat* context on that period of eleven years the overall result of their study shows that the *zakat* issues are among the most debated issues among the earlier studies as well as the economic scholars due to the advice of *zakat* is among the method in dropping and eradicating poverty among the Muslim society. Later studies shifted towards *zakat* collection by identifying the factors that cause low collection of *zakat* in Malaysia according to Ahmad

Sarkawi et al. (2015), Abdul Rashid, (2017), Khairuddin et al, (2018). There is a lack of enforcement at the state level which may impede the effectiveness of the *zakat* regulations.

Furthermore, the *zakat* ability of income is an ever-contentious issue. Nurbarizah, (2008). More recently, the article journal shows that despite common perception, the Somali charitable sector enjoys a structured organisation and can mobilise local and foreign funds to address emergency responses and stimulate the development of a private social welfare system still there are a large number of business owners who earn enough are not donating *zakat* Valeria Saggiomo (2011), Adam Hussein (2018). Based on the above findings there's a gap on *zakat* payment in Somalia specifically Business owners. This study mentioned above earlier studies using the constructs of attitude, subjective norms, civic engagement, on intention towards compliance on *zakat* payment. The earlier studies in the factors on attitude and subjective norms only focused on the determinant of the theories and the sufficient assumption of the reasoned action theory. Farah Masturah, (2013) and Zainudin Othman, (2013) found that the reasoned action overall determinants was weak and only explains the straightforward behaviour those are under the volitional control. Whereas, the planned behaviour theory explains more into the complex behaviour, therefore, to overcome the weakness of the reasoned action theory Ajzen him self-introduced the planned behaviour and then include the control belief which is increased the variance of the planned behaviour.

Moreover, in term of the literature gap the prior, scholars studied compliance behaviour on *zakat* payment without defining the compliance behaviour beyond the plan behaviour theory variables to tackle the *zakat* payment issue. The compliance behaviour on *zakat* donating is different due it serves of Allah (s.w.t) and it is a part of *Ibadah* whereas compliance behaviour of a tax income it is not a religious obligation or (*Ibadah*) and if the taxpayer does not comply with the taxpaying the government will penalize him or her. The underlying motivations of *zakat* payment, in particular, need to explored and identified since there is lacking in the definition and dimension of compliance behaviour in the context of *zakat*. There is also lacking the elements that can be reflected in the life of the society such as civic engagement since the earlier studies on compliance behaviour only focused on the plan behaviour theory to investigate the *zakat* payment. Reflected the inspirations on *zakat* payment the Muslim individual relationship with Allah (s.w.t) is so much different discussion with the tax revenue since the *zakat* payment is the third pillar among the five pillars of Islam and the *zakat* donating is a must and the definition is different than the tax income.

Diabi (1993) articulated that the compliance behaviour on *zakat* payment under the Islamic principle is different from the tax compliance because *zakat* is one of the Islamic duties to attain cleanliness and goodness of soul. As stated in the Holy Quran, Surah Verse 14 mentioned those who are successful who are the ones who purify themselves. The main reason Muslim individuals resist donating *zakat* due to the level of religious knowledge and their responsibility as a Muslim. Another related issue is attitude Muslim individuals may have a positive attitude but do not comply on *zakat* payment. The resistance is associated with the attitude the Federal

Government staff towards charity organization NGOs, the mechanism in collecting and managing the *zakat* donors. Therefore, they do not comply with charity organization NGOs. This shows that the neediest attitude is important in determining whether they resist or comply with the *zakat* payment.

The Islamic charity organizations NGOs, that collecting and distributing the *zakat* also must inform the public and demonstrate that they serve the common goods and the neediest in society. That can be related the Andrew Andrew Allan, (2010), Sherman Jackson, (2002), highlighted that the transparency is an obtainability of evidence or information to all, and contains clearness of laws, rules, procedures, and decisions among others. Showing the right of access to evidence is central to confirming transparency.

On the other hand, at the initiated of the HIPC process, Somalia's public- and publicly guaranteed external debt was estimated at US\$5.2 billion in NPV terms. IMF Report (2019). Whereas, the procedures within the traditional debt relief instruments from the IMF, world bank and the African development bank groups as well the other international institutions reduce this debt to US\$3.7 billion IMF Report (2020). Although the debt is reduced still the fragility and needy and poorness still exist in the country, Ministry of finance report (2020). Therefore, there's a need to conduct a study that can identify the factors leads the low *zakat* compliance among the individual Muslim in Business owners in Somalia. This study examines the constructs of attitude, subjective norms, and civic engagement towards intention with compliance behaviour.

Literature Review

The Theory of Planned Behaviour

This study employed the theory of planned behaviour as an underpinned theoretical framework for this study. The planned behaviour theory deviated from the original reasoned action theory Ajzen (1985) Ajzen & Fishbein, (1991). The reasoned action theory contains only two variable independent variable attitude and subjective norms towards intention with compliance behaviour (1985). The planned behaviour theory includes one additional construct which is perceived control. Perceived behavioural control is evaluated by asking the individual how much control they have over-performed a specific behaviour Ajzen (1991). The plan behaviour theory is a theory that connects between attitudes and behaviour.

While Ajzen was tested the planned behaviour theory the evaluation of the attitudinal factor has also been basic. The behavioural control construct didn't improve the forecast for later behaviour, seemingly, since the behaviour itself is previously perceived as high control. The planned behaviour theory (1991), (1985) considered as one of the most valuable theories to study the cognitive causes of behaviour, the intention is a key forecaster of behaviour in an extensive range of health areas. There remains a gap between intention and action caused

mostly by the previous researchers who highlighted a positive intention to exercise nevertheless does not act; this group represents about one-third of the population. The observation is corresponding with the examination of Armitage, Baughan, and Elliott (2003) that also recognized this group as the key source of the absence of steadiness among intention variable and behaviour variable. This study, planned behaviour theory is used to explain intention to pay *zakat* on Business owners' in Mogadishu, Somalia.

Compliance Behaviour of *Zakat* payments

Compliance behaviour is strongly influenced by external and internal factors of an individual. Each of these factors influences the view and compliance of an individual in carrying out religious obligatory. Compliance of *zakat* payment is carefully related to religious obligations. Therefore, individuals who did not pay *zakat* on business are considered as disobeying his or her religious obligatory (Wahid, Ahmad & Mohd Nor, 2007).

Therefore, this action represents disobedience to the religious obligatory and less piety of the respective individual (Al-Ghazali, 1998). According to Al-Qardawi (1988), disobedience to religious obligatory is closely related to the piety factor. Nor, Wahid, & Nor (2004) analysed the study on the awareness level of paying *zakat* on business among professionals and found that piety and knowledge of the *zakat* law greatly influenced the compliance of giving *zakat*. This is proven by the results of the study from Ahmad & Wahid (2005) who found that most individuals were willing to donate *zakat* due to internal factors of piety and faith.

Therefore, fulfilling the obligation of *zakat* on business is considered as fulfilling the religious obligatory and is no longer seen as a burden. Some individuals assume payment of tax is equivalent to the payment of *zakat*. However, the Reflected the inspirations on *zakat* payment the Muslim individual relationship with Allah (s.w.t) is so much different discussion with the tax revenue since the *zakat* payment is the third pillar among the five pillars of Islam and the *zakat* donating is a must and the definition is different than the tax income.

Intention with compliance

The intention might be referred to as an individual's intent to achieve a definite action or even behaviour that links to a precise behaviour. The intent is very vital before the actual behaviour is accomplished. Ajzen, (1985), (1991). A study conducted by Jama Farah, & Yusuf Othman et al. (2017), highlighted that attitude and perception towards law enforcement significantly influence intention to comply with *zakat* on income. Jama Farah, & Yusuf Othman et al. Islamic religiosity, however, was not supported had any significant impact on *zakat* compliance. The author's study revealed that the planned behaviour theory is an influence intention as a mediating effect toward compliance behaviour on *zakat* payment. Similarly, a study conducted by Abubakar U. F. & Kamil Md Idris et al. (2017), the findings discovered the appropriateness of the planned behaviour theory in the study of behavioural intention in a developing country.

Abubakar U. F. & Kamil Md Idris et al. the remaining examined variables direct associations were supported. While, one of the two indirect associations, subjective norm and intention moderated by religiosity was shown a significant, nevertheless the other examinations for moderating effects of religiosity on the association between attitude and the behavioural intention was not supported.

Ahmad Jamala, & Aqilah Yaccoba et al. (2018), found that findings of this study highlighted the positive association among perceived behavioural control and intention. Because the resource easing condition and self-efficacy were found to be a significant component to perceived control, practitioners may also involve Takaful agents as a director to contribute to family Takaful. Sa'odah Ahmad¹, Rojanah K. et al. (2017), findings discovered that there were important and confident associations between knowledge, attitude and religiosity to deliver *halal* maintenance. The results implied that knowledge, attitude and religiosity impact fathers in their decision to deliver *halal* maintenance to their families. In the context of *Zakat*, numerous studies employed intention and used as a measurement of person behavioural decisions to *Zakat* payment. It was used several purposes, for example, certain of the author's employed as a mediating variable between attitude and *Zakat* while others used it as a direct dependent variable.

Civic engagement towards intention Civic appointment states to civic appointment as the procedure in that people are dynamically contributing in the life of their societies through voting, elections or even participating and joining public groups, then volunteering. Ramakrishnan & Baldassare (2004). There are fourteen recent studies researched civic engagement as one of their research variables. Such studies are Sebastian & Seebauer et al. (2019), Teniell & L. Morgan et al. (2019), Peter & N. Nitoslawskibet. al. (2019), Lake & R. Starr et al. (2017), Qiang Fu, (2019), Himanshu & Talukdar et al. (2019), A. Curtis et al. (2017), Wang & Liu, (2018), Ashtaria & Langeb et al. (2019), S. White & S. Mistry et al. (2017), Baron & Grossman et al. (2019), Schmier (2018), Dickerson & Connor et al. (2018), Miranti & Evans et al. (2018), Witschge & Werfhorst et al. (2019).

There are fourteen recent studies conducted for civic engagement in different countries the U.S, India, Japan, Australia, Netherlands, Austria, and China. The most of the studies were studied within the United States of America the majority of the researches was found civic engagement to have a significant relationship with their other variables nevertheless none of the studies was based on their framework underpinning theoretical framework for their literature review and their methodology. Most of the studies were a quantitative method except two studies such as Sebastian & Seebauer et al. (2019), who employed a mixed study. Schmier (2018), who incorporated a qualitative method to collect for their data, Moreover, the most of the recent prior studies suggested the future researchers should investigate civic engagement further such scholars suggestions are as follows Wang & Liu, (2018), highlighted that the future researchers might discover civic appointment over additional hypothetical

lenses in mixture with additional traditional dimensions from Hofstede (2001). Therefore, this study chooses civic engagement as a mediating effect.

Attitude towards intention

Attitude towards behaviour represents people's internal evaluations that performing behaviour will have positive or negative outcomes for them. In general, the more positive is one's outcome of performing the behaviour, the more favourable one's attitude towards behaviour Ajzen & Fishbein, (1975). Several studies found attitude significance into their findings such studies area Ajzen, (1991); Zainol, 2008; Ram al-Jaffri (2010); Zainol et. Al (2009) Jama Farah & Yusuf Othman, (2017) Yusuf Othman, (2018), Saeed A. & Saliza A. (2020), Christina W. (2017), the people's attitude may have a positive attitude nevertheless resist paying zakat.

The resistance is associated with the attitude the Muslim individual in the Somali state towards NGO's mechanism in managing zakat. Therefore, they do not comply with the monthly deduction scheme. This shows that attitude is important in determining whether they resist or comply with the zakat paying. These may have something to do with attitude. Therefore, this study found that attitude as a significant factor in zakat payment.

Subjective norms towards an intention

A subjective norm is a person's perception of the psychological support or pressure that significant others exert for performing the behaviour. It is called subjective norms because, on the one hand, it related to the particular perception of the individual, nevertheless, on the other hand, the perceived norms might not accurately match the actual opinions of other people or the wider societal norms.

in general, as more important referents approve than disapprove of specific behaviour and as more of them perform that behaviour, the more likely individuals are to perceive a greater social pressure towards performing the behaviour Ajzen & Fishbein, (1975), Ajzen, (1991); Zainol, 2008; Ram al-Jaffri (2010); Zainol et. Al (2009) Jama Farah & Yusuf Othman, (2017) Yusuf Othman, (2018), Saeed A. & Saliza A. (2020), Christina W. (2017). Therefore, this study found that subjective norms as an important component of zakat payment.

Theoretical Framework of the Study

The theoretical framework of this study is the basis on which the whole research article is based. It describes the network of relationship between components that are thought relevant to the issues situations that have been identified (Caruana, 2001). This study is including independent variables and dependent variables, as well as independent variables to influence mediating components. Independent variables have three components such as attitude,

subjective norms, and civic engagement towards intention with compliance behaviour. Therefore, these three variables will determine compliance behaviour.

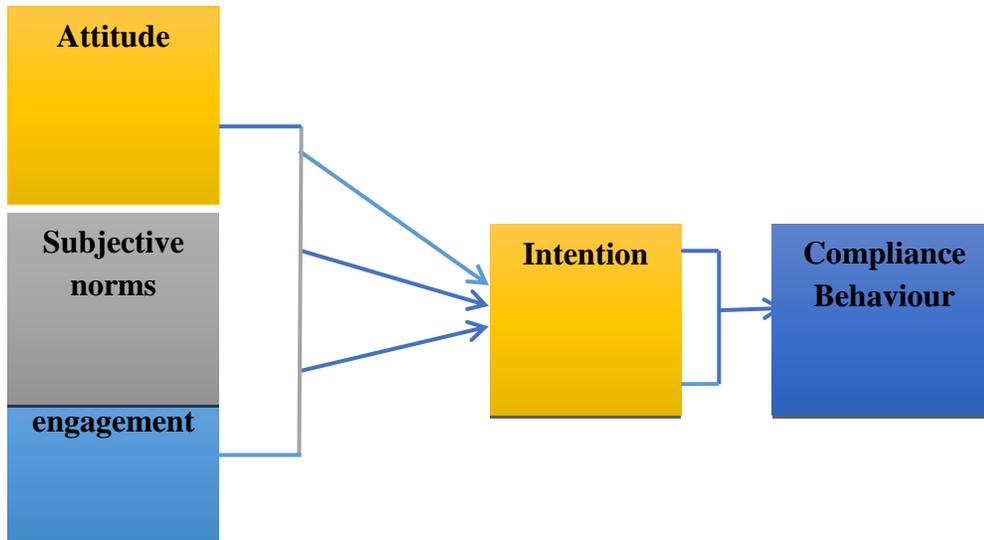


Figure 1: Theoretical Framework of this Study Source: Adapted from TRA constructed by Ajzen & Fishbein (1975) and the Theory of Planned Behaviour by Ajzen I. (1991), (1985).

The Population of the Study and Sampling Frame

This study chooses the total population of this study Business owner in Somalia. The total population is 170 Business owners, in the capital city of Mogadishu, based on the report of the ministry of labour and social affairs (2020). The criteria used for this study is based on the Table of Krejcie & Morgan (1970), with the sample size used in this study 100 respondents. The type of sample used in this study is a simple random sampling (SRS). The sample size is clarified according to the Malhotra (2004) that a sampling frame states to the statistics of features to be contained in the research. The bigger sample gives more dependable findings than smaller samples. Thus, choosing the right sample size is important since a dependable and valid sample can allow an author to examine the results from the sample under investigation.

Method of Data Collection

A self-administered survey questionnaire was employed as the main data collection technique since selected respondents could fill the survey questionnaire. Authorization letter was attached to the questionnaire survey to seek cooperation from the respondents. The quantitative approach of this study is a quantitative method. The quantitative methodology that used for this study is a questionnaire survey. The questionnaire survey was built and constructed based on the research done by Autio, Keeley, Klofsten, Parker & Hay (2001); and Zainol & Kamil (2007). The questionnaire items for each variable in this study theoretical

framework was pre-tested and before it was distributed to the respondents. This study is individual Muslim business owners in Somalia.

Table 1: Analysis and Findings

No of Variables	Number of new items	Reliability
Independent Variables		
1. Attitude	8	.855
2. Subjective Norms	6	.962
3. Civic engagement	7	.794
Mediating Variable		
1. Intention	4	.697
Dependent Variable		
1. Compliance behaviour	3	.789
Total Measurements items	28	

The results of this study highlighted that the reliability for attitude toward compliance behaviour (.855), Subjective norms (.962), Civic engagement (.794), and intention towards compliance is (.697). Compliance behaviour is (.789). The attitude, subjective norms, civic engagement, and compliance behaviour are above .70 is (good internal consistency as suggested by Nunnally (1978). Intention towards compliance behaviour is low nevertheless is acceptable since suggestion by Sekran (2003). Therefore, the analysis and the findings of the reliability test are found a good internal consistency.

Table 2: Multiple Regression Analysis

Model	Standardized Coefficients		
	Beta	T	Sig.
1 (Constant)		2.289	.024
Attitude	.438	5.579	.000
Subjective norms	.089	1.414	.161
Civic engagement	.439	5.484	.000
R ²	.804		
Adjust R ²	.798		

The results showed that the standardized coefficient for attitude and civic engagement influenced compliance behaviour except for subjective norms. The standardized coefficient beta of attitude ($P = .438, p < .000$) and civic engagement ($P = .439, p < .000$), shows the variables are significantly associated with compliance behaviour. However, subjective norms are not significant with Standard coefficient is only at $P = .089$, the independent variables explained .161Percent ($R^2 = .804$) of the compliance behaviour.

Relationship between Mediating Variable and Dependent Variable

Table: 4.2 Multiple Regression Analysis

Model	Standardized Coefficients		T	Sig.
	Beta			
1	(Constant)		2.587	.011
	Intention	.871	17.569	.000
<hr/>				
R ²		.759		
Adjust R ²		.757		

The results showed that the standardized coefficient for intention influenced compliance behaviour. The standardized coefficient beta of intention ($P = .871, p < .000$) shows the variables are significantly associated with compliance behaviour. ($R^2 = .759$) of compliance behaviour.

Discussion

The attitude was found to have a significant influence on intention. The findings of this study are similar with these al studies found attitude significance into their findings such studies area Ajzen, (1991); Zainol, 2008; Ram al-Jaffri (2010); Zainol et. Al (2009) Jama Farah & Yusuf Othman, (2017) Yusuf Othman, (2018), Saeed A. & Saliza A. (2020), Christina W. (2017), the people's attitude may have a positive attitude nevertheless resist paying zakat.

Moreover, Zainol, 2008; Ram al-Jaffri (2010); Zainol et. Al (2009) Jama Farah & Yusuf Othman, (2017) Yusuf Othman, (2018), have confirmed that attitude towards *Zakat* payment significantly predicted intention to pay *Zakat*. Since attitude towards *zakat*, it is significant due to the selection of respondents who is Muslim Business owners who want to have halal business with no single haram element in their own business being a good Muslim individual is accountable it

should have a good dimension of attitude why they have a good attitude because some of them are Muslim with great believe of religiosity by learning in early ages since in Somalia learning Quran in early age it's compulsory to all families in Somalia, and therefore, they are responsible for keeping their wealth halal. A good dimension of attitude is evidence to activate their intention because a good attitude leads to activate to the intention to donate zakat.

Furthermore, this study found that subjective norms were not found to have significant influence towards intention because the significant level is greater than thus subjective norms is not supported it does not have a direct path towards intention these results contradict findings of a study conducted by Zainol, 2008; Ram al-Jaffri (2010); Zainol et. Al (2009) Jama Farah & Yusuf Othman, (2017) Yusuf Othman, (2018), Saeed A. & Saliza A. (2020), Christina W. (2017), Subjective norm is a person's perception of the psychological support or pressure that significant others exert for performing the behaviour. in overall, as more important referents approve than disapprove of specific behaviour and as more of them perform that behaviour, the more likely individuals are to perceive a greater social pressure towards performing the behaviour Ajzen & Fishbein, (1975), Ajzen, (1991). This study also believes that the reason that subjective norms were not found supported towards intention was due to the respondents was missing the social and individual influence within each other perhaps if the influence within each other exist they might influence one another to comply zakat payment in Islamic charity organization NGO's in Mogadishu, Somalia. Besides, the civic engagement independent variable was found to have a significant association towards intention. This study results were reliable with prior studies which revealed the significant association among civic engagement towards intention with compliance behaviour. The findings of this study are consistent with these prior studies such as Sebastian & Seebauer et. al. (2019), Teniell & L. Morgan et. al. (2019), Peter & N. Nitoslawskibet. al. (2019), Lake & R. Starr et. al. (2017), Qiang Fu, (2019), Himanshu & Talukdar et al. (2019), A. Curtis et al. (2017), Wang & Liu, (2018), Ashtaria & Langeb et al. (2019), S. White & S. Mistry et al. (2017), Baron & Grossman et al. (2019), Schmier (2018), Dickerson & Connor et al. (2018), Miranti & Evans et al. (2018), Witschge & Werfhorst et al. (2019).

Although none of these prior studies was on zakat payment side nevertheless this study found interesting to employ civic engagement in the theoretical framework of this study since civic engagement meaning is a procedure in that people are dynamically contributing in the life of their societies through voting, elections or even participating and joining public groups, then volunteering as well donating zakat in the Islamic charity organization in Mogadishu, Somalia.

Additionally, the mediating effect of intention was found to have a direct path towards compliance behaviour on donating zakat. This study finding was reliable with the prior studies such as Ahmad Jamala, & Aqilah Yaccoba et al. (2018), Abubakar U. F. & Kamil Md Idris et al. (2017), Jama Farah, & Yusuf Othman et al. (2017). The individual intention might be referred to as a person intends to achieve a definite action or even behaviour that links to a precise behaviour. The intent is very vital before the actual behaviour is accomplished. Therefore, the

findings of this study showed that the intention factors is a very important factor for business owners in Mogadishu, to donate zakat into the Islamic charity organization NGO's.

Implications of the Study

The results of this study have a very significant of implication for Islamic charity organization NGO's implication of the study and the results of this study to strategies planning policy to collect *zakat* for concern Islamic charity organisations NGO's for example, attitude the implication in *zakat* Islamic charity organization NGO's must come out a good strategy and implement to keep positive attitude Islamic charity organisations NGO's should plan for policy to the main attitude of the *zakat* payers by combining to the speech of *zakat*, khutbah, on *zakat* to talk to the *zakat* donors the significant of having a good attitude to donate *zakat* since a good attitude to donating very significant.

Managerial Implications

The key aim of *zakat* is the attainment of socio-economic justice. Thus, it is significant for *zakat* to be worked and managed in the well-organized method. The entire idea of *zakat* management is to assist Muslims individuals to achieve the third pillar of Islam and launch its main purpose as a means to ease poverty and the scarcity. Though, if the trust is not adequately continued among Muslims individuals and Islamic charity organizations that's who's responsible to collect and distribute in zakat in Mogadishu, Somalia, the possible *zakat* donors would prefer to donate out *zakat* directly to their relatives who are unfortunate or penurious, rather than deal with the Islamic charity organizations NGO's Mogadishu, Somalia.

Moreover, problems such as *zakat* fund not entirely allocated displeasure from *zakat* donors and postponing the donating of *zakat* must be tackled directly thus that the Islamic charity organization NGO's who is responsible for collecting zakat and distributing to the recipient can avoid the donating completed by *zakat* donors through the informal or unofficial channel or in another word the *zakat* donors are donating *zakat* direct to the *zakat* recipients. *Zakat* workers, in the Islamic charity organization NGO's, must play a very vital role in observing and checking the activities of the involved recipients also providing them with essential skills, so that they can enhance the *zakat* money channeled to them and evade needless misspending.

In addition to that in terms of collection zakat, a new and contemporary transaction method to funding the collection should be implemented such as online donating and other fiscal services. It needs to come out with a keen business strategy where the Islamic charity organization NGO's needs to have a commercial connection with several monetary institutions. To achieve the strategy, it seems that the Islamic charity organization NGO's has to think beyond religious obligation, treating the zakat fund as a sort of worldly taxation in which individuals should be convinced rather than hoping they will willingly accomplish their religious duty.

Likewise, the *zakat* payment for revenue generation has also been viewed as a strategic measure to solve the serious problems of poverty and unemployment in the majority of Muslim

individuals the capital city of Mogadishu Somalia. It is believed that the use of *zakat* funds for revenue generation programs can alleviate the scarcity and poor issues for such a fragile and poor economics country which might lead if it is competently managed to the development of sustainable economies of the nation.

As well, the earlier studies confirmed that the Somalia charitable sector has a well-structured administration and can distribute local and foreign funds to tackle emergency answers and inspire the growth of a private social welfare system in Somalia nevertheless *zakat* collection and distribution is still in the question mark. Whereas, this study not only evaluates the impact of attitude, subjective norms and civic engagement on intention towards compliance behaviour of *zakat* payment among the Somalia Business owner's nevertheless may also allow researchers to recommend clarifications and solutions and come out new knowledge to solve problems linked to *zakat* organization specifically in Somalia.

Furthermore, the managerial implication of these study discoveries that subjective norms was not supported towards an intention to donate *zakat* among Somali business owners. Therefore, managerial implication the *zakat* administration particularly must not depend on the social influence of the *zakat* donors alone since it's not important although there is an insight by administrates in the Islamic charity organization NGO's that the reason that the individuals may donate *zakat* it is because of the social influence such friends, families.

This study offers an indication that the insight is wrong, therefore, it is very significant that the Islamic charity centre administrators must concentrate on other components such as civic engagement the implication the Islamic charity organization NGO's management. Similarly, the managerial implications towards attitude is that of the *zakat* donors should be established to have an optimistic attitude since the confident attitude will lead to intention to donate *zakat* which means the individuals with an optimistic attitude will have more likely, to have the intention to donate *zakat* in the Islamic charity organization NGO's in Mogadishu. Also, if the attitude is undesirable or negative side the individuals are less likely to have the intention to donate *zakat*.

Theoretical Implication

The theoretical implication which including theory planned behaviour there are numerous studies which examine *zakat* compliance behaviour base on theory planned behaviour which has not included civic engagement. Consequently, this study offers additional indication by including the impact of civic engagement in the context of *zakat* compliance using a Planned behaviour theory and civic engagement in this study was developed using as a mechanism for individual contributions in the civic life in their society by donating *zakat* into the Islamic charity organization NGO's.

Additionally, the theoretical implication of this study is that the study can contribute to the planned behaviour theory since earlier studies on compliance behaviour of tax using planned behaviour theory. This study contributes the current literature by employing additional literature into the area of compliance on donating zakat using plan behaviour theory compare to the many prior studies used the plan behaviour theory in the area of the tax compliance.

Conclusions

The importance of this study has revealed the first objective of the study to study the association of attitude towards an intention to donate zakat between business owners is achieved since the attitude was found to have a direct effect towards intention. Though, the second objective of the study is to study the association of subjective norms towards intention to donate *zakat* among the business owner's is not accomplished since subjective norms is found not supported towards intention at the same time as, the third objective of the study to validate the association of civic engagement towards intention to donate *zakat* between business owner's vital role towards intention which was found to have an impact on compliance behaviour.

The fourth objective of the study is to investigate the mediating effect of intention towards of attitude, subjective norms, and civic engagement and compliance behaviour on donating *zakat* among business owners in are to explore the mediating effect of intention towards of attitude, subjective norms, and civic engagement and compliance behaviour on donating *zakat* among business owners. The hypothesis four posts that intention will significantly relate to compliance behaviour, the result proposes that business owners have a higher intention to donate zakat. It can be also recommended the planned behaviour theory can be applied to most of the studies including the compliance behaviour. However, the future researchers must also consider assimilating Islamic theories such other theory Imam Abdul Hamid Al-Ghazali thoughts and ideas of Islamic religiosity, and its sub-dimensions of Islamic ethics, moral obligation since the zakat is one of the pillars of Islam.

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