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Assessment of the Service Performance of *Zakah* Institutions in Gombe Metropolis, Nigeria

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Abstract

Zakah is an important tool in Islamic economic system, it plays a crucial role in reducing some social and economic problems such as poverty, unemployment, indebtedness and inequitable redistribution of income in the Muslim communities. The *Zakah* institutions in Gombe metropolis are said to practice favouritism and unfair service quality and distribution of *Zakah* funds among recipients. The main objective of this study is to empirically examine perception of the *Zakah* recipients towards the services provided by the institutions. This study adopted descriptive survey design approach. PLS-SEM is employed to test the hypothesized model of the study. The result reveals that reliability, responsiveness and assurance significantly affect performance of *Zakah* institutions but tangibility and empathy were found to be insignificant. The study recommends the need for *Zakah* institutions in Gombe metropolis to consider improving the tangibles and empathy dimensions of service quality. The study also recommends the need to concentrate on the antecedents of service quality as it will assist *Zakah* institutions to improve performance. Lastly, the study suggests the establishment of *Zakah* board that will serve as regulatory body in charge of supervising the activities of private *Zakah* institutions in Gombe state.

I.   Introduction

1.1. Background

Zakah is an important tool in Islamic fiscal system. It plays a vital role in reducing socio economic problems such as poverty, unemployment, indebtedness and inequitable redistribution of income in Muslim communities (Dogarawa, 2008).

Allah commanded to distribute *Zakah* to the eight *Asnafs* mention in the noble Quran, the idea behind that was to satisfy the basic needs of those who are vulnerable and destitute in society. *Zakah* is given to the *Asnafs* for them to enjoyed the bounties of Allah and that will subsequently motivate them to be able to contribute their own effort toward the progress of society. *Zakah* also signal the spirit of brotherhood, making the less privilege know that society cares much about them and their needs. (Siddiqui, 1976).

Zakah aims at reducing socio-economic difficulty of Muslims communities by optimising the redistribution of wealth in those respective communities. *Zakah* is a redistribution tool that is capable of alleviating poverty as evident during the time of Umar Bin Khattab (R.A), furthermore, during time Umar bin Abdul Aziz the people were prosperous to the extent that there was no eligible recipient of *Zakah* (Hudayati & Tohirin, 2010). The history has shown that if *Zakah* is properly managed, it can alleviate the poverty (Nadzari, Rahman & Umer, 2012). Hence Common problems found in most of development countries such as hunger, poverty, inequality and other social vices can be addressed by implementing *Zakah* (Bakar, Ibrahim, & Noh, 2014).

The administration of *Zakah* during the early days of Islam had been organized centrally by the state. The state appointmented the *Zakah* collector as well the record keepers (Qardawi 2010). However, history has shown that there have been discontinuities of the above practice as a result of colonization across the globe (Abdullatif, 2012). This brought about serious ambiguity in the mind of Muslim that leads to make some Muslims not to pay *Zakah* as appropriately as possible. At post colonist era many Muslim countries begun to implement Sharia system with re-emergence of the institution of *Zakah* as a compulsory collection system i.e. a system where the central authority is responsible for the assessment, collection and distribution of *Zakah* and there is enforcement law against the defaulters, failure to pay results to judicial consequences (Abdullatif, 2012). In reality, talking about *Zakah* administration, it is proper to emphasize the vital role of government in collection and distribution of *Zakah* as evidence in countries like Saudi Arabia, Sudan, Libya, Yemen, Pakistan and Indonesia

In Nigeria, the history of *Zakah* administration may be traced to the old Sokoto Caliphate after the Jihad of Sheik Usman ibn Fodio which was governed based on Islamic system. The emirates under the caliphate were charged with the responsibility of administering *Zakah* funds through public treasury. *Zakah* happens to be the most powerful fiscal tool to the government during that time. In the same vein the system was frustrated and collapsed with the emergence of the colonial masters. Inevitably the system re-emerged in 1982 following a conference held in Bayero University Kano which leads to the creation of Kano state *Zakah* and *hubsi* commission (KSZHC) and subsequently with the implementation of Sharia in Zamfara State in 1999 (Mustafa, Baita, Adhama & Sabo, 2018).

Nigerian federal government does not have laws as well as regulatory body that guides and supervised *Zakah* collection and distribution. However, The states has initiated bodies that are responsible for the collection and disbursement of *Zakah*. Additionally, it is important to note that there is no state own *Zakah* collection institution in Gombe state, therefore, some private registered Islamic institutions engage themselves in the collection and disbursement of *Zakah* in order to ensure alleviation of poverty in Gombe metropolis. Among those are Jama'atul Izalatul Bidia wa Iqamatus Sunnah (JIBWIS A) Gombe, Jama'atul Izalatul Bidia wa Iqamatus Sunnah (JIBWIS B) Gombe, and Council of Da'awa Gombe. Meanwhile, JIBWIS A&B are two different institutions that only shared name in common but differ in leadership style. The above named three private Islamic institutions aimed at the same goal but differs in term of service quality renders to the *Asnafs*.

In *Zakah* institutions, service quality (SERVQUAL) is very important because it portrays the image of Islam. The , SERVQUAL in *Zakah* institutions involves how *Zakah* institution as 'Amil deals with *Zakah* payers (muzakki) as well as *Zakah* recipients (mustahiq) . a good quality service encourages all the stakeholders to maintain the loyalty and confidence of *Zakah* payers and attracts more *Zakah* payers to pay through respective formal *Zakah* institutions (Mustafa, et al., 2018).

most of the studies conducted on *zakah* try to explain the type, nature, importance and objective of *Zakah*, *Waqf* and *sadaqa* in general as as an isntrument for alleviating poverty and ensuring fair distribution of wealth among the populace. Thus, they are empirical studies by (Hamisu, 2017; Wali, 2013; Sa'id et al.; 2012 & Kani, 2012) on *Zakah* and poverty alleviation. To the researchers' knowledge, although studies on SERVQUAL have been widely carried out, there are very few studies conducted on *Zakah* institutions SERVQUAL. Hence this study tries to fill in the gap by examining the perception of the *Zakah* stakeholders, i.e., *Zakah* recipients towards the services given by the institutions in Gombe state, Nigeria.

1.2. Objective

The main objective of this study is to assess the service quality performance of *Zakah* institutions in Gombe metropolis. The specific objective of the research accomplished are stated as; i- to examine the influence of *Zakah* institution staff reliability on *Zakah* institution service performance in Gombe metropolis. ii- to access the influence of *Zakah* institution tangibility on *Zakah* institution service performance in Gombe metropolis. iii- to investigate the influence of *Zakah* institution staff empathy on *Zakah* institutions service performance in Gombe metropolis. iv- to examine the influence of *Zakah* institution staff responsiveness on *Zakah* institutions service performance in Gombe metropolis. v- to access the influence of *Zakah* institution staff assurance on *Zakah* institution service performance in Gombe metropolis.

This study comprises of five parts, part one is introduction, part two talks on both empirical and theoretical literatures. part three is the methodology. part four consists of data presentation and analysis. Lastly part five is the conclusion, and recommendation for further studies.

II.   Literature Review

2.1. Background Theory

Input, Process, Output, Link and Outcome (IPOLO) model was developed by Keehley & Abercrombie (2008), to measure the performance of non-profit making organisations. According to the theory performance of organisations should be measured in the following dimensions; input, process, output and outcome.

The dimensions *of Zakah* performance measurement are, firstly, involve input or in other words resources availability, this signifies factor input are required to run an institution. Input resources comprises of infrastructure existence, available data and staffs of the institutions among others. Secondly, the process dimension which is aim at identifying recipient of *Zakah* (*Asnafs*) is another issue of concern. The third dimension refers to output and that signifies the achievement of the institution (Abd Halim Mohd Noor, Rasool, Yusof, Ali, & Rahman, 2015).

Outcomes are as result of process as well as output, the expectation was that the status of *Asnafs* will improve due to the *Zakah* they received. In order to measure outcome some issues need to be taken into consideration i.e the improvement may not be exclusively due to *Zakah*. Hence, issues such as bias in selection as well as counterfactuals need to be considered. (Keehley & Abbercrombie, 2008).

This study therefore, adopts IPOLO Model because of its relevance with the topic of the research as its theoretical framework that will help in achieving the objectives of the study.

2.2. Previous Studies

Abd Wahab, Alam, Al Haq, Hashim and Zainol (2020) investigate the effectiveness of zakat institutions from the zakat recipients' perspective. The study basically based on primary data. The data was collected through a structured questionnaire survey. 427 samples were collected through stratified random sampling technique from eleven zones of Kedah, where Partial Least Squares approach was employed as the main data analysis of the study. The study identified the main four perspectives as enshrined by the Balanced Scorecard technique which include financial effectiveness, customer effectiveness, internal effectiveness and learning & growth effectiveness that are interlinked and need a coherent addressing in terms of zakat recipients' upliftment. The recipients did put emphasis on the priority of the financial effectiveness, but in a non-profit environment where the customer effectiveness is vital, may require the service enhancement along with putting the emphasis on learning and making certain systematic rejuvenation of the processes, as well as the planned financial decision to make effects conducive to empowerment of the recipients. The study is constrained with limitations, Firstly, the sample consists only from one state of Malaysia and that is Kedah. Secondly, only the performance from empowerment is studied, and many other factors are though equally significant to take into account, such as the sustainability of the recipients. Thirdly, a cross-sectional study may not give a long-term perspective. Therefore, the study tried to understand only the performance through the empowerment of recipients ignoring the consequences on the recipients' sustainability.

Mokhtar, Saad, Salleh, Shaari and Nafi, (2020) investigate the effects of service quality and reputation towards the customers' satisfaction at one of the Zakat Institutions in one of the states in Malaysia. Respondents of the study were residences who reside in the state and used the Institution services. The study employed quantitative research design and 280 questionnaires were distributed to the respondents. The data was collected through a systematic sampling method. Descriptive and inferential analysis has been conducted. And all the data were analysed through the IBM Statistical Package for Social Sciences (SPSS) version 25.0. Findings showed that 88.9% of *Zakah* institutions customer's satisfactions are being influenced by service quality. The study found that reliability, assurance and brand reputation have significant relationship towards the customers' satisfaction. However, the study was only conducted in a Northern state in Malaysia in four different locations. Thus, this

could give an issue on possibility of the sampling of the study which was not sufficient to represent other Zakat Institutions.

Zakaria and Mohamad (2019) examines *Zakah* recipients' perceptions of *daruriyat*/basic needs and the effectiveness of *Zakah* funds to fulfill the needs and elevate recipients' standard of living to *hajiyat*/comfort living. Data were gathered from in-depth interviews and focus group discussions with *Majlis Agama* Islam Kelantan (MAIK)'s *Zakah* recipients. The data were audio-recorded, transcribed verbatim and analysed qualitatively by referring to *daruriyat*/basic needs of *Maqasid al-Shariah*. Results indicated that recipients perceive *daruriyat* needs as needs consisting of property, life, lineage and intellect. The study also perceived that *Zakah* has successfully assisted them in fulfilling the needs but has yet to elevate their life to the standard of hajiyat/comfort. Although faith is one of the *Maqasid al-Shariah daruriyat* elements and paramount in one's life, none highlighted it as important. This provides useful insights to *Zakah* agency to educate recipients on the importance of faith and rejuvenate its programs so that the recipient's standard of living would be raised to a higher level. The goal of *Maqasid al-Shariah* in *Zakah* jurisprudence will be achieved, if *Zakah* funds successfully fulfil all the five elements of *daruriyat* needs (faith, property, life, lineage and intellect) and elevate recipients' standard of living to the standard of *hajiyat*/comfort.

Nahar (2018) explore stakeholders' views toward *zakah* management performance issues based on a selected zakat institution (ZI) operating on a corporatized platform with corporate administrative style. A quantitative approach using a questionnaire survey distributed to Muslims in the State which ZI is operating was adopted. A total of 448 usable responses are used in the analysis covering descriptive and mean difference. The results indicate that managerial reform configuration in terms of corporatization has been viewed positively by stakeholders, translated into a comforting agreement score toward ZI's improved management performance (collection, disbursement and reporting). Such perceptions are, however, observably sensitive to demographic factors of gender and employment type. The survey also document evidence that the corporatization exercise itself had improved respondents' confidence toward ZI being the zakat administrator in the State. The study possesses few methodological limitations that should be acknowledged. First, although respondents were assured complete anonymity and confidentiality, bias resulting from self-reporting may have potentially influenced the results. Second, the respondents are discernibly represented by a small fraction of zakat stakeholders in Selangor, whose perceptions might not be representative of the entire population, thereby raising the generalizability concern.

Hamisu, (2017) assess the performance of kano state *Zakah* and Hubusi Commission (KSZHC) towards collection and distribution of *Zakah* in Kano State. Logit Regression Model (LRM) and descriptive statistics has been used for the analysis of *Zakah* recipient's satisfaction about the performance of KSZHC. Finding reveals that KSZHC discharged its responsibility of *Zakah* collection and distribution very well, therefore its performance towards achieving its goal and objective is satisfactory. However, the study employed weak technique of analysis (i.e LRM) in analysing the variables of study which are latent construct in nature, hence, further study can employ more robust technique such as SEM.

Wahab and Rahman, (2013) in their studies assess the efficiency of *Zakah* institutions in Malaysia during the period of 2003-2007 and examine the determinants of efficiency, the technical efficiency analyses has been carried out, and the finding reveals that size of the management staff, computerized *Zakah* system, committee of auditors and decentralization which have significant impact on *Zakah* institutions in Malaysia as full corporatization and decentralization are positively associated with the efficiency of *Zakah* institutions. However, the duration covered by the study is either short or much longer compared to the time of the writing. Indeed, the work is diligently written using robust methodological approach. This contains valuable indicators that can be used to measure the dependent variable of this work.

Wali (2013), analyse the role of *Zakah* institution in poverty reduction with particular reference to Kano state *Zakah* and *Hubsi* Commission. Secondary data was used, which was obtained from reports and memos of the commission. The study found that, *Zakah* poverty rate in the state failed to tackle the poverty in Kano State by considering the increase in poverty rate in the state. Since the inception of Kano state *Zakah* and *Hubsi,* the total *Zakah* collected by the commission heavily relies on grant from the state government.

Sa'id et al. (2012), examine the composite performance measurement for *Zakah* organizations using a series of focus group interviews, descriptive statistics and logic model. They found out that performance assessment of *Zakah* institutions should be based on financial perspective, customer satisfaction, internal perspective as well as learning and growth perspective. Thus, the study recommends that *Zakah* managers should be more creative and innovative in increasing *Zakah* collection and its disbursement to the rightful recipients within the same year.

A study by Muhammad and Rahim (2012) examine role of *Zakah* in reducing poverty in Sarawak, the state employed policies and programs which aimed at eradicating the menace of poverty in the state. the programs comprise of New Economic Policy (NEP), National Development Policy and Vision Policy among

others, the programs are aimed to eradicate poverty and to achieved distribution of resources. Data was source from *Zakah* collection authority, descriptive statistical was employed through the use of frequency distribution tables, charts and percentage. The findings of the study reveal that more attention was given only to the poor (*Masakin*) and the indebted (*Garimin)* by reducing the problem of absolute poverty, the research also found out that 60% of *Zakah* fund was distributed while 40% was saved by the TBS. therefore, there is need for the TBS to employ a financing model that enable the investment of the idle fund in form of business between TBS and the *Asnaf.*

2.3. Conceptual Framework

Figure 1 shows that all the six variables of the study are latent constructs in nature, service performance is the endogenous latent variable, whereas service quality dimension, namely, reliability, tangibility, empathy, responsiveness and assurance are the exogenous constructs of the study.
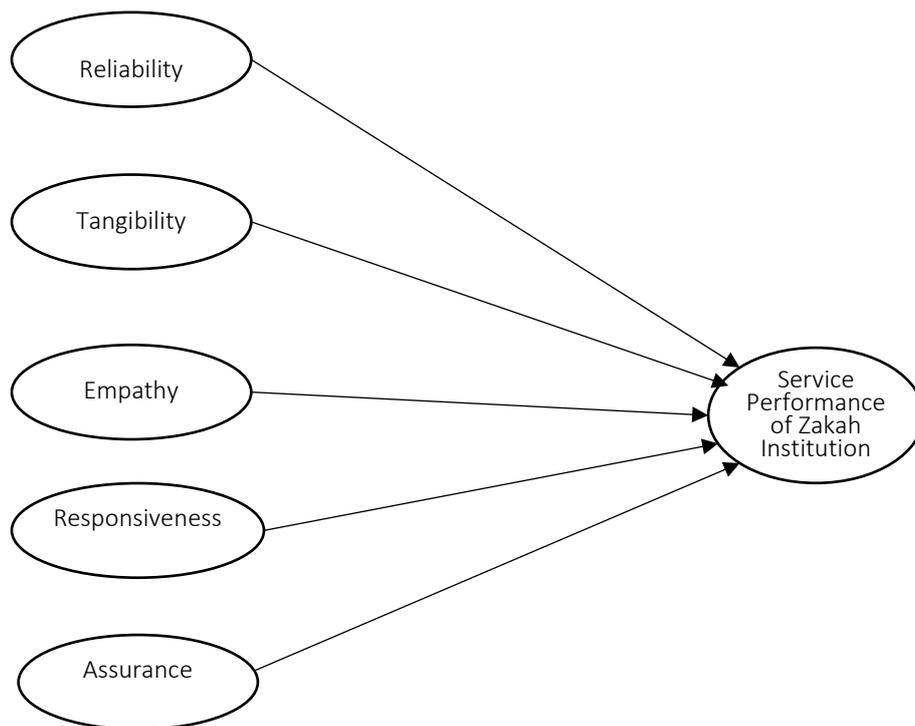

Figure 1. Research Model

Source: Adopted from Dick and Basu (1994); Zainol, Abu Bakar, Ibrahim & Minhaj, (2016)

III. Methodology

This section describes the methodology used to access this work. The section presents the following: research design, population of the study, sample size and sampling technique, sources and method of data collection, techniques of data analysis, model specification as well as estimation procedure.

3.1. Data

A descriptive research design is employed in this study. The study target population is drawn from three private religious organizations namely Jama'atul Izalatul Bidia wa Iqamatus Sunnah (JIBWIS A) Gombe, Jama'atul Izalatul Bidia wa Iqamatus Sunnah (JIBWIS B) Gombe and Council of Da'awa Gombe as at July 2020, the recipients of *Zakah* in Gombe metropolis are amount to be 2278. The study used Yamane's (1967) formula with an error margin of 5 percent in finding the sample size of the study which is amount to be 400 (See Table 1). Purposive sampling technique is used in selecting the respondents of the study. Primary data is used in this study and data is collected through the use of self-administered questionnaires.

Table 1. Proportional Distribution of Sample Size

No	Name of Organization	Number of Recipients	Sample size proportion
1	Izalatul Bidia wa Iqamatus Sunnah (JIBWIS A) Gombe	1006	177
2	Izalatul Bidia wa Iqamatus Sunnah (JIBWIS B) Gombe	752	132
3	Council of Da'awa Gombe	520	91
	Total	2278	400

Source: Organization Officials (2020) and computed by author

3.2. Model Development

According to Othman and Owen (2001) service quality dimension can be categorised as most adopted and cited components in service quality literature. The SERVQUAL views of Parasuraman, *et al.,* (1988) is a 22-items scale that measures service quality along five dimensions, reliability, tangible, empathy, responsiveness and assurance namely, these forms the basis upon which each works has been built (Sureshchandar *et al*., 2002). Initially Parasuraman, *et al.* (1985) identified 10 dimensions of service quality which include: (1) Tangibles, (2) Reliability, (3) Responsiveness, (4) Access, (5) Courtesy, (6) Communication, (7) Credibility, (8) Security, (9) Understanding and (10) Competence. Subsequently, Parasuraman, *et al.* (1988) collapsed the initial 10 dimensions into five which include: (1) Reliability, (2) Responsiveness, (3) Tangibles, (4) Assurance and (5) Empathy. Here, assurance captures communication, competence, credibility, courtesy and security dimensions

while empathy captures access and understanding dimensions. Sachdev and Verma (2004) made the following explanations in respect of the five dimensions.

Reliability refers to performance of service in a dependable and appropriate manner by *Zakah* institutions staffs, it is also view as staff effort in meeting up with deadline in providing services, staff ability to provide courteous and diligent services, knowledge and experienced management team, sincere effort to assist customers, proper advice to the customer, friendliness of personnel to the customers, provision of wide and easy network for customer access, integrated value-added service and is in accordance to Islam.

Tangible, refers to availability and appearance of facilities and personnel, interior comfort of the organization, physical facility of the organization, external appearance such as parking space, location convenience such as accessibility via public transport, counter partitions/special room for customer with "issues". Materials associated with service such as brochure or magazines, operation house, number of counters during peak hours, relevant forms associated with the service, facilities for disabled people.

Empathy is willingness of staff to understand the needs of customers, employees' ability to understand customer's needs, giving personal attention to customers and employees have a sense of humor, employees. Take care of customers specific needs, confidentiality of customer moral issue, value added service in terms of financial/personal counselling, zero service charge, availability of user-friendly forms, value added services such as photocopy services and filling forms for customers.

Responsiveness and willingness of staff to assist customers and provide prompt service. Employees' knowledge about *Zakah*, employees are always willing to assist customers. Ability of employees to fulfill customer's needs. Courteous Counter Service Staff, fast and efficient Counter service, number of branches available, prompt service, one stop centre, that is everything under one roof, number of staff/counters available, staff never too busy to respond to customer's needs. The above index may be used by *Zakah* institution to assess individual performance (Said, et. al., 2012). With regards to employees, the performance index could motivate the staff towards achieving desired result. Better organizational success may be achieved via the index and the index may serve as a guideline for motivating not only *Zakah* institution but also all Islamic philanthropic organizations that are currently performing below average to learn from these at higher ranking level.

Assurance: It means to inspire trust and confidence. Assurance is defined as employees' knowledge of courtesy and the ability of the *Zakah* institution and its employees to inspire trust and confidence. This dimension is likely to be

particularly important for the services that the *Zakah* stakeholders i.e., payers and beneficiaries perceives as involving high rising and/or about which they feel uncertain about the ability to evaluate. Trust and confidence may be embodied in the person who links the customer to the company. Thus, employees are aware of the importance to create trust and confidence from the customers to gain competitive advantage and for customers' loyalty.

Performance: has been interpreted by the many scholars in different ways. However, regarding non-profit organization like *Zakah* institutions performance may be seen as the consequences of organizational activities that have been carried out (Kasri, 2013). Therefore, performance of institution may be regarded as a mirror that reflects the productive efficiency and the organizational impact to the society. According to Broeckling (2010) states that performance measurement of non-profit organization may be regarded as an avenue used in measuring organizations, programs and their impact, and this is due to some internal and external forces that includes demand for accountability, stimulants for growth and development, competition, pressure from funders and an increase in the private sector performance measurement tools.

In view of this we may say that performance measure in Islamic non-profit organization like *Zakah* is an attempt to know how well these institutions discharge their duties towards collection and distribution as enshrined in the Islamic legal system. However, the issue of performance measurement is earnestly desired to non-profit organizations like that of *Zakah* for they face the challenges of scarce donors and government funding (Kaplan 2001).

Regarding the ways of performance measurement in private sectors, it involves comparison of financial information such as profit margin and stock price whereas non-profits organizations like *Zakah* are looking for similar yardstick to indicate their relative value and social impact which is referred to as non-profit organization equivalent (Hatry, 1999). Therefore, to determine how well *Zakah* institution performed, its activities must be evaluated against its own purpose of establishment such as ability to reduce the incidence of poverty and identification of resources input and output of an organization at both monetary and nonmonetary perspective (Kasri, 2013).

The functional relationship of the model is given

$$Y_i = (X_{i1}, X_{i2}, X_{i3}, X_{i4} X_{i5},) \tag{1}$$
$$Y_i = \varpi_o + \varpi_i X_{i1} + \varpi_i X_{i2} + \varpi_i X_{i3} + \varpi_i X_{i4} + \varpi_i X_{i5} + \varepsilon_i \tag{2}$$
$$PFM_i = \varpi_o + \varpi_1 RLB_i + \varpi_2 TGB_i + \varpi_3 EMP_i + \varpi_4 RPV_i + \varpi_5 ASU_i + \varepsilon_i \tag{3}$$

PFM_i = Performance.
RLB_i = Reliability.
TGB_i = Tangibility.
EMP_i = Empathy.

RPV_i = Responsiveness.
ASU_i = Assurance.
ϖ_o = Autonomous variable.
ϖ_1, ϖ_2 and ϖ_3 = are parameter estimates or coefficients
ε_i = the error variance

3.3. Method

The analytical tools to be employed include both descriptive and inferential statistical methods. The descriptive method involves the use of tables, frequency and percentages to describe the data, the inferential statistic; SEM (i.e., variance based structural equation modelling) method is used to analyses the performance of *Zakah* institution using service quality in Gombe State metropolis. The idea behind using PLS-SEM technique was that the variables of the study are latent construct. Therefore, data will be analyse using SPSS version 22.0 and SmartPLS 3.0.

IV. Results and Analysis

Prior the main analysis, data went into some form of cleansing, which includes multi-collinearity and normality test, respondent's demographic characteristics is presented. Subsequent to which the hypotheses were evaluated. However, hypothesis testing requires other rigorous preliminary analysis and validation, thus, occurs in two different stages. The first is the measurement model, where the individual item reliability, internal consistency reliability, convergent and discriminant validity are assessed. The second section provides result on postulated hypothesis, path coefficient significance, R-squared values, lastly, exogenous variable effect size and predictive relevance of the whole model also reported and discussed.

4.1 Survey Response Analysis

The study distributed 400 questionnaires to *Zakah* beneficiaries in Gombe metropolis, the questionnaires was adopted from Parasuraman, *et al.* (1985), however, only 383 responses were retrieved representing 95.7% which is considered fit and sufficient for the survey (Sekaran, Foster, Lucas & Hankins, 2003).

4.2 Data cleaning and Pre-Estimation Test

In multivariate analysis data screening and other preliminary examinations are vital in achieving qualitative data set (Hair, Black, Babin, & Anderson, 2010).

This analysis provides an insight on any violation of the basic assumptions associated with multivariate analysis (Hair, Money, Samouel, & Page, 2007). In fact, conducting these analyses provides the researcher with understanding on how well the data fit the intended analysis. There are two basic issues to be put into consideration in data cleaning and preliminary analysis. They are testing of normality and multi-collinearity tests. This is the process of examining the data before further analysis i.e. inferential statistics can be conducted.

4.2.1 Normality Test

A normality test using skewness and Kurtosis was conducted with the sole aim of improving the statistical accuracy of the analysis, especially the path coefficient estimations.

Table 2. Result of Normality Test

Tests of Normality		
variable	Skewness	Kurtosis
Performance	-0.847	1.889
Reliability	0.743	-0.876
Tangibility	-0.948	-1.857
Empathy	-0.893	0.851
Responsiveness	0.453	0.819
Assurance	0.873	-1.971

From the Table 2, the skewness and kurtosis result clearly indicates that all items are within the acceptable threshold of -1 to +2 for skewness and -2 to +2 for kurtosis. Specifically, the maximum and minimum numbers in Table 2 of skewness ranges from -0.893 to 0.873, while, the values of the kurtosis range from a minimum of -1.971 to a maximum of 1.889, thus, satisfying the normality assumptions.

4.2.2 Multi-collinearity Test

Multi-collinearity refers to a situation in which two or more independent variables become highly correlated. The presence of multi-collinearity among the independent variables can substantially distort the estimates of regression coefficients and their statistical significance tests (Hair, Black, Babin, Anderson, & Tatham, 2010).

Table 3. Tolerance and Variance Inflation Factors (VIF)

Latent Constructs	Collinearity Statistics	
	Variance inflation Factor (VIF)	Tolerance Value
Reliability	1.025	0.975
Tangibility	1.033	0.968
Empathy	1.098	0.911
Responsiveness	1.043	0.958
Assurance	2.088	0.478

Table 3 indicates that multi-collinearity did not exist among the exogenous latent constructs as all VIF values were less than 5 and tolerance values is greater than 0.2 as suggested by Hair *et al.* (2011). Thus, that none of the variables is highly correlated as such the data is free from multi-collinearity.

4.3 Demographic Profile of the Respondents

This section describes the demographic profile of the respondents of the study. The demographic characteristics examined in this study include gender, age, marital status and category of *Zakah* recipient.

Table 4. Demographic Characteristics of the Respondents

	Frequency	Percentage (%)
Gender		
Male	277	72.3
Female	106	27.7
Total	383	100.0
Age		
Below 30	14	3.7
30-39	65	17.0
40-49	129	33.7
50-Above	175	45.7
Total	383	100.0
Marital Status		
Single	13	3.4
Married	210	54.8
Divorced	102	26.6
Widow	58	15.1
Total	383	100.0
Category of *Zakah* Recipient		
Fuqara	116	30.3
Masakin	125	32.6
mu'allaf	48	12.5
Algharimin	74	19.3
Fisabilillah	20	5.2
Total	383	100.0

The characteristics of the respondents as shown above in Table 4 highlight that 277(72.3%) were men while 106 (27.7%) were female. This signifies that male *Zakah* recipients double the female counter part. The descriptive statistics shows that 14 (3.7%) of the respondents age below 30, 65 (17.0%) of the respondents fall within the age bracket of 30-39, 129(12.7%) representing 40-49, 175 (45.7%) aged between 50- Above. This revealed that most of *Zakah* recipients are old i.e., within the range of 50 and above. Among the respondents 13(3.4%) are single, 210 (54.8%) are married, 102(26.6%) are divorced and 58(15.1%) are widowed. The Table 4 also reveals that 116(30.3%) of the respondents are in Category of *Fuqara*, while 125(32.6%) are in category of *Masakin*, while 48(12.5%) of the respondents are *mu'allaf* and 74 (19.3%) of the respondents are *Algharimin*, lastly 20(5.2%) of the respondents falls in *Fisabilillah* category, this clearly signifies that majority of the respondents are *Masakin* 32.6% then follow by *Fuqara* 30.3%.

4.4 Descriptive Analysis of the Latent Constructs

After the overall data cleaning and screening, descriptive statistics of the latent variable of the study were also evaluated, presented and discussed. Specifically, four latent variables were analysed to determine their mean, standard deviation as well as the minimum and maximum values. Table 5 provides a summary of the descriptive statistics of the study.

Table 5. Descriptive Statistics for Latent Variables

| Lantern construct | N | Descriptive Statistics | |
| | | Mean | Std. Deviation |
		Statistic	Statistic
Performance	383	4.2963	.77239
Reliability	383	4.4517	.47414
Tangibility	383	4.0161	1.19077
Empathy	383	3.7942	1.05646
Responsiveness	383	4.0292	.89066
Assurance	383	3.4569	.93109

Table 5 shows that the mean and standard deviation for the performance were 4.2963 and 0.77239, respectively. This suggests that organization tended to have moderate level of performance. Table 5 also indicates that the mean for the reliability was 4.4517, with a standard deviation of 0.47414, suggesting that the organization reliability level as high. Further, the results show a moderate score for the tangibility (Mean = 4.0161, Standard deviation = 1.19077) but a low score for empathy with mean and standard deviation of 3.7942 and 1.05646, the results show a moderate score for the responsiveness (Mean = 4.0292, Standard deviation =0.89066) and lastly the results show a

low score for the assurance (Mean = 3.4569, Standard deviation = 0.93109) respectively.

4.4. Evaluation of PLS-SEM Path Model Results

Structural equation model (PLS-SEM) is a second-generation statistical tool that involve latent variables and multiple indicators. This study used a two-step process to evaluate and report the results of PLS-SEM path. This two-step process adopted in the present study comprises (1) the assessment of a measurement model, and (2) the assessment of a structural model, as depicted in Figure 1 (Hair et al., 2014; Hair et al., 2012; Henseler et al., 2009).

4.4.1 Assessment of Measurement Model

In order to assess outer model (measurement or factor model) in SmartPLS analysis. The measurement model is key in determining the goodness, reliability, and validity of the measures used. It constitutes assessing individual item reliability, internal consistencies of the items, convergent and discriminant validity respectively (Henseler et al., 2009).
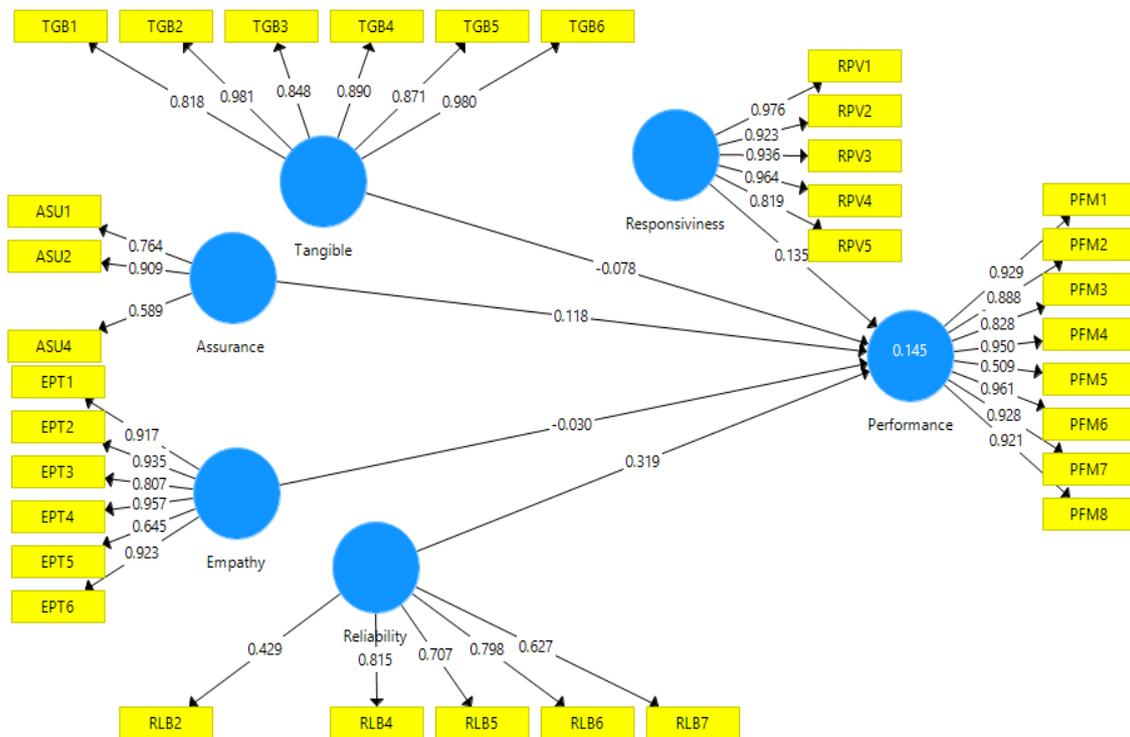

Figure 1. Measurement Model

Individual Item Reliability

This refers to the convergence of sub-item of a particular construct and was assessed by examining the outer loadings of each construct's measure (Hair et al., 2014). In adherence to the yard stick for retaining items with loadings between 0.40 and 0.70, it was discovered that out of 36 items, three were deleted because they presented loadings below the threshold of 0.40 which are ASU3=0.103, RLB1=0.395, RLB3=0.382, the deletion of items should not exceed 30% of all items in the measurement model (Hair et al., 2013).

Internal Consistency

This refers to the convergence of sub-item of a particular construct in order to measure the same construct (Bijttebier et al., 2000). In essence, composite reliability measures inter-items consistency, hence, ensures the existence of correlations among sub-items of a construct. The most common method of assessing internal consistency are Cronbach's alpha (Cronbach, 1951) and Composite reliability (Fornell & Larcker, 1981). Hence, the present study adopted both Cronbach's alpha and Composite reliability in ascertaining internal consistency to clear doubt in the validity of the study.

Convergent Validity

Convergent validity refers to the extent to which items truly represent the intended latent construct and indeed correlate with other measures of the same latent construct (Hair et al., 2007), it explained in table 6. Convergent validity was assessed by examining the Average Variance Extracted (AVE) of each latent construct as suggested by Fornell and Larcker (1981).

Table 6. Loadings, Composite reliability and Average Variance extracted

	Factor loadings	Composite reliability (pc)	Average variance Extracted	Cronbach Alpha
Performance		0.962	0.767	0.952
PFM1	0.929			
PFM2	0.888			
PFM3	0.828			
PFM4	0.950			
PFM5	0.509			
PFM6	0.961			
PFM7	0.928			
PFM8	0.921			
Reliability		0.813	0.476	0.732
RLB2	0.429			
RLB4	0.815			
RLB5	0.707			
RLB6	0.798			
RLB7	0.627			
Tangibility		0.962	0.811	0.971
TGB1	0.818			
TGB2	0.981			
TGB3	0.848			
TGB4	0.890			
TGB5	0.871			
TGB6	0.980			
Empathy		0.949	0.758	0.944
EPT1	0.917			
EPT2	0.935			
EPT3	0.807			
EPT4	0.957			
EPT5	0.645			
EPT6	0.923			
Responsiveness		0.967	0.856	0.957
RPV1	0.976			
RPV2	0.923			
RPV3	0.936			
RPV4	0.964			
RPV5	0.819			
Assurance		0.804	0.585	0.645
ASU1	0.764			
ASU2	0.909			
ASU4	0.589			

Discriminant Validity

The last validity of the measurement model is the discriminant validity. Discriminant validity is aimed at examining the difference that exists between constructs in the study (Barclay et al., 1995). Despite aiming at explaining the same thing, constructs are expected to be dissimilar, thus, sharing more with its items than the other constructs. Specifically, measures of one construct are not expected to overlap in the territory of another construct. Adequate discriminant validity is achieved when a construct shares more variance than it does with other construct of the model. Hence this study adopted (Fornell & Larcker 1981). Discriminant validity where the cross loading is ascertains at the item or indicator level. The cross loadings threshold is 0.50 and above (Hair et al., 2010). However, values greater than 0.40 is also accepted, it explained in table 7.

Table 7. Cross Loadings

	Assurance	Empathy	Performance	Reliability	Responsibility	Tangibility
ASU1	**0.764**	0.238	0.059	0.049	-0.015	0.043
ASU2	**0.909**	0.197	0.137	0.059	0.082	0.007
ASU4	**0.589**	0.254	0.077	0.028	-0.042	0.040
EPT1	0.311	**0.917**	0.036	0.057	0.011	0.055
EPT2	0.237	**0.935**	0.016	0.098	0.095	0.058
EPT3	0.292	**0.807**	0.015	0.032	0.064	0.104
EPT4	0.305	**0.957**	0.035	0.081	0.047	0.069
EPT5	0.421	**0.645**	-0.012	0.030	-0.056	0.073
EPT6	0.233	**0.923**	0.031	0.105	0.102	0.038
PFM1	0.089	0.034	**0.929**	0.281	0.187	-0.046
PFM2	0.083	0.059	**0.888**	0.273	0.187	-0.029
PFM3	0.075	0.080	**0.828**	0.313	0.051	-0.046
PFM4	0.122	0.014	**0.950**	0.275	0.153	-0.056
PFM5	0.250	-0.004	**0.509**	0.279	0.087	0.094
PFM6	0.121	0.004	**0.961**	0.290	0.142	-0.054
PFM7	0.064	0.023	**0.928**	0.291	0.197	-0.019
PFM8	0.107	0.043	**0.921**	0.315	0.112	-0.059
RLB2	-0.014	-0.022	0.077	**0.429**	0.072	0.037
RLB4	0.059	0.106	0.316	**0.815**	0.095	0.058
RLB5	0.004	-0.084	0.198	**0.707**	0.069	0.048
RLB6	0.087	0.195	0.278	**0.798**	0.107	0.054
RLB7	0.024	-0.019	0.189	**0.627**	0.070	0.046
RPV1	0.035	0.076	0.156	0.129	**0.976**	0.152
RPV2	0.040	0.039	0.181	0.117	**0.923**	0.118
RPV3	0.009	0.098	0.111	0.085	**0.936**	0.145
RPV4	0.042	0.081	0.148	0.113	**0.964**	0.155
RPV5	0.019	0.055	0.135	0.100	**0.819**	0.194
TGB1	0.069	0.182	0.016	0.095	0.244	**0.818**
TGB2	0.021	0.037	-0.034	0.053	0.140	**0.981**
TGB3	0.069	0.139	-0.013	0.093	0.222	**0.848**
TGB4	0.067	0.143	-0.009	0.121	0.199	**0.890**
TGB5	0.046	0.146	-0.011	0.088	0.207	**0.871**
TGB6	0.022	0.060	-0.020	0.064	0.164	**0.980**

4.4.2 Assessment of Significance of the Structural Model
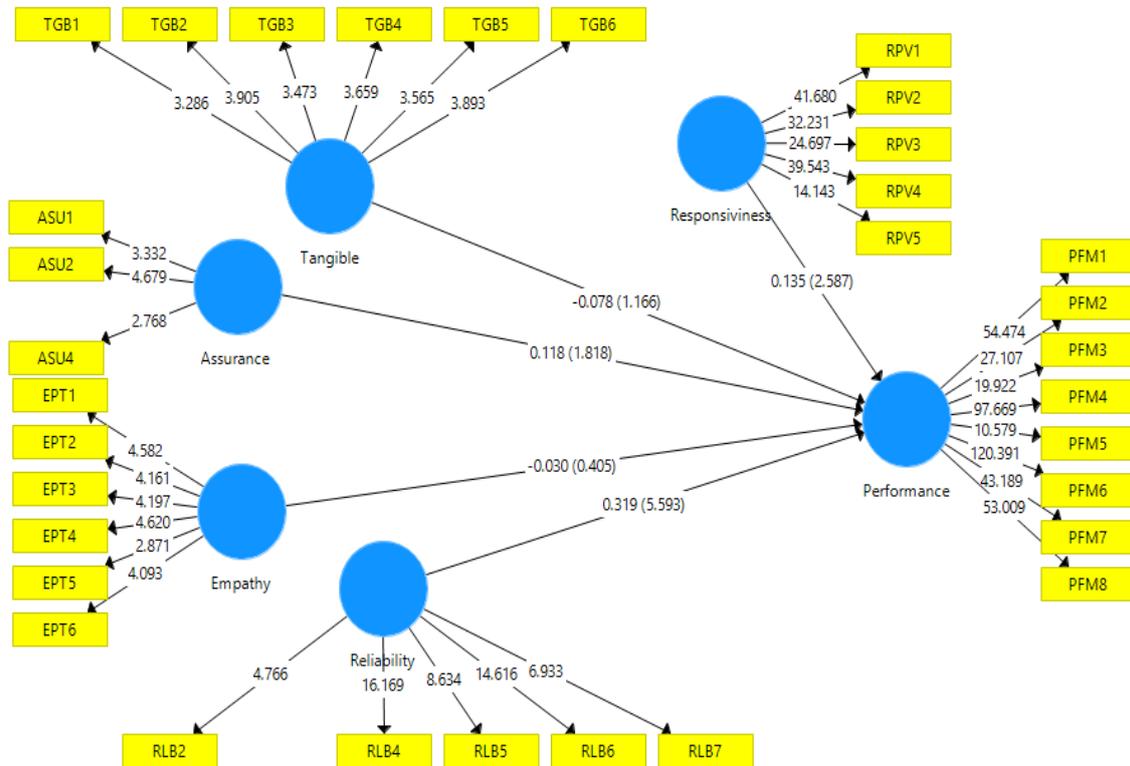

Figure 2. Structural Model

Having ascertained the measurement model, next, the present study assessed the structural model. The present study also applied the standard bootstrapping procedure with a number of 5000 bootstrap samples and 383 cases to assess significance of the path coefficients The structural model is concerned about R^2, coefficient, P-value, predictive relevance (Q^2) and effect size (F^2) was explained by the structural model with help of bootstrapping.

Figure 2 provides the graphical display of the standardized path coefficient (β) and T- values of the hypothesis in this study, when a study is exploratory in nature, researchers often assume a significance level of 10% (significance level= 1.65), Table 8 provides standardized path coefficient (β), T- values and confidence intervals as suggested by Cho and Abe (2013). It can be deduced that all direct relationship between variables (responsiveness and performance) is accepted. Also, the relationship between the two variables (assurance and performance) is accepted but tangible and performance is rejected. Also, the relationship between empathy and performance is rejected and lastly the relationship between reliability and performance is accepted, in essence, three alternative hypotheses are accepted and two null hypotheses are accepted.

Test of Hypothesis

Hypotheses one was stated in null form as reliability is not positively related to performance. The result revealed a significant and positive relationship between reliability and performance based on 0.1 significance level with t-value of 1.65 (β = 0.391, t= 5.593), hence we accept the alternative hypothesis. This finding is consistent with previous results by Hamisu, (2017); Abd Halim *et. al.,* (2020) and Norazlina and Abdul Rahman (2013).

Hypotheses two was stated in null form as tangibility is not positively related to performance. The result revealed an insignificant and negative relationship between tangibility and performance based on 0.1 significance level with t-value of 1.65 (β = -0.078, t=1.166), hence we accept the null hypothesis. This finding is inconsistent with previous results by Hamisu, (2017); Abd Halim *et. al.,* (2020) and Norazlina and Abdul Rahman (2013).

Hypotheses three was stated in null form as empathy is not positively related to performance. The result revealed an insignificant and negative relationship between empathy and performance based on 0.1 significance level with t-value of 1.65 (β = -0.030, t= 0.405), hence we accept the null hypothesis. This finding is inconsistent with previous results by Hamisu, (2017); Abd Halim *et. al.,* (2020) and Norazlina and Abdul Rahman (2013).

Hypotheses four was stated in null form as responsiveness is not positively related to performance. The result revealed a significant and positive relationship between responsiveness and performance based on 0.1 significance level with t-value of 1.65 (β = 0.135, t=2.587), hence we accept the alternative hypothesis. This finding is consistent with previous results by Hamisu, (2017); Abd Halim *et. al.,* (2020) and Norazlina and Abdul Rahman (2013).

Hypotheses five was stated in null form as assurance is not positively related to performance. The result revealed a significant relationship between assurance and performance based on 0.1 significance level with t-value of 1.65 (β = 0.188, t= 1.818), hence we accept the alternative hypothesis. This finding is consistent with previous results by Hamisu, (2017); Abd Halim *et. al.,* (2020) and Norazlina and Abdul Rahman (2013).

Table 8. Results of Direct Hypotheses

Relationship	Beta	T-Statistics	Findings
RLB->PFM	0.391	5.593	Supported
TGB->PFM	0.078	1.166	Not Supported
EPT->PFM	0.030	0.405	Not Supported
RPV->PFM	0.135	2.587	Supported
ASU->PFM	0.188	1.818	Supported

Note: ***Significant at 0.1 (two-tailed)

Assessment of Variance Explained in the Dependent Latent Variables

The next is to determine the R-squared value which is an important segment in assessing the validity of the structural model. The R-squared is also referred to as coefficient determinant (Hair et al., 2012). The R-squared value clarifies the variance that exists in explaining endogenous variable as a result of one or two exogenous variables (Hair et al., 2010). Although the acceptable level of R^2 value depends on the research context (Hair et al., 2010), an R-squared value of 0.10 is a minimum acceptable level.

Table 9. Variance Explained in the dependent Variables

Variable	Variance Explained (R^2)
Zakah Performance	15%

Table 9 explains that in predicting the dependent variable in the model an R-square of (0.145 = 15 percent) is estimated which signifies the variance in *Zakah* performance. This is to say, that other variables or predictors that could explain the remaining model account for (0.85= 85 percent). According to (Hair, *et al.,* 2012) the acceptable thresh hold value of accepting R-squared is 0.19, 0.50 and 0.75 described as weak, moderate and substantial.

Assessment of Effect Size (F^2)

Having assessed and confirmed the postulated hypotheses of the study, the next criteria for the evolution of the structural model is the effect size (F^2) (Hair et al., 2013). Effect size indicates the relative effect of a particular exogenous latent variable on endogenous latent variable(s) by means of changes in the *R*-squared (Chin, 1998). Cohen (1988) describes F^2 values of 0.02, 0.15 and 0.35 as having weak, moderate, strong effects respectively. Table 10 shows the respective effect sizes of the latent variables of the structural model.

Table 10. Effect Sizes of the Latent Variables on Cohen's (1988) Recommendation

Independent variable	Dependent variable	F^2	Effect size
Reliability	Performance	0.216	Moderate
Tangibility	Performance	0.071	Weak
Empathy	Performance	0.032	Weak
Responsiveness	Performance	0.172	Moderate
Assurance	Performance	0.197	Moderate

From the Table 10, it can be concluded that all the exogenous variables of the study namely reliability, tangibility, empathy, responsiveness and assurance possess some exploratory power towards the endogenous variable. Specifically, reliability, responsiveness and assurance have a moderate effect

on performance while tangibility and empathy have a weak effect on performance.

Assessment of Predictive Relevance

Subsequent to determining the effect size or variation of the R-square, Hair et al. (2013) recommended that predictive relevance of the model should be ascertained using stone-Geisser's (Q^2) (Geisser, 1974; Stone, 1974). The process is a resampling technique where data are systematically deleted and predicted on each of the endogenous construct's indicators (Geisser, 1974; Hair et al., 2011; Stone, 1974). In fact, predictive relevance estimates how well the model of the study predicts or represents omitted cases (Chin, 1998; Hair et al., 2013). The process is only befitting for endogenous reflective constructs to ascertain its predictive relevance in the model. If the Predictive relevance (Q^2) value is greater than zero, then the model has predictive relevance (Hair et al., 2013). Table 10 presents the results of the cross-validated redundancy Q^2 test.

Table 11. Q^2 or Cross-Validation Redundancy

Total	SSO	SSE	Q2
Performance	3,064.000	2,762.778	0.098

The Table 11 revealed that cross-validation redundancy result is Q^2=0.098 for the endogenous variable which is above zero and signifies predictive relevance of the model.

V. Research Implication and Disscussion

The primary aim of this study is to assess the performance of *Zakah* institution in Gombe metropolis through the use of service quality dimension (reliability, tangibility, empathy, responsiveness and assurance). Specific objectives of the study are to assess whether reliability, tangibility, empathy, responsiveness and assurance has influence on performance of *Zakah* institution in Gombe metropolis. To address this relevant data is collected and analyzed and the following conclusions were drawn:

The result of this study shows a significant positive effect between reliability and performance of *Zakah* institutions in Gombe metropolis. The result of this study revealed that reliability positively influence performance of *Zakah* institutions in Gombe metropolis. Therefore, this study concludes that reliability improve the performance of *Zakah* institution in Gombe metropolis.

The result of this study shows an insignificant effect between tangibility and performance of *Zakah* institutions in Gombe metropolis. The result of this

study revealed that tangibility does not influence performance of *Zakah* institutions in Gombe metropolis. Therefore, this study concludes that tangibility does not improve the level of performance of *Zakah* institution in Gombe metropolis.

The result of this study shows an insignificant effect between empathy and performance of *Zakah* institutions in Gombe metropolis. The result of this study revealed that empathy does not influence performance of *Zakah* institutions in Gombe metropolis. Therefore, this study concludes that empathy do not improve the level of performance of *Zakah* institution in Gombe metropolis

The result of this study shows a significant positive effect between responsiveness and performance of *Zakah* institutions in Gombe metropolis. The result of this study revealed that responsiveness positively influence performance of *Zakah* institutions in Gombe metropolis. Therefore, this study concludes that responsiveness improves the performance of *Zakah* institution in Gombe metropolis.

The result of this study shows a significant positive effect between assurance and performance of *Zakah* institutions in Gombe metropolis. The result of this study revealed that assurance positively influence performance of *Zakah* institutions in Gombe metropolis. Therefore, this study concludes that assurance improve the performance of *Zakah* institution in Gombe metropolis.

VI. Conclusion and Recommendation

5.1. Conclusions

Based on the findings from empirical i.e., the results from the data analysis, the following recommendations are made in order to provide adequate measure to complement the assessment of the performance of *Zakah* institutions in Gombe metropolis.

(i) It is fundamental for the *Zakah* institutions in Gombe metropolis to consider improving the tangibles and empathy dimensions of service quality as the results of this research proved that they are underperforming in the model i.e., *Zakah* recipient's perception was out rightly unsatisfactory on the two dimensions.

(ii) The square multiple correlation of the model appears to be (0.145) i.e., service quality dimension was able to explain only 14 percent variation in performance of *Zakah* institutions in Gombe Metropolis, the study

recommends concentrating on the antecedents of service quality as it will assist *Zakah* institutions in Gombe metropolis in delivery its mandate and consequently improve its performance.

(iii) The state government should intervene by providing an institution that will serve as regulatory body that will be supervising the activities of *Zakah* institutions in Gombe state and also this study recommend the need for establishment of government own institution that will be engaging in collecting and distribution of *Zakah,* like Sokoto State *Zakah* and Endowment Commission (SOZECOM) in Sokoto state, Zamfara State *Zakah* and Endowment Board (ZSZEB) Zamfara state and Kano state *Zakah* and *Hubsi* commission (KSZHCOM) in Kano state.

5.2. Recommedation

This study assesses the performance of *Zakah* institutions in Gombe metropolis; however, the outcomes from this research cannot be generalized across the *Zakah* institutions in Nigeria; hence there is need for similar research across *Zakah* institutions in Nigeria, this will assist in comparing and contrasting the findings so as to be able to make proper generalization.

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