The Role of Zakat and Success Factor for Muallaf Conditions: An Analysis in Selangor, Malaysia

Fuadah Johari
Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia
Nilai, Negeri Sembilan, Malaysia
fuadah@usim.edu.my

Ahmad Fahme Mohd Ali
Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia
Nilai, Negeri Sembilan, Malaysia
fuadah@usim.edu.my

Muhammad Ridhwan Ab. Aziz
Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia
Nilai, Negeri Sembilan, Malaysia
ridhwan.aziz@usim.edu.my

Abstract

In Selangor, zakat assistance to the new converts begins from the first day they become Muslims. The new Muslim would be immediately helped with MYR 500.00 monthly allowance for five years until they manage to act in accordance with Allah's orders and to perform worshipping (*Mukallaf*). The main problem statement is, how the effectiveness of zakat distribution among muallaf was?. Thus, this article presents structural equation models for effectiveness of zakat distribution among muallaf in Selangor. The formation of the models consists of the condition of the muallaf and success factors as well as the income before and after zakat distribution towards the muallaf, which are the observed variable. This specification will able to examine the predictors of differences between income without zakat and income with zakat. The Muallaf really need and seek for help from the Muslim especially in Muslim country in terms of economic strength and support. Thus, developmental programs are crucial in order to support them physically and mentally. An effective program can be an instrument to equip them with negative perception that they received after becoming a Muslim. The main objective of this article is to explore the effectiveness of muallaf development programs organized in Selangor, this article uses the crosstabs methods based on several critical success factors. The method been use in this research is mix method by conducted through in-depth interviews with selected Muallaf from a variety of cultural backgrounds, living in the area of Selangor, Malaysia. Then the next phase, this article conducted set of survey questionnaires among 80 respondents to confirm the findings. The respondents were randomly selected from Selangor Zakat Centre (SZC) zakat recipient's list from the New Converts category for nine districts of Selangor in 2013. The main finding of this article indicates that Muallaf who are receiving zakat assistant are able to manage successfully in their economics life and manage to assist their non-Muslims family for solving family problem as a result of conversion to Islam as well as helping them out from poverty.

Key Words: *Muallaf, Zakat, Muslims-Non Muslims Poverty, Muallaf Programs*

Introduction

In general, Islam bring justice to this world which added with enough evidence in Al-Qur'an to justify the truth of its message by providing logical reasoning and it reflects to open space of human hearts to accept Islam. Equality, and a sense of collective responsibility towards one another has been a hallmark of the early Muslim community, and has resulted in an influx of the poor, the underprivileged and slaves into Islam, escaping the brutal and rigidly hierarchical social structure that prevailed in previous human civilization. With this justice, it has attracted the non-Muslims to embrace into Islam and become a new Muslims (Muallaf).

Concept of Muallaf

The word Muallaf as mentioned in the Al-Marbawi Dictionary, comes from two root words i.e. '*Allafa*' which means "obedient, tamed, and submissive" and '*Alifahu*' which means 'compliant'. The combination of the two root words gives the definition of the word muallaf which means 'to change or make somebody change his or her religion or beliefs. According to the Cambridge International Dictionary of English (1997), the term 'convert' means "someone who changes their beliefs or ways of living". In the multiracial country Malaysia, Muslim converts are also known as muallafs. According to Webster's New World College Dictionary (1996) 'conversion' refers to "a converting or being converted: specifically, a) a change from lack of faith to religious belief, adoption of a religion" and "b) a change from one's belief, religion, doctrine, opinion, etc. to another." According to McGuire (1997), "*conversion is a process of religious change which transforms 'the way the individual perceives the rest of society and his or her personal place in it, altering one's view of the world.'*"

In theological studies, conversion has been associated with sociological terms. Donald Gelpi (1998), elaborate conversion as a "social process" which consisting seven stages: (1) settlement within a particular social context that sets the tone for the conversion experience, (2) experience of personal crisis, (3) personal crisis leads to religious quest, (4) religious quest leads to a connection with an advocate of a particular religious tradition, (5) interaction within the religious community, (6) religious commitment, and finally (7) recognition of the consequences of the religious commitment. In this case, conversion is noted not only for producing interior change related to belief and conviction, but also for generating a significant ethical predisposition toward social transformation.

Literature Review

Most of new convert turns to Islam because of several reasons such as marriage, attract with the wholesomeness of Islam and zakat assistant in Islam (Aidit Ghazali et.al, 2012; Fariza Md Sham et.al 2013; Fuadah Johari et.al, 2013). For example, the Islamic welfare (i.e: zakat), is one of the tools for attracting the non-Muslims by providing assistant that can soften their heart beside increase their faith and believe to Allah s.w.t although they are not become a Muslims yet. Fuadah Johari et.al (2013) explained that new converts suffers from various aspect after they converts to become Muslims. Some of them were thrown out of family, society, friends as well as loss their job and loss their financial sources. While some of them feels lonely and vulnerable because of the attitude of the Muslims itself who did not accept them as Muslims. For example, if they entering a mosque, they will attract the attention of other Muslims such as they are doing something wrong by entering the Mosque although at that time they are already a Muslim. For most of the Mosque, they may find that cultural identity is stronger than religious standards and they feel difficult to be integrated with other Muslims. Moreover, some Muslims who are still learning about Islam did not know which branches of Islam they should refer to and/or are not well aware of the different movements and/or do not have

an entire understanding of the principles of Islam (Razaleigh Muhamat et.al, 2009).

Islam as a religion and comprehensive way of life. This is because of the characteristic nature of Islam as *al-din* or the comprehensive way of life that results from one living in a state of surrender to God. *Al-din* implies the sanctification of all daily living into worshipful acts that unify life in a manner consistent with the *tawhidic* principle of the divine unity. According to the Qur'an, "Who can be better in religion (din) than one who submits (aslama) his face (i. e. his whole self) to Allah... "(Al-Qur'an, 4:125). Practice of Islam as' al-din, therefore, should make Muslims dynamic, and to always moving forward and progressing in their quest for self-purification and self-perfection through worship, the on-going acquisition of knowledge and performing of selfless works (Kruass, 2005). Asmak et.al. (1970) finds out that a person tends to be religious when they receive higher formal religious education exposure. For other groups, especially those who were found to be casually religious and without any formal Islamic education, a different approach of marketing rather than showing the Islamicity of the products is necessary.

In Qur'an, one finds many verses of the Quran that stress the relationship between having faith (iman) and honouring it through men conduct ('amal). Once a person has the awareness of God's unlimited power across time and that nothing can be concealed from Him, he becomes compelled to follow the path paved by Him. With the presence of fear and a sense of awe (taqwa), man would accordingly perform the expected *ibadah* (practice) and other worldly conduct as stated by the Islamic teachings, even when it comes to his virtues and vices (akhlaq). In short, religiosity should have a significant influence in shaping the choices of a man's conduct, which may include his economic and commercial activities.

Most studies on religiosity focus on Christianity with an emphasis on rituals like church attendance or participation and private prayers; belief like religious attitudes and trust in the church; and mystical experiences (Caird, D., 1987). However study of religiosity in the eyes of Islam need to be conducted in a different approach (Asmak, 1970). Being a

Muslim means submitting one's life by following His dictates and guidance, which not only encompass one's rituals (ibadat) but also one's worldly conduct. Islam is a religion of submission, which requires a fully conscious and willing effort to submit namely, iman (faith), Syariah (includes ibadah and worldly conducts) and akhlaq (virtues and vices), which are used in this study to define the state of religiosity of a Muslim (Qur'an, Al-Tawbah: 18 & 20.).

Mariam binti Abd. Majid et. al. (2010) found out that after conversion, most of New Convert will feel lost regarding find teacher or resources to effectively live their faith. New Muslims will also be facing practical issues when embracing a new way of life which is also differ from their previous way of life. Further, some of the issues may include their relationships with non-Muslims may change due to fear and preconceptions about Muslims and marriage with a non-Muslim. These practical issues may have the greatest impact for New Muslims and such support at a practical level is therefore important. Aishah M et.al. (2011) seeks to investigate the conversion patterns among New Converts in Malaysia. Its focus is to find out the demographic information of New Converts and to identify the popular conversion patterns among New Converts in Malaysia. From the study conducted, he conclude that: a) majority of the New Converts come from Sabah and belongs to other races found in Malaysia such as Iban, Asli, Myanmar, Kadazan and Thai, b) many of them are unemployed despite having adequate academic level, c) majority of the new Converts agree that they get the first source of information regarding Islam from people who are close to them like family members, friends, colleagues and neighbours, d) majority of the New Converts associate their conversion process with the friendliness pattern, followed by the intellectual pattern and lastly the mystical pattern. This coincides with the first source of information they obtain regarding Islam.

Razaleigh Muhamat et.al (2012) set outs to explore the exact level of the social aspect of assimilation between Chinese Muallaf and their Malay counterparts in Kuala Lumpur. It was sure that assimilation in social aspect is a dilemma which Chinese Muallaf faces when

they convert from their own religion to Islam. It suggests that when these converts begin to practice Islam, their behaviour changes in line with the identity of the Malays. This is because Islam associates to Malay in the Malaysian context. Whilst they are welcomed by their Malay counterparts, it is nevertheless hypothesized that they may not assimilate fully into the Malay community. Through this research the social assimilation level of Chinese Muallaf is at the low level.

According to McGuire (1997): *"Conversion is a process of religious change which transforms 'the way the individual perceives the rest of society and his or her personal place in it, altering one's view of the world.'"*

Lofland & Skonovd (1981), describe the process of conversion from one religion to another; a) Intellectual; 'response to teaching' (Kose,1994) through reading, media, talks, b) Affection; through having good and positive personal experience with members of the Muslim society, c) Mystical; through visions and supernatural experiences, d) Experimental; going through the process of trial and error in the religion of choices, e) Revivalist; conforming to the crowd; involving emotional inspirations (Inaba, 2004); and f) Coercive; through pressure. Mahyuddin Haji Abu Bakar et.al (2011) states that zakat distribution to the Muallaf can help strengthen their faith and creates a sense of belonging among Muslims to aid those who are in need like this group of people.

Moreover, zakat distribution aims to alter the lives of the poverty-stricken by making them afford to live in comfortable life. al Kasani (n.d.) is also of the opinion that the distribution of zakat serves to cater for the needs of its recipient. For this purpose, zakat does not necessarily be given to all recipients if there are those who need more zakat. According to al Kasani, the government has the power to identify the ways to distribute zakat. With regard to this, Muhamad Abdul Mun'im (1997) maintains that the obligatory nature of zakat should become a catalyst to aid the Muslims in four aspects through the goal of zakat distribution: to resolve poverty issue, to establish social justice, to develop a society based on love, mutual solidarity, brotherhood and to purge from the poor feelings of hatred

and animosity that they might have for the rich. In this context, M. Shabri (1998) also argues that zakat has its own strength as it unites the Muslims, builds better relations among them and makes the Muslims work together. Zakat also functions as a welfare instrument to overcome economic issues or as a means to stabilize the economy of the Muslims.

According to Ahmed (2004) and Kahf (2004), implementation of zakat can provide micro financing to the poor. Zakat can be given out to the poor for consumption purposes to avoid diversion of funds from production. The combination of micro financing and zakat funds will make it easier for the poor to break out of the poverty cycle. To him, zakat is a redistribution measure while the roots of poverty in Muslim countries lie in productivity and level of economic development. Thus, any discussion of poverty eradication in the context of the Muslim countries must focus on increasing the diameter of the cake rather than distributing a small one. Monzer Kahf put it on the limitations of the zakat proceeds, hence suggested for the expansion of the zakat base.

Saiful Azhar Rosly, (2008) explained that zakat plays an important role in a pivotal role in poverty eradication and income redistribution of the Muslim people and it forms a critical component of public finance in Islam. Zakat administration in essence deals with the collection of Zakat from Zakat payers and distribution of Zakat to the 8 recipients (*asnafs*). He explained that the increasing number of shareholdings by Muslims in business corporations as well as companies using the Islamic label such as Islamic banks and takaful companies has provide strong basis for a systematic and efficient zakat system of collection and distribution.

Zakat assistant towards Muallaf can give attention and guidance to Muallaf in the way of Islam is part of da'wah methodology since it is obligatory for Muslims to propagate Islam, to save them from the swords of the Muslims here on earth and the fire in the life after death (Al-Qurtubi, 1954). After that, Al-Qurtubi gave some emphasis by giving them priority in guidance, briefly as follows:

1. To prevent them from deeds that may spark social unrest.

2. To make them realize the wholesomeness (Shumul) of Islam as their constant guide on the right path.

3. To encourage them to hope for the blessing of Allah, so that their hearts are open to accept the teaching of Islam.

4. To show them how Islam always cares for and loves the Muallaf and that the Prophet Muhammad s.a.w is a blessing for all and especially the new convert.

According to Ibn Hisham the purpose of providing guidance to the Muallaf in the basic knowledge of the '*Deen*' (religion) and instilling them with qualities of correct moral behavior is to encourage them to willingly embrace Islam, and to avoid evil deeds.

Research Method

This article is essentially based on the on-going academic research work and descriptive analysis to get an overview of Muallaf development programs through zakat distribution. For the first part, an interview session was conducted on the 25th of June 2013, at 3.30 pm with two officers from The Selangor State Islamic Religious Council whom were Ustaz Mohd Helmi (Assistant Director for Muallaf Welfare in Selangor) and Ustaz Mohd Anwarulhaq (Assistant Director for Muallaf Education in Selangor). The main question in this article is regarding the type of zakat distribution or programmes pertaining to the *asnaf muallaf*. Thus, the purpose of this interview session is to get the response/feedback according the SIRC practices about zakat distribution towards *asnaf muallaf* in Selangor.

On top of that, census study is utilized in this research where 80 *muallafs* were involved. Based on the qualitative approach, the questionnaire was administered to the new muallafs to gather data on the amount of zakat that they received, issues, problems and benefits on their new converts and also zakat distribution. The team of researchers personally distributed the questionnaire to the respondents. Each part of the questionnaire was explained by the researchers to the respondents to ensure the respondents understood the questions. The questionnaire was read to the respondents who had difficulties reading the questionnaire. In order to understand how the zakat distribution assists the new Muslims, this study used in-depth interviews with selected participants from around the Selangor area. The collection of data involved converts from various ethnic groups and districts/states. The participant includes Chinese, Indian, Kadazan and Iban new Muslims that converts and resides in Selangor. The results of the interviews are displayed through narrative-description in verbatim-transcriptions, as shown below. Some parts of interviews that elicited answers in the Malay language have been translated into English for convenience.

The structural equation modelling (SEM) has been applied in the research that can test the causal effect among the constructs of a conceptual model (Kline, 2010). There are two steps for SEM: a) to test the measurement model through confirmatory factor analysis (CFA), and b) to test the full fledge structural model. Structural equation models (SEMs) have been developed to decompose observed values into true components and measurement error components and to directly interrelate the true components to each other (see, e.g., Arbuckle, 1997; Bentler, 1995; Marcoulides & Schumacker, 1996; Jöreskog & Sörbom, 1993). Within SEMs, latent growth curve models have proven useful in the study of development (see, e. g., McArdle & Anderson, 1990; McArdle & Epstein, 1987; Meredith & Tisak, 1990; Raykov, 1992; Tisak & Meredith, 1990; Muthén, 1991; Willet & Sayer, 1994, 1996). The basic idea of a "standard" latent growth curve model is to decompose individual growth curves into latent variables that represent an intercept (a level) and a linear (the slope) or higher order component of change.

Success Factors has been proposed as the mediator between Income and Muallaf Condition. Success Factors (SFs) refer to the limited number of areas in which satisfactory results will ensure successful competitive performance for the individual, department, or organization. Ranjan and Bhatnagar (2008) advocate that SFs are the crucial factors or parameters required for ensuring the continued success of an organization and these factors

represent those managerial areas that must be given special and continual attention to cause high performance. For this study the success factors which included are 1) Intention to always pray; 2) Always attending the religious class; 3) Have high motivation; and 4) Understand the Islamic teaching. This is to measure the ability of independent variable (Income) to predict dependent variable (Muallaf Condition) with the control by mediating variable (Success Factors). Muallaf condition has been proposed as a dependent variable, whereas Muallaf Income together with Success Factors will explain certain percentages of variance in Muallaf condition. Thus, the Muallaf condition is an important elements to determine the successful of Muallaf to become a Mukallaf which are reflected through their relation with society (disregard), age (old), Health status (Health), Employment (Job), Skills, previous life style (Life style), their relationships with family (family) and friends (friend). Income of the muallaf will be divided into two specific items i.e. income before zakat and income without zakat.

Results

Demographic Information

Majority of our respondents are male (53%). As is evident from table 1.0, the overwhelming marital status is considered an indicator of stability and responsibility at the individual or family level. Most of our respondents (34%) are married and hence indicate stable family. The age is another factor in materializing the goal of economic productivity. The majority of respondents (43%) belong to economically most active age group ranging between 31 to 50 years. On the other hand, family size always does matter particularly in upholding the economic status and wellbeing of households with limited household income. The high dependency ratio is found to be one of the most important attributes of the families suffering from poverty anywhere in the world. The relatively bigger family size comprising 68 per cent having members including children below 6 does speak for higher dependency ratio and lower standard of living. Given the bigger family size and higher dependency ratio, it is quite likely that the female members including, particularly, the wives get directly involved in income generating activities and assist their partners in sharing the cost of living.

Around 47.5 per cent of the total respondents have the family size below 3 while those who household size between 4 to 6 and 7 to 9 ranging from 17 to 16 per cent. Easy access to education is considered as one of the crucial determinants of family level income. The higher level of education with longer years of schooling can successfully contribute to the capability building of the families as well as the individual family members to materialize their potentials to earn more and live better. Our findings seem to suggest that over half of the respondents have primary school education. However, because of the lower family incomes, the families having years of schooling below 6 years is little (57.5 per cent) and those not exceeding 6 years constitute nearly 42.5 per cent. Hence, it can be suggested that the level of education and years in schooling as a part of capability-building can be improved only by way of enhancing productivity and income of the muallaf. (Table 1.0).

Table 1: Demography of the Respondents

Variable	Category	Freq.	(%)
Gender	Male	53	66.3
	Female	27	33.7
Marital status	Single	29	36.3
	Married	34	42.5
	Widow	17	21.3
Age	11-30 years	22	27.5
	31-50 years	43	53.8
	51 and above	15	18.8
Family Size	1-3	38	47.5
	4-6	17	21.3
	7-9	16	20.0
	Above 10	9	11.3

Level of education	Primary School	46	57.5
	Secondary School	19	23.8
	Certificate	5	6.3
	Diploma	7	8.8
	Degree	1	1.3
	Master	1	1.3
	Others	1	1.3
	Urban	63	78.8
Region	Rural	17	21.3

Source: Field Survey, 2014

Measurement model reliability and validity

In this study, the reliability test is done by verifying the Cronbach's Alpha. According to Sekaran (2000), Cronbach's Alpha that is within 0.7 is acceptable and those who over 0.8 are considered good. In other words, reliability test is performed to ensure that the responses are reliable. The alpha coefficient for the four items is .747, suggesting that the items have relatively high internal consistency.

Table 2 : Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.747	.690	14

In the present research, we are considering Cronbach Alpha value as an indicator of internal consistency of the items retained from factor analysis and the cut-off value of is considered 0.7 as recommended for adopting SEM. The Cronbach Alpha for each constructs which are more than 0.80 except for Muallaf Income, perhaps due to the limited number of items retained under the construct. In the

Confirmatory Factor Analysis (CFA)

The CFA is conducted to measure the relationship between the observed and the underlying latent variables. Generally, four fit indices are tested to determine the fitting of the model with the data. These are: chi-square statistic, Normed chi-square, root mean square approximation (RMSEA) and comparative fit index (CFI). As the condition to model fit, following criteria must be fulfilled:

- Normed chi-square should be less than 5
- RMSEA should be less than 0.08,

exploratory factor analyses a total of 10 out of 14 items have been retained presenting a total of three constructs under study, namely Income (I), Success Factor (SF) and Muallaf Condition (MC).

The quality of the measurement model can be tested via confirmatory factor analysis (Teo, 2011). According to Hair et. al. (2007) confirmatory factor analysis enables us to test how well the measured variables represent the constructs or to test our measurement theory. A measurement model which describes the indicator variables-based latent constructs is used by the researcher in the development of the cause and effect hypotheses (Gerpott et al., 2001). A confirmatory factor analysis using Amos 16.0 was conducted to test the measurement model. We identified three factors with the help of exploratory factor analysis, and subsequently confirmed the factors on a sample size of 80 respondents. The demographic characteristics of both the samples used in the exploratory and confirmatory factor analysis had similar characteristics. The parameters in the model were estimated, the algorithm of maximum likelihood estimation was used as it has been shown to be robust from normality assumptions (Bollen, 1989; Byrne, 2000; Lai et. al., 2007). We had to test the convergent validity and discriminant validity of the constructs used in our study. A structural equation model reflects the cause and effect relationships between the latent constructs (Gerpott et. al., 2001). In addition to testing for statistical significance, the results of the substantive model allow for untangling the indirect effects of Muallaf Income on Muallaf Condition that mediate through Success Factors characteristics.

- CFI values are to be above 0.9.

The CFAs fit indices results are provided below:

**Table 3: CFA fit indices results**

P-Value	GFI	CFI	TLI	RMSEA	ChiSq/df
0.00	0.82	0.91	0.89	0.095	1.712

0	4	6	8		

The convergent validity was established by testing the significance of individual item loading (Teo, 2011). According to Hair et. al. (2007) root mean square error of approximation (RMSEA) values ranging from 0.05 to 0.08 are deemed acceptable, goodness of fit index (GFI), the adjusted goodness of fit index (AGFI), normed fit index (NFI) and comparative fit index (CFI), each has to exceed a threshold value of 0.9 if a model is to fit the data well. As shown in Table 3.0, we can extract the significant guidelines of several

values. Most of all, unidimensionality can be tested by goodness of fit indices (GFIs) and root mean square error of approximation (RMSEA). If the GFIs are greater than 0.90, the scores are accepted while scores 0.80 until 0.89 are reasonably (Chau, 1997). If the RMSEA score is lower than 0.10 the fitness result is at the adequate level. The results of CFA fit indices in this study meet the requirements of the acceptable level (GFI = 0.824, CFI = 0.916, TLI = 0.898, RMSEA = 0.095, P-Value = 0.000). The normed Chi-Square (ChiSq/df) also shows a reasonable score (1.712).

Figure 1: Research Model
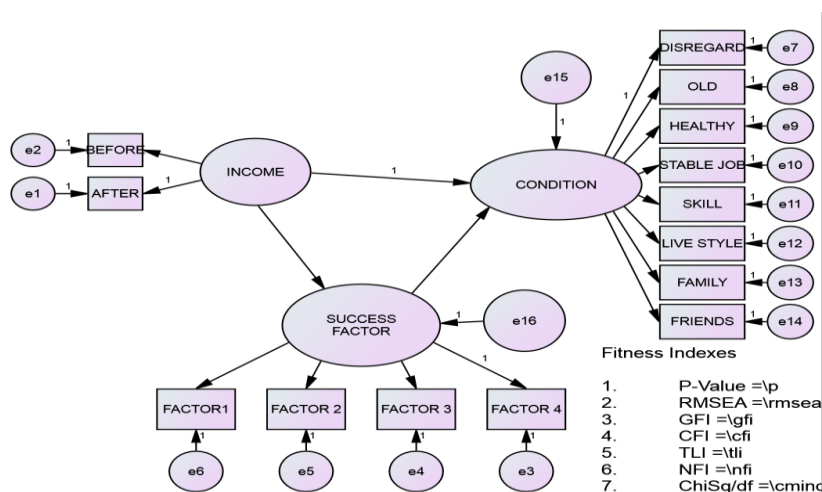
H1: Income of Muallaf will have a positive influence on Muallaf Condition.

H2: Success Factors will have a positive influence on Muallaf Condition.

H3: Success Factors will have a positive influence Muallaf Income and Muallaf Conditions Relationships.
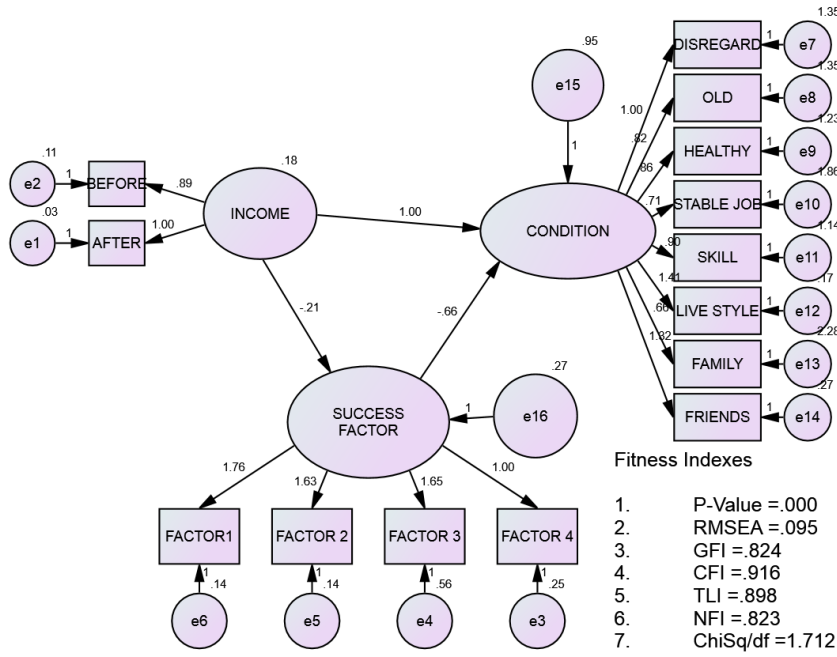
Results of hypotheses testing.

The independent variables which we have considered in our study are Income of the Muallaf, Success Factors, and the dependent variable is Condition of the Muallaf. The test of the structural model indicated that only two of the hypotheses have been accepted among the proposed research hypotheses (H2 and H3). Specifically, Income has positive relationships with Condition (estimate = 1.000, C.R > 1.96, p<0.01). Success Factors is related

significantly with Condition (estimate = -0.663, C.R > 1.96, p<0.01). However Income were found to have no significant relationships with the Success Factors (estimates = -0.208, respectively, C.R = -1.319, p=0.187). Table 4.0 and Figure 1.0 present the results. The negative sign of this observed exogenous variable indicates that Success Factors decrease when the condition of the Muallaf is worst.

Table 4: Results of hypotheses testing

Hypotheses				Estimate	S.E.	C.R.	P	Results
H1	SF	<---	INCOME	-.208	.158	-1.319	.187	Rejected
H2	CONDITION	<---	INCOME	1.000	-	-	.000	Accepted
H3	CONDITION	<---	SF	-.663	.253	-2.622	.009	Accepted

Figure 2: Results of the structural model.

Fitness Indexes

1. P-Value =.000
2. RMSEA =.095
3. GFI =.824
4. CFI =.916
5. TLI =.898
6. NFI =.823
7. ChiSq/df =1.712

It is important to analyse even the indirect effects due to interrelationships among the constructs. In fact, indirect effects may be quite strong and different from direct effects. Moreover, indirect effects may have the opposite sign of their direct effects, leading to different conclusions. Therefore, total effects must be interpreted instead of direct effects only. Table 5.0 shows that, in terms of total effect, "Income" remains the latent exogenous variable which influences mainly "Success Factors".

Table 5: Standardized total effects on "Travel behaviour"

	Direct effects	Indirect effects	Total effects
Income	1.00	-0.87	0.13
Success Factor	-0.66	-	-0.66

This study first undertakes the CFA to confirm the factor loadings of the 14 constructs (Income, Success Factors and Condition) and to assess the model fit. The model adequacy was assessed by the fit indices suggested by Hair, et al. . Convergent validity of CFA results should be supported by item reliability, construct reliability, and average variance extracted [28]. As presented in Table 6.0, t-values for all the standardized factor loadings of items are significant (p < 0.01). Construct reliability estimates range from 0.95 to 1.18, which indicates a satisfactory estimation. The average extracted variances of all constructs

range between 0.89 and 2.34 which exceed the   suggested value of 0.5.

Table 6: Convergence Validity

Constructs	Items	Items reliability	*p* Value	Construct reliability	Average variance extracted
Income	e1	0.89	*	0.945	0.896
	e2	1.00	*		
Success Factors	e3	1.00	*	1.175	2.343
	e4	1.65	*		
	e5	1.63	*		
	e6	1.76	*		
Condition	e7	1.00	*	0.998	1.127
	e8	0.82	*		
	e9	0.86	*		
	e10	0.71	*		
	e11	0.90	*		
	e12	1.41	*		
	e13	0.66	*		
	e14	1.32	*		

Note: The factor loadings are significant at $*p < 0.001$.

SF: Success Factors; FACTOR 1: Understanding Islamic Teaching; FACTOR 2: Attending Islamic Religious Class; FACTOR 3: High Motivation; and FACTOR 4: Always Pray

Conclusions

The aim of this research is to explain the relative influence of Success Factors of Muallaf and their economic condition variables on their income. In this regard, a structural equation model was proposed. The structural model suggests that the condition of Muallaf is better after they received the zakat with difference about 0.11. Hence it has proved that zakat assistant can improve their condition and motivate them to become a successful Muslims. Zakat distribution has proven its effectiveness in improving the burden of poverty incidence, extent and severity of income among the Muallaf in Selangor. This had supported the results from several previous studies that show the household-count ratio, the mean income gap, the poverty gap ratio and Sen's index of the Muallaf poverty measures reduced after zakat is distributed.

The structural model suggests that the condition of Muallaf and success factors have a positive influence on improving their income. The first factors (e6, Understand the Islamic

teaching) is the most important driver of Muallaf condition, as the regression weight is 1.76. Through understanding the Islamic teaching, they become more attract and their self-motivation on becoming a success Muallaf will higher. Through understanding the Islamic teaching they will learn the philosophy of *tawhid* that is also served as the basis for the development and implementation of a Muslim's ethics in the context of their relationship with Allah (*habl min Allah*), human relations (*habl min al-nas*) and also the relationship with the environment.

One of the ways of understanding the Islamic teaching is through attending the Islamic class which can be done formally or non-formally and is the second most significant determinant of muallaf condition as the regression weight is 0.65. Through attending the class they can ask any questions relate to Islam which can clear their misunderstanding and also can avoid them of making any bad assumption on Islam. Islam provided great impetus for the human pursuit

of knowledge. The first verse that descended on the Prophet Muhammad (PBUH) was Iqra, meaning "read," opening the door to read, write, and ponder.

"Read! Recite! Proclaim! in the name of thy Lord and cherisher who created - created the human, out of a congealed clot of blood (a leach-like substance). Read and thy Lord is Most Bountiful. He who taught (the use of) the Pen- taught man that which he knew not. (Al-Qur'an 96: 1-5).

The Quran urges the mankind to think, ponder, reflect and acquire knowledge that would bring them closer to God and his creation. The Quran uses repetition to embed certain key concepts in the consciousness of its listeners.

Further, they will acquire a high motivation based on their understanding on Islam and motivate them to strive and become a successful Muallaf, as the regression weight is 1.63. Motivation is important for the Muallaf as it is one of the items that support them through their hard time mostly during their early conversion period. This motivation mostly comes from financial and morale support that they get from zakat centre and Muslims community.

In conclusion, this research had determinant the factors that would increase the chances of Muallaf to become more success. This study suggests that the pillar of becoming a successful Muallaf and Muslims is through learning the true Islamic teaching which can boost high motivation among the Muallaf and strive hard to practice the Islamic teaching. This critical success factors not only comes in material ways but also come in blessing and happiness of life which is hard to find. Thus, the Islamic agencies and Islamic Non-Government Organization (NGO) needs to organized more classes and ease the way of getting information on Islam. In Islam, conversion is an act of acceptance of truth. Therefore, the accessibility and variability of *da'wah* to Muslim converts is important to increase the non-Muslims' understanding of Islam and its difference from other religions.

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