

**EXAMINING THE EFFECTS OF SELF-EFFICACY AND  
FACILITATING CONDITION ON PERCEIVED BEHAVIOURAL  
CONTROL TOWARDS FUTURE MUZAKKI**

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**ABSTRACT**

The paper focuses on understanding the effect of self-efficacy and facilitating condition on the behavioural intentions of civil officers in Malaysia to be the future *muzakki*. In this study, a theoretical framework extracted from the Theory of Planned Behaviour (TPB) is applied to understand the factors associated with perceived behavioural control and intentions to be future *muzakki*. The study further believes that the theory will appreciate the factors that determine civil officers' intention to be a *muzakki*. Hence, though this research is one of the first attempts in this regard, it recognises some limitations in terms of the scope of theories, variables, and geographical coverage that risks or merits further research. The purpose of this study is to examine the governance practices of *zakat* institutions in Malaysia, especially in fostering trust and strengthening the willingness of civil officers' to contribute to *zakat* through formal channels. Finally, this article presents an examination of the effects of self-efficacy and facilitating condition on perceived behavioural control towards future *muzakki*. It contributes to the development of the existing theoretical framework by applying a novel theoretical synthesis.

**KEYWORDS:** BEHAVIOUR, ISLAMIC SOCIAL FINANCE, MUZAKKI, ZAKAT, MALAYSIA

**ABSTRAK**

Kajian ini memfokuskan untuk memahami kesan efikasi sendiri dan keadaan yang memudahkan ke atas niat tingkah laku penjawat awam di Malaysia untuk menjadi bakal pembayar *zakat*. Dalam kajian ini, kerangka teori yang diekstrak daripada Teori Tingkah Laku Terancang (TPB) digunakan untuk memahami faktor-faktor yang dikaitkan dengan kawalan tingkah laku yang ditanggap dan niat untuk menjadi bakal pembayar *zakat*. Kajian selanjutnya percaya bahawa teori tersebut akan menghayati faktor-faktor yang menentukan hasrat penjawat awam untuk menjadi *muzakki*. Oleh itu, walaupun penyelidikan ini merupakan salah satu percubaan pertama dalam perkara ini, kajian ini mengalami beberapa batasan dari segi skop teori, pembolehubah, dan liputan geografi yang berisiko atau memerlukan penyelidikan lanjut. Kajian ini bertujuan untuk meninjau amalan tadbir urus institusi *zakat* di Malaysia khususnya dalam memupuk amanah dan mengukuhkan kesanggupan masyarakat Islam untuk menyumbang *zakat* melalui saluran formal. Akhir kata, artikel ini membentangkan kajian kesan efikasi sendiri dan keadaan yang memudahkan terhadap kawalan tingkah laku yang dirasakan

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terhadap bakal pembayar *zakat* dan menyumbang kepada pembangunan rangka kerja teori sedia ada dengan menggunakan sintesis teori yang baru.

**KATA KUNCI:** TINGKAH LAKU, KEWANGAN SOSIAL ISLAM, MUZAKKI, ZAKAT, MALAYSIA

## 1. INTRODUCTION

*Zakat* has increasingly been accepted worldwide as a financial tool that can help fight wealth inequality and eradicate poverty in Muslim societies. As one of the five pillars of Islam, *zakat* is not just religiously mandatory but also an economic system designed to fight social injustice (Qardawi, 1973). Globally, greater awareness of the potential of *zakat* has forced the majority of Muslim nations to enhance institutional governance mechanisms to increase the effectiveness of the disbursement of *zakat*, especially to the needy categories known as *asnaf* (Qardawi, 1973). Effective administration of *zakat* is considered a key element to guarantee that *zakat* reaches its potential for improving the economic welfare of the Muslim *ummah*.

*Zakat* is administered centrally by the State Islamic Religious Councils (SIRCs) in Malaysia to have a structured and coordinated process of collection and distribution. The state model was adopted to institutionalise the management of *zakat* to have uniformity in management and alignment with Islamic concepts (JAWHAR, 2024). *Zakat* donations are collected for general purposes such as poverty reduction, education bursaries, healthcare, development of infrastructure, and support for people in need. Selangor has the largest *zakat* collection and disbursement in Malaysia due to its natural resources, networks, and commercialisation (JAWHAR, 2024). However, despite the institutional frameworks put in place, the Malaysian *zakat* system still suffers from perennial issues such as low rates of collection relative to potential and public mistrust of the efficiency of disbursement (Tuan Mahmood *et al.*, 2021). Some donors are still inclined towards donating *zakat* directly to the recipients (*asnaf*) rather than channelling them through institutional mechanisms, an indication of a lack of confidence between the Muslim community and *zakat* institutions (Rahman *et al.*, 2012). Fairness, transparency, and governance deficits remain the essence of Malaysian *zakat* institutions (Rahman *et al.*, 2012).

Although *zakat* is religiously obligatory, people's willingness to channel *zakat* through proper institutions also hinges on the extent of their trust in the governance policies of the institution. What differentiates this study is that it seeks to examine the governance drivers, such as accountability, transparency, and integrity, which influence trust in *zakat* institutions. Unlike other research with a focus on compliance primarily or the functional role of *zakat*, this research is concerned with the relationship between governance quality and public trust and how indirectly these affect *zakat* contribution behaviour. This knowledge gap necessitates more research on the impact of these factors on their decisions. The theory of planned behaviour (TPB) is used in this study to fill such gaps and underscore the fact that civil officers are becoming future *muzakki*. Malaysian *zakat* donations depend on the growth of *muzakki*, or contributors. The focus of this study is to examine the practice of the governance of *zakat* institutions in Malaysia, with a special interest in how to establish trust and strengthen the commitment of the Muslim community to giving *zakat* in formal forms. The study endeavours to provide realistic suggestions that could improve the mechanism of governance as well as contribute to making the social and economic impact of *zakat* distributions grow.

There are multiple reasons why this study is important. First, it fills a significant need in the literature by investigating what motivates civil officers to become *muzakki* in future, and this is important for the continuation of *zakat* donations in Malaysia. This study delves into the motives and challenges faced by civil officers by analysing their self-efficacy and facilitating condition. It reveals important factors that influence how they see their ability to manage their behaviour. Additionally, policymakers and *zakat* institutions may put this study's conclusions into practice. Strategies to encourage increased involvement in *zakat* can be informed by analysing the elements that influence the propensity of civil officers to become *muzakki*. This will ensure that Islamic charitable donations can be sustained in the future. Gaining a better understanding of the factors that influence civil officers' *zakat* participation

can also aid in the design of more effective educational and outreach initiatives. In all, the primary aim of this study is to investigate exploring the impact of self-efficacy and facilitating condition on perceived behavioural control and intentions of civil officers to become future *muzakki*.

## 2. LITERATURE REVIEW

### *Zakat system in the world*

The *zakat* system, a fundamental tenet of the Islamic faith, is a powerful tool for addressing poverty, wealth redistribution, and social justice worldwide. Originating in the *Quran* and *Hadith*, it is guided by principles of obligatory charity, wealth redistribution, and recipients of *zakat* (Al-Qaradawi, 1999). *Zakat* is mandatory for all Muslims who meet certain criteria and is collected and distributed in different ways in different countries. Countries like Saudi Arabia and Kuwait collect large amounts of *Zakat* due to their oil wealth, while others collect relatively small amounts. *Zakat* is often used to support social welfare programmes, education, healthcare, and poverty alleviation (Al-Qaradawi, 1999). The *zakat* system extends beyond national borders, with notable examples in Saudi Arabia, Malaysia, Indonesia, Qatar, and International Organisations (Hammad, 2022). Saudi Arabia has established charitable organisations to channel *zakat* funds to needy individuals and communities worldwide. Malaysia's *zakat* system integrates traditional Islamic principles with modern administrative practices to promote economic and social justice. Indonesia has a well-organised *zakat* collection and distribution system. At the same time, Qatar has created sophisticated mechanisms to manage and distribute *zakat* (Hammad, 2022).

Despite challenges such as ensuring transparency, effective governance, and reducing administrative costs, *zakat* presents opportunities for strengthening international cooperation and solidarity among Muslims to address global poverty, healthcare, and education needs. By integrating traditional values with modern administrative practices and technology, *zakat* is making a positive impact on the lives of the less fortunate, both within and beyond national borders (Hammad, 2022).

### *The concept of muzakki in Islamic economics*

One of the five pillars of Islam, *zakat* is paid by those designated as *muzakki* designators. Integral to Islamic economic systems, *zakat* is a means of income redistribution that promotes social justice and helps to reduce poverty (Al-Qaradawi, 1999). Still, a lot of the present research focuses on the processes of *zakat* distribution carried out by institutions (Hindardjo & Evi, 2022), with little regard paid to the behavioural factors driving people, especially civil officers, to become future *muzakki*. Understanding the reasons behind this group is crucial since they represent the future generation of donors, so ensuring the lifetime of *zakat* systems in nations with a majority of Muslims.

Moreover, *muzakki* behaviour is greatly shaped by knowledge of the socio-psychological drivers such as religiosity, perceived social obligation, and trust in *zakat* institutions (Huda *et al.*, 2012). These components improve voluntary donations over the required level in addition to *zakat* compliance. Tailoring engagement tactics to fit civil officers' ethical and intellectual objectives becomes essential as they are more and more exposed to global values and financial literacy (Raimi *et al.*, 2014). Therefore, encouraging among this population a feeling of responsibility and spiritual fulfilment would help to create a more sustainable and powerful *zakat* ecosystem over time.

### *Self-efficacy and its role in charitable behaviour*

Self-efficacy is a person's belief in their ability to complete specific tasks or behaviours (Bandura, 1977). Under the framework of religious obligations such as *zakat*, self-efficacy can greatly affect civil officers' view of their capacity to occupy the role of a *muzakki*. Prior studies have indicated that individuals with high self-efficacy are more likely to engage in prosocial behaviours, including philanthropic acts and volunteering (Schunk & Pajares, 2005).

Moreover, in the framework of Islamic generosity, *zakat* payment is not merely a financial requirement but also a representation of one's spiritual and moral responsibilities. When Muslims believe they are capable of executing this job effectively, they are more inclined to absorb the role of

*muzakki* as part of their identity. This fits with Ajzen's TPB, where self-efficacy (or perceived behavioural control) directly influences intention and, subsequently, behaviour (Ajzen, 1991). Therefore, efforts focused on improving self-efficacy, such as financial literacy education, transparent *zakat* systems, and peer-led religious engagement, could greatly enhance their desire to give, assuring continuous participation in the *zakat* ecosystem in the long run.

#### *Facilitating condition and behavioural intentions*

Facilitating condition relate to external elements or resources that can either promote or hinder an individual's capacity to undertake a given behaviour. In the context of civil officers' *zakat* donations, these factors cover technological, institutional, and social elements that can facilitate or obstruct the process. Understanding these favourable conditions includes analysing aspects such as accessibility of payment platforms, institutional transparency, religious instruction, and the availability of trusted *zakat* collecting channels (Azalan *et al.*, 2022).

Studies have demonstrated that streamlining the donation process through user-friendly digital platforms or automated contributions significantly improves philanthropic donations (Sharma & Morwitz, 2016). Furthermore, facilitating situations is directly linked to practical self-efficacy. When individuals sense that structural supports are in place, such as secure online portals, clear guidance from religious authorities, or peer encouragement, their confidence to participate as proactive contributors increases (Venkatesh *et al.*, 2003).

In addition, recent research suggests that the adoption of digital platforms such as quick response code (QR) for *zakat* payments considerably enhances behavioural intention, especially among Muslims who value convenience, efficiency, and institutional legitimacy (Rahmawati & Nurdin, 2023). Educational programs that promote understanding of *zakat*'s significance and relevance also serve as important facilitating condition, further strengthening one's incentive to donate (Abd Jalil *et al.*, 2023). Therefore, by strengthening favourable conditions through digital innovation, institutional transparency, and outreach efforts civil officers are more likely to consider themselves as capable and responsible *muzakki*, thereby promoting the sustainability of *zakat* systems in Muslim countries.

#### *Theory of Planned Behaviour (TPB)*

Ajzen (1991) developed TPB, which is a well-known psychological framework for predicting and understanding intention-shaped behaviours. According to TPB, attitude, subjective standards, and perceived behavioural control (PBC) all influence intention, the major predictor of behaviour. Attitude refers to an individual's favourable or negative assessment of certain behaviour. In contrast, subjective norms pertain to the impact of societal influences on decision-making. PBC, on the other hand, reflects an individual's perspective of their capacity to carry out the behaviour, which is influenced by previous experiences and predicted barriers. In the context of Islamic finance, particularly *zakat*, TPB is a useful theory for understanding individuals' behavioural intentions to complete religious responsibilities.

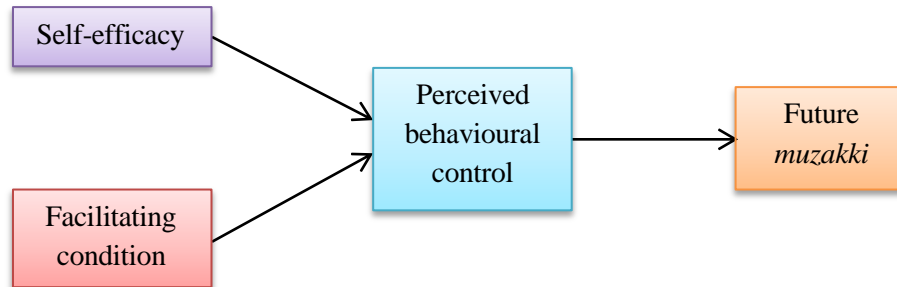
Next, TPB explains how people perceive *zakat* (attitude), respond to societal expectations (subjective norms), and assess their willingness and ability to comply (PBC). Furthermore, incorporating self-efficacy and facilitating condition enriches this approach. Self-efficacy, as defined by Bandura (1977), complements PBC by focusing on an individual's belief in their capacity to complete a task. Facilitating condition, which reflect external facilitators or barriers, have a greater influence on intentions, especially when considering the ease of giving to *zakat* (Sharma & Morwitz, 2016). Previous research by Rehman *et al.* (2021) has shown that TPB is successful at explaining philanthropic behaviours in a variety of cultural and religious contexts, emphasising its relevance in Islamic finance. The incorporation of self-efficacy and facilitating condition into this study adds a new dimension to understanding civil officers' willingness to become future *muzakki*.

#### *Development of the conceptual framework*

TPB was chosen for this study to explore the impact of self-efficacy and facilitating condition on perceived behavioural control and intentions of civil officers to become future *muzakki*. TPB offers a

comprehensive framework for understanding human behaviour (Ajzen, 1991). It breaks down self-efficacy, facilitating condition, and perceived behavioural control, providing a more nuanced understanding of the factors driving behavioural intentions. TPB enhanced predictive power and contextually meaningful analysis of *zakat* giving behavioural intentions among civil officers in Malaysia.

Figure 1 below shows the model of this study.



**FIGURE 1: RESEARCH FRAMEWORK**

Source: Figure by Author

This study only considers self-efficacy and facilitating condition as the main predictors of perceived behavioural control since these are the most relevant and applicable in the *zakat* contribution context. Self-efficacy refers to the belief that a Muslim performs *zakat*, and facilitating condition refer to the support and means at their disposal, such as payment systems and institutional services. The model was then restricted to include these two variables to simplify analysis and specificity to the Malaysian *zakat* scenario. Additional variables could render the model too general and inapplicable to practical *zakat* governance enhancement.

As shown in Figure 1, this study investigates the relationship between two independent under the TPB, which are self-efficacy and facilitating condition on civil officers' perceived behavioural control norm towards the dependent variable (future *muzakki*). Thus, three hypotheses were developed.

**H<sub>1</sub>:** Self-efficacy has a significant influence on civil officers' perceived behavioural control norm towards behavioural intentions to be future *muzakki*.

**H<sub>2</sub>:** Facilitating condition have a significant influence on civil officers' perceived behavioural control norm towards behavioural intentions to be future *muzakki*.

**H<sub>3</sub>:** Perceived Behavioural Control has a positive influence on civil officers' to be future *muzakki*.

#### Research gaps

Much research has been done on some aspects of *zakat* behaviour. However, not many studies have looked at how self-efficacy and facilitating condition affect the behaviour plans of civil officers. Also, it has not been fully looked into how Islamic morals can be combined with behavioural ideas like TPB. To fill in these gaps, this study offers a conceptual framework that includes both behavioural and religious factors. This gives us a more complete picture of the factors that make civil officers intend to become future *muzakki*.

#### Evidence gap

A notable evidence gap exists in the empirical research concerning the behavioural intentions of civil officers in Malaysia to become future *muzakki*. Although the literature acknowledges the influence of cultural, religious, and socio-economic factors on philanthropic actions, there is a scarcity of empirical studies that specifically focus on this demographic. Most existing research generalises findings across broader demographic categories, thus overlooking the unique characteristics and behaviours of civil officers. For instance, while studies like those by Al-Qaradawi (1999) provide

valuable insights into *zakat*, they lack direct citations to primary sources, limiting their empirical rigour. Similarly, a research by Hindardjo and Evi (2022) does not find a significant positive effect of certain variables on *zakat* behaviour. However, it failed to address the specific behavioural intentions of civil officers. (Aziz, 2019; Abashah *et al.*, 2018) also contribute to understanding *zakat* but do not sufficiently address the specific intentions of future *zakat* givers or the significant factors influencing these intentions. Those papers do not significantly discuss self-efficacy and facilitating condition that influence civil officers' behavioural intentions to become future *muzakki*.

#### Knowledge gap

While existing literature covers various aspects of *zakat* giving, there is a lack of comprehensive studies that integrate these factors into a cohesive framework. For instance, Al-Qaradawi's (1999) study, while comprehensive in discussing *zakat* from multiple perspectives, lacks direct citations to classical and contemporary texts that could enhance its academic rigour. Additionally, studies such as those by Hindardjo and Evi (2022) focus on current *zakat* behaviours rather than future intentions. Abashah *et al.* (2018) investigate *zakat* compliance among government servants without addressing future intentions. There is also a need for a focused study that finds the factors that influence perceived behavioural control among civil officers. This research aims to show that self-efficacy and facilitating condition can affect civil officers to become *muzakki* in future.

#### Empirical gap

A study by Saad and Al Foori (2020) reveals that self-efficacy and facilitating condition significantly influence individuals' intentions to pay *zakat* in Malaysia. While over 70% of respondents were aware of *zakat*'s stipulations, many felt a lack of enforcement and regulation contributed to their reluctance to pay. Additionally, 55% of respondents believed there was no proper collection and distribution process for *zakat*, which could hinder effective payment (Yousef *et al.*, 2020). Improving facilitating condition and automatic deductions from bank accounts could enhance self-efficacy and encourage *zakat* payers. Self-efficacy refers to an individual's belief in their capability to execute a particular action (Bandura, 1977).

Next, according to a past study by Al-Qaradawi (1999), people are more inclined to participate in *zakat* when they have faith in their ability to manage their finances and recognise its significance. Conversely, supportive environments include the availability of resources (Sharma & Morwitz, 2016), like knowledge about *Zakat* guidelines and computations, community support, and financial security. These circumstances foster an atmosphere that motivates people to carry out their plans to pay *zakat* (Hagger *et al.*, 2017). For example, having a community that supports people and provides clear instructions for *zakat* responsibilities will greatly encourage people to perform their *zakat* commitments, which in turn promote social welfare and economic justice. In summary, we can see where the past research that scholars have done has proven that self-efficacy and facilitating condition greatly influence the behaviour of individuals to pay *zakat* in the future.

### 3. METHODOLOGY

This study uses a descriptive research design to investigate the behavioural factors that influence civil officers to become *zakat* payers (*muzakki*) in the future. The primary emphasis is on three essential constructs: self-efficacy, facilitating condition, and perceived behavioural control, as these factors are critical in establishing an individual's intention to fulfil *zakat* responsibilities. Self-efficacy relates to an individual's belief in their capacity to carry out behaviour, such as achieving the *zakat* obligation. External resources, support systems, or circumstances that make it easier or more challenging to make *zakat* payments are examples of facilitating condition (Sharma & Morwitz, 2016). Perceived behavioural control, a key component of TPB, refers to an individual's assessment of their ability to carry out the behaviour based on their control over relevant variables (Ajzen, 1991). These factors influence the intention of giving to *zakat*. This Islamic obligation promotes the distribution of wealth and social justice.

Furthermore, the study focuses on civil officers because they are more exposed to changes in their environment, such as technical developments, socioeconomic transformations, and developing cultural standards (Bandura, 1977). As the next generation of prospective *muzakki*, their behaviour and views have a huge impact on the long-term viability of *zakat* donations. Furthermore, the growth of the Muslim community (*ummah*) is strongly reliant on its members' active participation in social financing mechanisms such as *zakat*. Understanding the motivations and barriers that civil officers encounter is crucial to ensuring the long-term viability and expansion of *zakat* payers (Al-Qaradawi, 1999). If these concerns are not addressed effectively, involvement may decline, which could hurt the community's well-being. To achieve these goals, the researcher conducts surveys among Malaysian Muslims. This approach assures that the study is based on valid and legitimate data. Using current literature and *zakat* statistics, the researcher can uncover crucial factors that are strongly related to an individual's intention to become a *zakat* payer. Understanding the relationship between facilitating condition such as the availability of digital payment systems or accessible *zakat* education campaigns and intention is critical when developing measures to encourage *zakat* compliance.

#### *Research design*

The study uses TPB as a theoretical framework to investigate and explain the elements that influence *zakat* payment behaviour (Ajzen, 1991). TPB provides a solid framework for understanding how attitudes, subjective norms, and perceived behavioural control influence intentions. By applying TPB to the determining of *zakat*, this study contributes to a better understanding of the internal and external forces that inspire civil officers to participate in *zakat* giving actively. Finally, the findings aim to give policymakers, Islamic institutions, and *zakat* administrators practical insights for increasing participation rates and ensuring the long-term viability of *zakat* as a pillar of Islamic social finance.

#### *Measurement scales*

This study adopted a structured questionnaire as the major instrument for data collection, focusing on three key constructs: self-efficacy, facilitating condition, and perceived behavioural control. Fifteen items in all were meant to gauge these factors. Aiming to guarantee wide coverage of the Malaysian Muslim community, the questionnaire was issued to Muslim respondents aged between 25 and 45 years throughout Malaysia. Snowball sampling was performed to reach this specific target group, as it is regarded as successful in identifying populations with distinct traits that may be difficult to contact through random samples.

Next, the choice of the sample size followed the recommendation offered by Hair *et al.* (2014), which suggests a minimum of 10 respondents for each questionnaire item in structural equation modelling (SEM). Given 15 items overall, the minimum suggested sample size would be 150 responses (15 items  $\times$  10 = 150). However, to enhance the robustness, reliability, and generalizability of the research findings, the study collected a total of 650 valid replies, significantly beyond the minimum criteria. Lastly, to enhance clarity and avoid misinterpretation, the questionnaire was developed in both English and Malay. This bilingual method enabled respondents to completely grasp each question, contributing to the quality and precision of the obtained data. Out of the 650 questionnaires issued, all were returned and judged usable, resulting in a 100% response rate and improving the validity of the study.

## **4. FINDINGS AND DISCUSSION**

The demographic composition of the respondents, as presented in Table 1, provides useful insights into the population profile relevant to this investigation. A total of 650 persons participated, with a noteworthy female majority, 63.2% female compared to 36.8% male. The ethnic makeup remained highly homogenous, with 99.4% identifying as Malay and the remaining 0.6% as other ethnicities. All responses declared Islam, aligning with the ethnic composition and underlining the religious uniformity characteristic among Malay-majority institutions. The largest age group came within the 31–35 years range (52.3%), followed by those aged 36–40 (19.7%) and 25–30 years (14.2%), demonstrating that the majority of respondents were early to mid-career professionals. Educational attainment was extremely high, with 58.2% holding a bachelor's degree and 24.9% a master's degree.

Although only 2% had acquired a PhD, this nonetheless illustrates the existence of advanced degrees throughout the profession. A lower number (14.9%) possessed pre-university or diploma-level credentials. Notably, all participants were working in the government sector, validating the focused sampling of public sector personnel. In terms of marital status, 60.6% were single, compared to 39.4% who were married, potentially suggesting delayed marriage tendencies among urban, career-oriented persons. Such demographic patterns reflect prior studies showing the growing socio-economic profile, educational development, and gender dynamics within Malaysia's public sector (Abdullah *et al.*, 2023).

**TABLE 1: DEMOGRAPHIC RESULTS**

Demographic Variables	Categories	Frequency	Percentage
Gender	Male	239	36.8
	Female	411	63.2
Ethnic	Malay	646	99.4
	Others	4	0.6
Religion	Islam	650	100.0
Age	25 – 30 years old	92	14.2
	31 – 35 years old	340	52.3
	36 – 40 years old	128	19.7
	41 – 45 years old	90	13.8
Education	Matriculation/STPM/STAM/Diploma	97	14.9
	Bachelor's Degree	378	58.2
	Master's Degree	162	24.9
	Doctor of Philosophy (PhD)	13	2
Occupation	Government Sector	650	100
	Others	0	0
Marital Status	Single	394	60.6
	Married	256	39.4

Source: Table by Author

The findings of factor analysis for the two primary constructs, self-efficacy and facilitating condition, that explain the training and assistance required to become a future *muzakki* (*zakat* contributor) are shown in Table 2. Five items make up the self-efficacy construct, which measures an individual's self-assurance and comprehension of the value and advantages of being a *muzakki*. All of the items in the self-efficacy have factor loadings between 0.767 and 0.854, indicating that they all strongly represent the construct. Next, five additional items make up the facilitating condition construct, which focuses on the availability of resources and outside assistance, such as knowledge, planning time, and financial readiness, that aid in preparing someone for the role of *muzakki* (Bandura, 1977; Sharma and Morwitz, 2016; Glasman and Albarracin, 2006). With factor loadings ranging from 0.814 to 0.895, facilitating condition has strong factor loadings. According to the analysis, self-efficacy accounts for 18.811% of the variance.

In contrast, facilitating condition accounts for 56.783%, indicating that external support is more important in this situation. The data's suitability for factor analysis is confirmed by Bartlett's Test of Sphericity ( $p < 0.001$ ) and the Kaiser-Meyer-Olkin (KMO) value of 0.782. To put it briefly, facilitating condition emphasises the significance of having adequate resources and support to become a future *muzakki*, whereas self-efficacy gauges motivation and self-assurance.

**TABLE 2: FACTOR LOADINGS**

Item	SEF	FC
<i>Self-efficacy</i>		
I know enough to be a Future <i>Muzakki</i> is important to me.	.829	
Being able to choose my plan to be a Future <i>Muzakki</i> is beneficial to me.	.803	
I know enough about my decision to be a <i>muzakki</i> in future.	.767	



I know being a Future <i>Muzakki</i> will benefit other people.	.829	
It is easy for me to stick to a plan to be a Future <i>Muzakki</i> .	.854	
<i>Facilitating condition</i>		
I have the time to think about my plan to be a <i>muzakki</i> .		.895
I can be a Future <i>Muzakki</i> .		.844
I have well-controlled financial planning to be a Future <i>Muzakki</i> .		.814
I know necessary to be a Future <i>Muzakki</i> .		.835
Being a Future <i>Muzakki</i> is important for the community.		.892
Eigen Value	1.881	5.678
Variance explained	18.811	56.783
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.782
Bartlett's Test of Sphericity		6096.461
Significant		.000

Source: Table by Author

As stated in Table 3, this study examined the correlation between future *muzakki*, perceived behavioural control, facilitating condition, and self-efficacy. The findings indicate that individuals are more likely to plan for their future role as *zakat* contributors if they have strong support and resources surrounding them and feel confident in their abilities (Bandura, 1977). Future *muzakki* is strongly and favourably associated with both self-efficacy and facilitating condition. Additionally, there is a strong correlation between facilitating condition and self-efficacy, indicating that the more support someone receives, the more confident they feel (Glasman & Albarracín, 2006). The relationship between perceived behavioural control and the other three variables is weaker but still significant. This implies that even though perceived behavioural control is less important, it still has an impact on people's perceptions of their readiness and ability to become future *muzakki*.

**TABLE 3: CORRELATION**

Variables	PBC	SEF	FC	FM
Perceived Behavioural Control (PBC)	1			
Self-Efficacy (SEF)	.109**	1		
Facilitating Condition (FC)	.109**	.724**	1	
Future <i>Muzakki</i> (FM)	.100*	.721**	.752**	1

**Notes:**

\* Correlation is significant at the 0.05 level (2-tailed).

\*\* Correlation is significant at the 0.01 level (2-tailed).

Source: Table by Author

Meanwhile, Table 4's findings demonstrate the relationship between perceived behavioural control, self-efficacy and facilitating condition. The model has a high predictive power because it accounts for roughly 79% of the variations in perceived behavioural control. The greatest influence comes from self-efficacy, which shows how confident a person is in their capacity to complete a task. This implies that a person's perception of their control over their behaviour increases with their level of confidence (Bandura, 1977). Additionally, beneficial is the "facilitating condition," which describes the resources and assistance that are available. People feel more in control when they have access to the appropriate resources and assistance. Overall, the study shows that people can feel capable of controlling their behaviour with the help of both external support and personal confidence, with confidence playing a bigger role.

**TABLE 4: MULTIPLE REGRESSION**

Dependent Variable	Independent Variables	Standardised Coefficient Beta	t-value	Sig
Perceived Behavioural Control	Self-efficacy	.299	4.851	.035
	Facilitating Condition	.161	2.880	.019
	R Square		.790	

Adjusted R Square	.788
Std. Error of the Estimate	.32343
Durbin – Watson	1.819

Source: Table by Author

In summary, this study's findings contribute significantly in several ways. First, the factor loading results verify that all of the measurement items for future *muzakki*, perceived behavioural control, facilitating condition, and self-efficacy are robust and accurately reflect their constructs. This guarantees the validity and reliability of the instruments used to measure these variables. The correlation analysis then reveals significant and unambiguous relationships between the variables, emphasising the close ties among future *muzakki*, facilitating condition, and self-efficacy. This implies that future intentions to become a *muzakki* are significantly shaped by both personal confidence and outside assistance. Finally, the multiple regression analysis further strengthens these insights by showing that self-efficacy and facilitating condition significantly influence perceived behavioural control, with self-efficacy having the strongest effect. Together, these findings help to clarify how individual beliefs, the available support system, and control influence future intentions. This knowledge can help formulate policies and educational initiatives that will promote future *muzakki* behaviour in the community.

## 5. CONCLUSION, CONTRIBUTIONS, LIMITATIONS AND FUTURE RESEARCH

This study intends to investigate the characteristics that affect Malaysian Muslims' behavioural aspirations to become future *muzakki*. Specifically, it analyses how self-efficacy and enabling circumstances influence perceived behavioural control, which in turn affects the intention to fulfil *zakat* responsibilities. It is based on TPB. TPB gives a clear framework for appreciating how a combination of attitudes, subjective norms, and perceived behavioural control influences people's decisions about *zakat* contributions. The results underline the relevance of self-efficacy, suggesting that readiness to give is greatly influenced by one's belief in one's capacity to complete *zakat* responsibilities. Supportive features, including the simplicity of *zakat* payment, institutional support, and availability of necessary resources, significantly enhance perceived behavioural control, making *zakat* giving both practical and enticing.

Theoretically, this study expands TPB by integrating self-efficacy and enabling contexts as major beginnings to perceived behavioural control in the context of Islamic philanthropy. It contributes to Islamic behavioural finance literature by contextualising *zakat* payment intention within psychological and environmental dimensions relevant to Muslim societies. Practically, the findings offer actionable insights for *zakat* institutions and policymakers to design interventions that strengthen individuals' self-belief and improve external support mechanisms such as digital *zakat* platforms, awareness campaigns, and user-friendly procedures to encourage consistent *zakat* contributions, especially among civil officers'. Methodologically, the study employs a structured way of assessing behavioural constructs within the TPB framework, contributing to empirical methodologies in religious behaviour studies. Evaluating both internal (self-efficacy) and external (facilitating condition) factors gives a more comprehensive model for understanding *zakat* conduct, which may be employed in future quantitative or mixed-method studies.

In summary, by investigating the behavioural factors that influence *zakat*-giving intentions, especially among Malaysia's Muslim population, this study contributes to closing a gap in the literature. By providing fresh perspectives on the social and psychological elements that inspire people to become future *muzakki*, it advances the scholarly conversation. However, the study acknowledges several limitations. One important limitation is its demographic focus, which may not adequately represent the diversity of Malaysia's Muslim community in terms of age, education level, income level, or geographical representation. This potentially restricts the generalisability of the findings across all socio-economic groups. The cross-sectional design minimises the ability to infer causal links across time. Future studies should use longitudinal or experimental designs to increase empirical validation. Further, the dependence on self-reported behavioural intentions rather than

actual *zakat*-giving behaviour adds to the vulnerability of social desirability bias. Addressing these shortcomings in future studies would strengthen the robustness and usefulness of the proposed conceptual model.

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