

SHARIAH FRAMEWORK BASED ON QUALITIES OF SHARIAH SCHOLARS TOWARDS ISLAMIC FATWA SHOPPING IN NIGERIA

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Abstract: This study examines the characteristics of Islamic scholars in issuing fatwas, highlighting concerns that financial institutions seek fatwas that align with their profit-driven motives and often contradict Islamic principles. Focusing on Nigeria, it assesses the qualifications of advisors and supervisors in Islamic financial institutions and examines their link to fatwa issuance. Gathering insights from 250 randomly selected Shariah scholars and students, the research employed structural equation modeling (SEM) for analysis. A 5-point Likert scale was used to assess the reliability of survey responses. The consistency of the data was verified using mean variance extracted, composite reliability, and Cronbach's alpha. SEM assessed the relationship between scholars' qualifications and fatwa issuance. The results underscored the importance of attributes such as knowledge, piety, sincerity, honesty, and legal responsibility in fatwa issuance. The results confirmed strong links between these attributes and fatwa issuance, reflecting broader concerns about fatwa shopping. The scope of the study was limited to Nigeria and focused on scholars' perceptions of fatwa shopping.

Keywords: *attributes and fatwa issuance, islamic financial institution, fatwa shopping, mufti*

Abstrak: Studi ini mengkaji karakteristik para ulama Islam dalam penerbitan fatwa, menyoroti kekhawatiran bahwa lembaga-lembaga keuangan mencari fatwa yang sesuai dengan motif mencari keuntungan dan sering kali bertentangan dengan prinsip-prinsip Islam. Berfokus pada Nigeria, penelitian ini menilai kualifikasi penasihat dan pengawas di lembaga-lembaga keuangan Islam dan memeriksa hubungan mereka dengan penerbitan fatwa. Mengumpulkan wawasan dari 250 cendekiawan dan mahasiswa Syariah yang dipilih secara acak, penelitian ini menggunakan pemodelan persamaan struktural (SEM) untuk analisis. Skala Likert 5 poin digunakan untuk menilai keandalan tanggapan survei. Konsistensi data diverifikasi dengan menggunakan mean variance extracted, reliabilitas komposit, dan Cronbach's alpha. SEM menilai hubungan antara kualifikasi ulama dan penerbitan fatwa. Hasilnya menggarisbawahi pentingnya atribut-atribut seperti pengetahuan, kesalehan, ketulusan, kejujuran, dan tanggung jawab hukum dalam penerbitan fatwa. Hasil penelitian ini mengkonfirmasi hubungan yang kuat antara atribut-atribut ini dan penerbitan fatwa, yang mencerminkan kekhawatiran yang lebih luas tentang belanja fatwa. Ruang lingkup penelitian ini terbatas pada Nigeria dan berfokus pada persepsi para ulama tentang fatwa shopping.

Kata kunci: *atribut dan penerbitan fatwa, fatwa, lembaga keuangan syariah, mufti*

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INTRODUCTION

The difference between Islamic financial institutions and conventional institutions is the Shariah Board, where all the activities of financial institutions are in line with

Shariah-compliant activities, and the majority of the people were ignorant of the activities of Islamic banking, regardless of knowing the attributes of Mufti before issuing the and fatwas.¹ Thus, it is necessary to acquire an understanding of Islamic financial activities and regulations, particularly the Islamic banking industry in Nigeria, based on Islamic fatwa that would increase its rapid growth and enhance the transactional system; Muslim believers should constantly interact with others in an Islamic manner to make their financial institutions compliant with Sharia activities.² As mentioned earlier, the essence and importance of this research and its objectives to assess the perceptual attributes of Mufti and fatwa shopping based on Islamic financial institutions in contemporary transactional jurisprudence. Moreover, the research includes issues relating to Shariah compliance, competent and qualified scholars on the issuance of fatwa with absolute Islamic moral and qualities, as the scholars elaborate on the general issue of Islamic fatwa in contemporary society.³

The Shariah regulatory framework is designed to enhance the Shariah compliance of Islamic financial institutions through a Shariah board. Islamic banks and other Islamic financial institutions differ from conventional financial institutions in practice and operational activities. The rules and regulations of Shariah are crucial drivers of Islamic financial institutions based on the primary source of Islamic law.⁴ Financial institutions with intense supervision and guidance from qualified *Shariah* scholars with good Islamic knowledge and moral and spiritual qualities. However, Islamic financial institutions must have a Shariah board or Sharia Advisory Committee of Experts responsible for all institutions for services and product development to comply with Shariah rulings.⁵

The Shariah Governing initially developed to restore confidence and comprehensive compliance with Shariah principles that would bring sureness to the general public and the financial markets in the credibility of Islamic finance

¹ Z. Mustafabusu et al., "Physical and Spiritual Cleanliness in Islamic Perspective: Relationship and Effectiveness To the Health in Preventing Covid-19 Plague," *PHYSICAL AND International Journal of Social Science Research* 4, no. 3 (2022): 116–40; Tijjani Muhammad and Abatcha Melemini, "Profitability of Commercial Bank on Interest Rate Deregulation," *Financial Risk and Management Reviews* 5, no. 1 (2019): 1–9, <https://doi.org/10.18488/journal.89.2019.51.1.9>.

² Muhammad and Melemini, "Profitability of Commercial Bank on Interest Rate Deregulation."

³ B. Ibrahim, M. Arifin, and S. Z. Abd Rashid, "The Role of Fatwa and Mufti in Contemporary Muslim Society," *Pertanika Journal of Social Sciences and Humanities* 23, no. SpecialIssue11 (2015): 315–26; Tijjani Muhammad and Besar Bin Ngah, "Mediating Role of Customer's Satisfaction on Jaiz Bank Products: A Model Development," *Journal of Islamic Marketing* 14, no. 1 (January 2023): 215–35, <https://doi.org/10.1108/JIMA-08-2020-0241>.

⁴ Tijjani Muhammad, Dani Mamman, and Mujitaba Abubakar Tangaza, "Controversies and Challenges of Islamic Banking: Analysis of Regulatory Reform," *Journal of Contemporary Research in Business, Economics and Finance* 1, no. 1 (2019): 12–15, <https://doi.org/10.33094/26410265.2019.11.12.15>.

⁵ Md. Kausar Alam et al., "Shariah Governance Practices and Regulatory Problems of Islamic Insurance Companies in Bangladesh," *International Journal of Academic Research in Business and Social Sciences* 9, no. 1 (2019): 109–24, <https://doi.org/10.6007/ijarbs/v9-i1/5368>.

operations. The critical element of Islamic finance should comply with the rules and principles of Sharia under the collective Islamic Fatwa by prominent Sharia scholars and jurists recognized by affirmation found in the Qur'an and Sunnah.⁶ Moreover, an essential duty of the board is to determine the regulatory approach to Shariah compliance. The way forward for the policies, products, and services guidelines in all other activities based on Shariah rulings.⁷ Qualified Shariah scholars with a basic knowledge of Islamic law and modern transaction law, as well as knowledge of banking, are required. Islamic moral and spiritual qualities are essential for today's Islamic financial institutions. Therefore, they dominate all aspects of Islamic affairs relating to belief, worship, society, politics, and culture, and the economic aspects of the Islamic community. Muslims can understand Islam only through the interpretation of Islamic scholars. For example (interpretation), Allah has commanded Muslims to consult a qualified Islamic scholar on all aspects of Islam, whether in the form of Ibadat Muamalat.⁸ In most Islamic countries, Islamic financial institutions must be Shariah compliant, meet other legal, substantive, or procedural requirements, and comply with the country's laws.⁹

However, Nigeria is considered to be at a developing stage regarding Islamic banking activities. The Banks and Financial Institutions Act (BAFIA) and Shariah Governance Framework (SGF) are currently getting much attention from experts and academicians.¹⁰ Shariah is a unique feature of Islamic finance that provides an efficient Shariah governance system as an essential condition for ensuring the development and stability of the Islamic financial industry. Overseeing the activities and certifying the development of products of institutions as required. One of the primary challenges facing the sector based on Shariah regulations is the need for more competent scholars in the field, which will discourage fatwa shopping and reduce inconsistencies in fatwas.

⁶ Leena El-Ali, "Hadith Content," in *No Truth Without Beauty: God, the Qur'an, and Women's Rights* (2022), 19–31, https://doi.org/10.1007/978-3-030-83582-8_3.

⁷ M. Kabir Hassan, Aishath Muneeza, and Adel M. Sarea, "The Impact of the COVID-19 Pandemic on Islamic Finance: The Lessons Learned and the Way Forward," in *Towards a Post-Covid Global Financial System* (Emerald Publishing Limited, 2022), 15–36, <https://doi.org/10.1108/978-1-80071-625-420210001>.

⁸ Tijjani Muhammad, Besar Bin Ngah, and Al-Shaghdari Fahd Mohammed Obad, "Financial Exclusion in Northern Nigeria: A Lesson From the Developed Countries," *AFEFI Islamic Finance and Economic Review* 7, no. 01 (2022): 45, <https://doi.org/10.47312/aifer.v7i01.565>.

⁹ Tijjani Muhammad and Besar Bin Ngah, "Mediating Role of Customer's Satisfaction on Jaiz Bank Products: A Model Development," *Journal of Islamic Marketing* (Department of Islamic Studies (Islamic Banking and Finance), Federal University, Yobe State, Gashua, Nigeria) 14, no. 1 (2023): 215–35, <https://doi.org/10.1108/JIMA-08-2020-0241>.

¹⁰ B. Ibrahim, M. Arifin, and S. Z. Abd Rashid, "The Role of Fatwa and Mufti in Contemporary Muslim Society," *Pertanika Journal of Social Sciences and Humanities* 23, no. SpecialIssue11 (2015): 315–26.

The qualities of Shariah scholars in understanding both conventional operations and Islamic finance would help create awareness among stakeholders and managers in executing their obligatory requirements and ensure that the operation is based on Shariah compliance, which has yet to be studied. Some researchers have suggested that Islamic banks should base bank–customer relationships on economic considerations rather than religious ones. Another factor leading to this lack is that once banks are Islamized, religious considerations must be taken into account in all services. Islamic banks should therefore be able to provide legal assistance to banks and their customers and have fully Shariah-compliant banking laws.¹¹

Nonetheless, this study emphasizes the adoption of central Islamic qualities as the behavior of all Islamic bank counsellors and supervisors. Islamic banks ensure that the Advisory and Oversight Bodies supervise operational activities and transactions under the Islamic Fatwa Framework are conducted in accordance with Sharia principles. Therefore, this study investigates the perspective of Shariah scholars based on the qualities and qualifications of advisors and supervisors of Islamic financial institutions and their relationship with the issuance of fatwas in the context of contemporary Islamic financial institutions in Nigeria.

Nigeria is considered the most populous black nation in the world.¹² Over 55% of the population is Muslim.¹³ Considering the legal and regulatory architecture available. The duality of legal and Shariah non-compliance due to Islamic financial institutions' operations related to applicable laws, regulations, and oversight in a particular jurisdiction. The laws and regulations have been enacted to address these concerns. In general, these laws, including Shariah (Islamic law), are crucial in determining the effectiveness of Islamic finance in any prerogative area. In other words, compliance with legal rules is an obligation of Islamic financial services institutions and all Sharia-related obligations. Therefore, compliance with the law and Shariah is essential for establishing and operating an Islamic financial business and building customers and a customer base. Subsequently, the Shariah committee or

¹¹ Daniel K. Maduku and Steven Mbeya, "Understanding Family Takaful Purchase Behaviour: The Roles of Religious Obligation and Gender," *Journal of Financial Services Marketing*, 2023, 1–19, <https://doi.org/10.1057/s41264-023-00213-z>.

¹² Tijjani Muhammad, Sulaiman Alhaji Dauda, and Dani Mamman, "The Contemporary Islamic Banking System (Jaiz Bank) in Tackling Financial Exclusion in Nigeria," *Uluslararası İslam Ekonomisi ve Finansı Araştırmaları Dergisi* 4, no. 1 (2018): 24–40.

¹³ Tijjani Muhammad and Zanna Khalil, "The Role of Islamic Banks in Tackling Financial Exclusion in North-East Nigeria," *Turkish Journal of Islamic Economics* 8, no. 1 (2021): 87–110, <https://doi.org/10.26414/a102>.

Sharia board beneath Islamic financial institutions stands as the fatwa committee, both inside and outside, and within and outside, in a few Islamic countries.¹⁴

Therefore, they oversee something associated with the transactional jurisprudence of Islamic economic enterprises, which is the principal room of the banking quarter beneath Sharia compliance; again, they propose and supervise all sorts of Islamic banks to ensure its complete compliance with Sharia Islamic law.¹⁵

Nevertheless, Nugraheni¹⁶ believes that within inside the subject of Islamic banking, (financial transaction) needless Fatwas are issued with the aid of using a few pupils who no longer meet the necessities of doing so. Shariah regulations of Islamic banking may be measured from many perspectives; many elements can also affect the Shariah regulatory degree in the Islamic banking system. Therefore, via literature review, the researcher diagnosed the use of distinct variables beyond the research degree law of Islamic Banks. Shariah advisors and supervisors can also contribute to a hit Islamic Banks operation relying on their dedication to Islamic ethical and religious characteristics in the course of the task, so additionally the extent of their Sharia understanding in addition to their competency in discharging the obligation presented to them.

This study identifies the gap between the dualization of Nigeria's banking system and the strict denial by religious groups, proposes anti-Muslim banking questions in Nigeria, and uses descriptive research methods to provide strong answers, not looking at practice to meet economic challenges. Therefore, introducing interest-free Islamic banking products into the Nigerian banking system is legal, and according to the Nigerian Constitution, the benefits to the country are abundant. Similarly, Ringim¹⁷ measured Nigeria's legal framework for Islamic banking and finance. The study identified weaknesses in the current legal framework as it faces several contemporary challenges in the banking sector. Islamic banking and modern analytical finance methods have thrived alongside interest-oriented banking and financial systems in other jurisdictions. Full banking legislation is required for Nigeria to introduce Islamic banking into the country, and it should be reviewed. Suggesting

¹⁴ Rafisah Mat Radzi and Ku Azam Tuan Lonik, "Islamic Banks' Risks: It's Rating Methodology and Shariah Assessment Solutions," in *Journal of Islamic Banking and Finance*, vol. 4, no. 2, preprint, American Research Institute for Policy Development, 2016, <https://doi.org/10.15640/jibf.v4n2a7>.

¹⁵ Rifqi Muhammad et al., "The Influence of the SSB's Characteristics toward Sharia Compliance of Islamic Banks," *Cogent Business and Management* 8, no. 1 (2021), <https://doi.org/10.1080/23311975.2021.1929033>.

¹⁶ Peni Nugraheni, "Sharia Supervisory Board and Social Performance of Indonesian Islamic Banks," in *Jurnal Akuntansi & Auditing Indonesia*, no. 2, preprint, Universitas Islam Indonesia (Islamic University of Indonesia), 2018, 22:137-47, <https://doi.org/10.20885/jaii.vol22.iss2.art6>.

¹⁷ Kabiru Jinjiri Ringim, "Perception of Nigerian Muslim Account Holders in Conventional Banks toward Islamic Banking Products," *International Journal of Islamic and Middle Eastern Finance and Management* 7, no. 3 (2014): 288-305, <https://doi.org/10.1108/IMEFM-04-2013-0045>.

that it should be reviewed. Both studies advocate amending Islamic banking laws before successfully implementing them in the country.

This study, a comparative analysis between the Southeast Asian model and the Gulf Cooperation Council (GCC) model, reviews the different evolutionary stages of the Shariah Governance System and analyzes the various stages of Shariah Governance in international Islamic financial institutions. We are discussing this practice. Other Contributions of relevant literature and existing laws and regulations on Islamic financial institutions, which provide a reflective synthesis of the practical workings of the Shariah governance system in different jurisdictions, are the main focus of this study and the key issues that have arisen. The typical structures, functions, duties, and responsibilities vary across countries.¹⁸

This study explores the challenges to ensuring Shariah compliance in Islamic financial institutions from a Malaysian perspective, the extent to which currently applicable legislation can solve long-recognized problems, and how to do so. As such, it explores the extent of implementing Muaramat's legal provisions in Islamic banking institutions in Malaysia. It also aims to ensure that the operations and management of Islamic banks in the country meet Shariah requirements and to determine how effective the law is in overcoming problems and challenges that arise. The authors analyzed the data using qualitative methods. They used a targeted sampling method for the study as they selected the best group, including officials directly or indirectly involved in Islamic banking. The case study method collected documentary data related to Islamic banking case reports. Therefore, this study is important in proving that the localization of Mualamat law and administration can be implemented in Malaysia. Knowledge of the rules is very important. Policymakers and Islamic financial institutions should listen to her. Consequently, adopting the Islamic fatwa system, especially acquiring Islamic moral and spiritual qualities, will raise the level of Islamic banking advisors and supervisors to ensure a successful Shariah-compliant mechanism.¹⁹ Knowledge of Shariah auditor competence in Islamic financial institutions is also important. They identified a need for qualified and competent Shariah auditors when conducting sharia audits as one of the challenges facing Islamic financial institutions in Malaysia. This study aims to identify the knowledge needs of Sharia auditors. Multiple case studies, including four groups of (Islamic financial institutions), were conducted to collect empirical data on what constitutes the

¹⁸ Naji Mansour Nomran and Razali Haron, "Dual Board Governance Structure and Multi-Bank Performance: A Comparative Analysis between Islamic Banks in Southeast Asia and GCC Countries," *Corporate Governance (Bingley)* 19, no. 6 (January 2019): 1377-402, <https://doi.org/10.1108/CG-10-2018-0329>.

¹⁹ D. Alduaij, "Ensuring Shariah Compliance in Islamic Financial Institutions as an Essential Interest of Shareholders," no. March, preprint, 2020.

knowledge required of a Shariah examiner. However, the findings suggest that "knowledge" is only one component of competencies and that other factors, such as skills and other characteristics, should also be considered.

Therefore, these unknown factors and other characteristics would add insights according to the framework system of Islamic fatwas. The Sharia Advisory Board of Bank Negara Malaysia. It creates a methodology dedicated to the *Muamalat* issue and Islamic finance. In addition, this study seeks to outline a model for a clear methodology on Islamic banking issues that is Sharia-compliant and can be used as a guide in issuing resolutions by Sharia Advisory Boards. Similarly, this study was conducted qualitatively by referring to *Usul al-Fiqh*, *Muamalat*, and Islamic financial and statutory manuscripts. The investigation revealed that there were products that were approved by the Shariah Advisory Board but were allegedly not Shariah-compliant. This occurred because of the need for a strong legal framework. As a result of the above facts, this study aims to adopt the Islamic fatwa framework system into the current Malaysian Islamic Banking Regulation Law. It is the backbone of Islamic financial institutions. In this case, the final issue is the inconsistency of product suitability within the services of Islamic financial institutions.²⁰

H1) Knowledge and Piousness have positive relationship with issuing Fatwa

The process of soliciting Shariah opinions from various Shariah scholars on suitable and useful fatwas to meet the needs of bank managers (BMs), even at the lowest level of Shariah compliance, fatwa purchase attitude. This approach was conducted to identify new perspectives of Shariah board members (SBMs) and fatwa shopping within their oversight and advisory mandates, which indicates the knowledge and Godfearing as part of the qualities needed for Shariah scholars. Knowledge and fear of God are part of the fatwa derived from the qualities of Sharia scholars and they seem to choose the most sensational, surprising, or sometimes funny fatwas for reporting; this highlights the difference between the Islamic world and the West.²¹ Such coverage sets the fatwa as a shopping paradigm for non-conversant Muslims in their daily activities, which consists of Islamic financial institutions that must be governed by the principles of the Shariah paradigm and the attributes of scholars.²²

²⁰ Nor Aishah Mohd Ali, Zurina Shafii, and Shahida Shahimi, "Competency Model for Shari'ah Auditors in Islamic Banks," *Journal of Islamic Accounting and Business Research* 11, no. 2 (2020): 377-99, <https://doi.org/10.1108/JIABR-09-2016-0106>.

²¹ Mohamed M. Islam Keshavjee, *Islam, Sharia and Alternative Dispute Resolution: Mechanisms for Legal Redress in the Muslim Community*, in *Choice Reviews Online*, vol. 51, no. 08 (Bloomsbury Publishing, 2014), <https://doi.org/10.5860/choice.51-4680>.

²² Mohamad Akram Laldin and Hafas Furqani, "Innovation versus Replication: Some Notes on the Approaches in Defining Shariah Compliance in Islamic Finance," *Al-Jami'ah: Journal of Islamic Studies* 54, no. 2 (December 2016): 249, <https://doi.org/10.14421/ajis.2016.542.249-272>.

Contrary to popular perception, fatwas have nothing to do with proclaiming the fear of God. However, scholars need knowledge and piety.

This misunderstanding arose from the most famous fatwas in the West, published 20 years ago by Ayatollah Khomeini of Iran, condemning the writing and publishing of fatwas from different parts of the world as the need of knowledge and piousness of individual need to be known as part of the criteria.²³ This fatwa is controversial for many reasons, and other Muslim scholars dispute its validity. Training is an authority seen by others that comes from peer and community recognition. Once published, fatwas are recorded, collected, and distributed by knowledgeable and pious scholars. Fatwas may be provided as answers to specific questions, but the answers are public and viewable by others seeking a legal position on particular issues. In the past, collections and volumes of fatwas have been printed and published. Today, however, many fatwas are accessible electronically, and e-fatwas have made legal opinions easily accessible because fatwas are recommendations; unlike court decisions, they have no repercussions for issuers or others who did not comply with them when they were issued.²⁴ A scholarly quality that tests a knowledgeable, God-fearing, and pious person.

A fatwa is appealable and allows a dissatisfied questioner to contact another mufti or organization for a second opinion. In addition, the same or another organization may issue later fatwas that contradict earlier ones.²⁵ This is not a problem because all fatwas have equal rights under Islamic law, and no other fatwa can be overruled. Multiple judgments on the same subject can sometimes lead to confusion; however, individual Muslims can follow the judgments that they believe are fair and just. This also provides adaptability to Islamic law. However, today, the main source of fatwas is the Internet.

Any Muslim can easily access online fatwa services, such as those provided by the Islamic Religious Council of Singapore, a private body such as the European Council for Fatwa and Research, or solely Internet-based fatwa sites such as Islam Online, a Qatar-based site with fatwas issued by a committee of scholars headed by Dr. Yusuf Qardawi, or Saudi Islam Today, which also has a committee of scholars supervised by Sheikh Salman bin Fahd al-Oadah, or Mufti Ebrahim Desai's South African site called Ask the Imaml, or two other popular Saudi Arabian fatwa sites –

²³ Nurul Komariah and Ishmatun Nihayah, "Improving The Personality Character of Students Through Learning Islamic Religious Education," *At-Tadzkir: Islamic Education Journal* 2, no. 1 (2023): 65–77, <https://doi.org/10.59373/attadzkir.v2i1.15>.

²⁴ Komariah and Nihayah.

²⁵ Muhammad Al-Marakeby, "Rethinking Modern Fatwa Typology: An Ethnographic Study on al-Azhar Fatwa Council," *Islamic Studies Review* 1, no. 2 (2022): 197–216, <https://doi.org/10.56529/isr.v1i2.85>.

Islam Q&A and FatwaOnlinee – with the latter designed to provide English-speaking Muslims with access to translations of officially published Arabic fatwas.²⁶ Australian Muslims are significant users of online services.

A domain report of Islam Q&A showed that there had been 1, 112, 998 requests for fatwas from Australia alone. This illustrates the phenomenon of browsing between cyber-Mufti and Madhav (law schools) when Muslims request or find e-fatwas issued on various subjects. The percentage of questions related to the issue is very small; however, people turn to and hold onto the appropriate fatwa and search for it regularly when given a question. Scholarly knowledge and righteousness are not revealed and considered.²⁷

H2) Sincerity and honesty have positive relationship with issuing Fatwa

This study presents a new perspective on the relationship between scholars' honesty and sincerity in issuing fatwas/Islamic law of Indonesia's Ulama Council on Halal (Muslim-approved) products.²⁸ This study focused on ulama leadership systems, leadership models, and halal product fatwas and used a qualitative approach of ethnographic methods. By examining the authority of Indonesia's Ulama Council, traditional leaders effectively endorse halal product fatwas as an Islamic legal system based on honesty and sincere issues applicable to both traditionalist and modernist Islamic societies.

In this context, the Ulama Council is the authority of the traditionalist and modernist Ulama, a fatwa to Muslim scholars whose lineage distinguishes the Ulama from the Prophet. It was based on the connection of the original Islamic system of seeing as heirs in the form of the apex of heritage.²⁹

The formal and structured work of a manager's authority to set rules and policies and bring the organization together says that it is an important means of integrating internal processes. Adaptation to external conditions, communication, affirmation, and coordination between Shariah scholars and fatwas based on honesty and sincerity, leaders and subordinates maintain rules, norms, or attitudes. To serve

²⁶ Gary R. Bunt, "The Qur'an and the Internet," in *The Routledge Companion to the Qur'an* (Routledge, n.d.), 384–93.

²⁷ M. I. Wahid, "Rumah Fiqih Indonesia: Challenging the Fatwa Shopping," *Misykat Al-Anwar Jurnal Kajian Islam Dan Masyarakat* 3, no. 1 (2020): 35–50.

²⁸ Zulfikar Hasan, "Making Indonesia as Integrated Halal Zone and World Halal Sector Hub Through the Implementation of Halal Supply Chain," in *Journal of Islamic Economic and Business Research*, no. 1, preprint, Universitas Muhammadiyah Yogyakarta, 2021, 1:1–14, <https://doi.org/10.18196/jiebr.v1i1.11529>.

²⁹ Siah Khosyi'ah and Ayi Yunus Rusyana, "Inheritance Settlement of Descendants of Children and Siblings in Islamic Law with Local Wisdom in Indonesia," *Cogent Social Sciences* 8, no. 1 (2022): 2126615, <https://doi.org/10.1080/23311886.2022.2126615>.

as the chair of the Fatwa Commission, one must meet the required personal qualifications as explained by the Secretariat of the Indonesian Council of Ulama.³⁰

A candidate for the Office of the chair of the MUI must be at least 40 years old and possess the character traits of *warasatul anbiya*, honesty, trustworthiness, sincerity, articulateness, and intelligence in upholding Islamic law, worship, and *muamallat*. In addition, one must master the sciences of the Qur'an, Tafsir (Interpretation of the Quran), Hadith, Fiqh, Ushr Fiqh, Masairul Fiqh (issues related to the Fiqh), Sirah Nabawiyah (biography of the Prophet). Moreover, they must gain educational experience as a religious cadre of the Majelis Bahtsul Masail (a forum for discussing contemporary religious issues) and the Majelis Tarjih (Muhammadiyah's Religious Problem-Solving Agency). In addition, the scholar must be one of the founders or administrators of Islamic organizations and *Dawa* (invitation to Islamic life) educational institutions.³¹ This affirms that to become a Mufti, one must be familiar with the science of the Quran, including *Naskh wa al-Mansukh* (abolition) and the *Ta'wil* (allegorical interpretation of the Qur'an); however, sincerity and honesty are considered fundamental attributes and principles of issuing fatwas.

H3) Legal responsibility and trustworthy have positive relationship with issuing Fatwa

In Malaysia, fatwas are not mentioned in the federal constitution and therefore appear unenforceable and worthless. Thus, there is a perception that fatwa bodies issue fatwas without legal authority to bind Muslims to specific legal decisions and views.³² Therefore, this study aims to clarify that fatwas are valid and accepted as part of the legal reference in Malaysia. More importantly, this paper refutes claims that fatwas are unconstitutional as to their legal status. Furthermore, the study aims to reveal that the federalist philosophy practiced in Malaysia is firm proof that fatwas are, in fact, the authoritative source of law in Malaysia. The research was conducted qualitatively using document analysis tools concerning Malaysia's Federal Constitution and legal provisions in force. The study's investigation found that the Fatwa and his institutions are valid under Malaysian law. However, they are not mentioned verbatim in the constitution, especially in fatwa authorities, including national jurisdiction in Islamic affairs. It is important to further uphold the authority and credibility of these

³⁰ Dakir et al., "Coalition and Establishment of Authoritative Religious Leadership in Maintaining Halal Product Laws: A Study on the Indonesian Council of Ulama," *Journal of Legal, Ethical and Regulatory Issues* 24, no. 6 (2021): 1-11.

³¹ Rohil Zilfa and Lilik Huriyah, "Moderate Da'wa Strategy of Islamic Boarding School in Multicultural Society and Muslim Minority," *Proceedings of International Conference on Da'wa and Communication* 2, no. 1 (2020): 301-8.

³² Shaheen Whyte, "Are Fatwas Dispensable? Examining the Contemporary Relevance and Authority of Fatwas in Australia," *Oxford Journal of Law and Religion*, ahead of print, December 30, 2022, <https://doi.org/10.1093/ojlr/rwac015>.

institutions.³³ The Federal Constitution provides that all matters relating to Islam and Islamic law are subject to the jurisdiction of the states.

The question is whether the establishment of fatwas and the existence of a Mufti section in Malaysia is constitutional.³⁴ In Malaysia, the role of fatwas and muftis is wider than resolving issues related to Islamic law. However, they also interpret Islamic hukum and practices within the framework of government policy. Fatwas, therefore, also represent the government in issues and controversies related to Islamic tradition. In Malaysia, two fatwa bodies have been established under national law at the national and state levels. To implement both fatwa bodies, the Federal Government has established the Malaysian Islamic Religious Affairs Council Fatwa Committee (MKI Fatwa Committee). The Commission was established in the early 1970s under Rule 11 of the National Islamic Religious Council.³⁵ At the state level, state fatwa committees are established in line with the provisions of administrative laws. This study proposes to examine some fatwas or legal opinions taken from the manuscript of Dar al-Iftar al-Mishriyah. Fatwas concern legal and semi-official matters, personal status matters, financial matters, and relationships with others. They were chosen for their clarity, uniqueness, and versatility. They are examined for their relevance to the needs of various social groups of the time and to the legal arguments in which they are used. Fatwas will be reviewed to determine Abdu's legal approach and methodology in dealing with its day-to-day business.

Fatwas are also useful tools for measuring trends and tendencies in various societies. Questions reflect some personal interests. The answers, whether timely or anachronistic, corny or quaint, show the extent of the mufti 's empathy for the people.³⁶ Muhammad Abdu once said that the "ulamas" of his time - Islamic religious scholars -even though highly qualified, were insulated from the needs of the masses, and the community believed they were preachers. It was stated that he could only communicate with storytellers if summoned. Such statements implied that he thought religious scholars' function was to serve society.³⁷

³³ Shazny Ramlan, "Implementing Islamic Law to Protect the Environment: Insights from Singapore, Malaysia, and Indonesia," *Asia Pacific Journal of Environmental Law* 23, no. 2 (2020): 202-30, <https://doi.org/10.4337/APJEL.2020.02.05>.

³⁴ Mohd Kamel Mat Salleh, Adibah Bahori, and Mohamad Azhan Yahya, "Position of Fatwa in the Constitution: A Legal Analysis," *Pertanika Journal of Social Sciences and Humanities* 29, no. 4 (2021): 2171-88, <https://doi.org/10.47836/pjssh.29.4.04>.

³⁵ Alias Azhar, "The Role of Islamic Religious Institutions in Halal Consumerism in Malaysia: A Review," *International Journal of Innovation, Creativity and Change* 7, no. 4 (2019): 87-100.

³⁶ Whyte, "Are Fatwas Dispensable? Examining the Contemporary Relevance and Authority of Fatwas in Australia."

³⁷ Ralph W. Hood, "The Psychology of Religion and Spirituality," *The Routledge International Handbook of Spirituality in Society and the Professions* 13, no. 1 (2019): 7-14, https://doi.org/10.4324/9781315445489_1.

H4) Attitude of Generosity have positive relationship with issuing Fatwa

Attitude and generosity are considered Islamic, and Shariah-based practices were shaped in ways that expressed liberal legal sentiments and, at the same time, threatened to undermine the secular ideals of the legal system. Through the folklore of the status courts in which Islamic Shariah is enforced, she paradoxically finds that the "religious" has always been the subject of public and even political challenges and identifies mechanisms that have been structured. Combined with the folklore of the Al-Azhar Fatwa Council, the instability of the secular/religious divide observed in the courts is not due to apparent contradictions between Islamic tradition and secular legal thought. The authority of structure and form and the rule of law.³⁸ The ethnography of the Fatwa Council further notes that the day-to-day practice of fatwas is indirectly shaped and constrained in certain ways by the contemporary legal framework, which is considered the generosity of law. Regardless, it further shows that it presents a view of Islamic practice that is strikingly contrary to simple classifications of "secular" or "religious."

Moreover, it makes us rethink our understanding of established authority. Cultural and religious debate rages in the Islamic world over whether Islamic theology permits religious generosity of issuing any legal fatwa means that support their activities, such as related to the practice of Zakat, which is considered a spiritual practice of giving to fellow Muslims.³⁹ However, in this era of the global pandemic and growing exchanges between Muslims and non-Muslims, the exclusivity of offering Zakat to Muslim beneficiaries has been questioned, both in theological debate and in practice. As the number of fatwas (statutory orders) addressing the issues at issue grows, Mufti plays a central role in shaping the contours of this debate.

This requires focusing on Mufti's attitude towards generosity through an analysis of the fatwa's content. Muftis in Arab countries tend to allow zakat to reside only in the same area, which indicates the scholars' attitude of generosity.

³⁸ Marko Kmezić, "Rule of Law and Democracy in the Western Balkans: Addressing the Gap between Policies and Practice," in *Journal of Southeast European and Black Sea*, no. 1 (Routledge, 2020), 20:183-98, <https://doi.org/10.1080/14683857.2019.1706257>.

³⁹ Nurudeen Abubakar Zauro, Ram Al Jaffri Saad, and Norfaiezah Sawandi, "Enhancing Socio-Economic Justice and Financial Inclusion in Nigeria," *Journal of Islamic Accounting and Business Research* 11, no. 3 (January 2020): 555-72, <https://doi.org/10.1108/JIABR-11-2016-0134>.

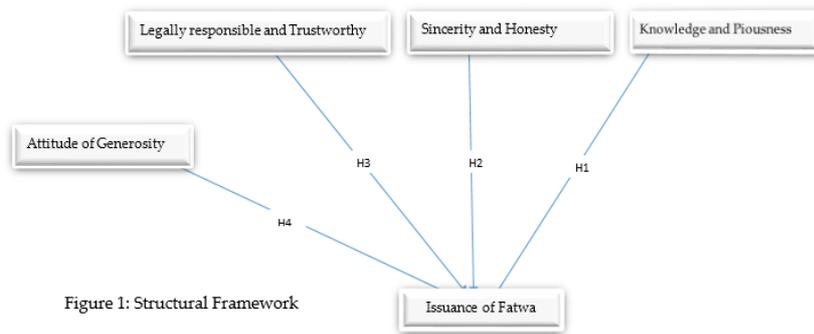


Figure 1: Structural Framework

Figure 1. Structural Framework

This study examines the attitudes of fatwa issuers (muftis) toward generosity in the issuance of fatwas. The analysis focuses on the perception of Islamic scholars regarding the characteristics of fatwa issuers, particularly sincerity and honesty, knowledge and piousness, legal responsibility and trustworthiness, and generosity. These dimensions are conceptualized as factors that influence the issuance of fatwas. The structural framework of the study is illustrated in Figure 1, which presents the hypothesized relationships between the independent and dependent variables.

As shown in Figure 1, the study proposes four independent variables—knowledge and piousness, sincerity and honesty, legally responsible and trustworthy characteristics, and an attitude of generosity—that influence the issuance of fatwas. These variables are empirically tested to determine their relationship with perceptions of fatwa issuance among Islamic scholars and preachers.

This study adopts a quantitative survey design using a structured questionnaire to collect data. The questionnaire was distributed to Islamic scholars and students who actively serve as preachers in Northern Nigerian communities. A total of 250 respondents were selected using random sampling from 19 Northern Nigerian states, with approximately 13 scholars selected from each state. Data were collected between September 2022 and December 2022.

The questionnaire employed a five-point Likert scale to measure respondents' perceptions of the characteristics of fatwa issuers. The Likert scale was selected because it allows respondents to express varying levels of agreement with each statement, providing a reliable measure of attitudes and perceptions.

Several statistical indicators were used to assess the reliability and validity of the measurement instruments. These included Cronbach's alpha, composite reliability, and average variance extracted (AVE) to evaluate the internal consistency and convergent validity of the constructs.

In addition, confirmatory factor analysis (CFA) was conducted to validate the measurement model and confirm the relationship between the observed variables and latent constructs.⁴⁰ CFA is appropriate when the structure of the latent variables is theoretically established and allows researchers to test whether the data fit the proposed factor structure.⁴¹

The adequacy of the measurement model was evaluated using several model fit indices, including chi-square (χ^2), comparative fit index (CFI), normed fit index (NFI), and root mean square error of approximation (RMSEA). These indices are widely recommended for assessing the goodness of fit of structural equation models.

Finally, structural equation modeling (SEM) was employed to test the study's hypotheses. SEM enables the simultaneous estimation of multiple relationships between variables and integrates elements of factor analysis and multiple regression analysis. This method is particularly suitable for examining the direct relationships between the four independent variables and the dependent variable related to the issuance of fatwas.⁴²

DISCUSSION

The study used quantitative data collected using questionnaires, and the analyses were conducted using data from 19 states in Northern Nigeria; the study selected 13 scholars in each state, which resulted in 250 respondents in the research. The survey period was three months, between September and December 2022. Cronbach's alpha, the most commonly used reliability metric, was used to measure reliability.⁴³ Reliability refers to the quality of measurements regarding consistency and reproducibility. This statistic measures confidence in internal consistency or the level of response. Consistent across items within a measure threshold for reliability. Coefficients greater than 0.90 are considered very good, values around 0.80 are good, and values around 0.70 are reasonable. Table 2 presents Cronbach's alpha coefficients for all variables and individual components.

⁴⁰ Malabika Sahoo, "Structural Equation Modeling: Threshold Criteria for Assessing Model Fit," in *Methodological Issues in Management Research: Advances, Challenges, and the Way Ahead* (Emerald Publishing Limited, 2019), 269-76, <https://doi.org/10.1108/978-1-78973-973-220191016>.

⁴¹ Marcus Crede and Peter Harms, "Questionable Research Practices When Using Confirmatory Factor Analysis," *Journal of Managerial Psychology* 34, no. 1 (2019): 18-30, <https://doi.org/10.1108/JMP-06-2018-0272>.

⁴² Alireza Amini and Moslem Alimohammadlou, "Toward Equation Structural Modeling: An Integration of Interpretive Structural Modeling and Structural Equation Modeling," *Journal of Management Analytics* 8, no. 4 (2021): 693-714, <https://doi.org/10.1080/23270012.2021.1881927>.

⁴³ Lütfi SÜRÜCÜ and Ahmet MASLAKÇI, "Validity and Reliability in Quantitative Research," *Business & Management Studies: An International Journal* 8, no. 3 (September 2020): 2694-726, <https://doi.org/10.15295/bmij.v8i3.1540>.

Table 2. Reliability and validity

Measurement	Cronbach Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Knowledge and Piousness (KP)	0.944	0.942	0.721
Sincerity and Honesty (SH)	0.983	0.980	0.763
Legally Responsible and Trustworthy (LRT)	0.839	0.829	0.702
Attitude of Generosity (AG)	0.790	0.789	0.644
Issuance of Fatwa (IF)	0.905	0.902	0.655

All types of score validity are grouped under a broader concept (construct validity). The score constitutes a plausibility measure of whether the hypotheses are in line. A set of variables hypothesized to measure the same factor shows convergent validity if their cross-correlations are at least moderately large.⁴⁴ Convergence validity may be questioned when factor loadings are less than 0.50. Factor loadings and measures drawn from variances should be at least 50%. Discriminant validity refers to the correlation with other constituents and the extent to which a uniquely measured variable represents only that single constituent. This can be confirmed by examining the covariance between components in confirmatory factor analysis (measurement model). Another way to check this is to observe whether there is a significant cross-loading of variables across multiple constructs. They further state that the ideal estimate is 0.70 or higher. In Table 2, all load estimates are above 0.50, and most are above 0.70, demonstrating the effectiveness of convergence.

The Average Variance Extracted (AVE) for each construct loading is calculated by dividing the factor loading squared (multiple correlations squared) by the number of items.⁴⁵ The AVE of the three constructs exceeded 0.50. Convergence validity was checked. The other two constituents were slightly below the acceptable thresholds, as other criteria qualified the proposed thresholds. All constituent reliability factors were above 0.70. This shows that the reliability of the components is very good, as is the validity of the convergence.

Table 2 shows presents a comprehensive analysis of five constructs, namely Knowledge and Piousness (KP), Sincerity and Honesty (SH), Legally Responsible and Trustworthy (LRT), Attitude of Generosity (AG), and Issuance of Fatwa (IF). Each construct was meticulously evaluated for internal consistency and reliability. KP, with

⁴⁴ Uwe Altmann, Bernhard Strauss, and Wolfgang Tschacher, "Cross-Correlation- and Entropy-Based Measures of Movement Synchrony: Non-Convergence of Measures Leads to Different Associations with Depressive Symptoms," *Entropy* 24, no. 9 (2022): 1307, <https://doi.org/10.3390/e24091307>.

⁴⁵ Noora Shrestha, "Factor Analysis as a Tool for Survey Analysis," *American Journal of Applied Mathematics and Statistics* 9, no. 1 (February 2021): 4-11, <https://doi.org/10.12691/ajams-9-1-2>.

a Cronbach's alpha of 0.944 and a composite reliability (CR) of 0.942, showcased an exceptional level of consistency. Furthermore, its average variance extracted (AVE) of 0.721 implies that 72.1% of the variance in its observed variables is aptly captured by the construct, denoting strong convergent validity. SH echoed a similar pattern of excellence, boasting a Cronbach's alpha of 0.983 and a CR of 0.980. Its AVE of 0.763 underscores that 76.3% of the variance in its observed variables is accounted for, reinforcing its robustness. The LRT construct, with a Cronbach's alpha of 0.839 and a CR of 0.829, upheld good internal consistency, complemented by its AVE of 0.702, which suggests satisfactory convergent validity. AG, in contrast, exhibited a slightly lower, yet commendable, Cronbach's alpha of 0.790 and a CR of 0.789. Its AVE of 0.644, though below the optimal 0.70 benchmark, still portrayed reasonable convergent validity. Lastly, the IF construct presented a high degree of reliability with a Cronbach's alpha of 0.905 and a CR of 0.902. Its AVE of 0.655 indicates that 65.5% of its variance was captured, denoting solid convergent validity. In summary, all constructs demonstrated a high degree of reliability and convergent validity, highlighting the precision and robustness of the measurements.

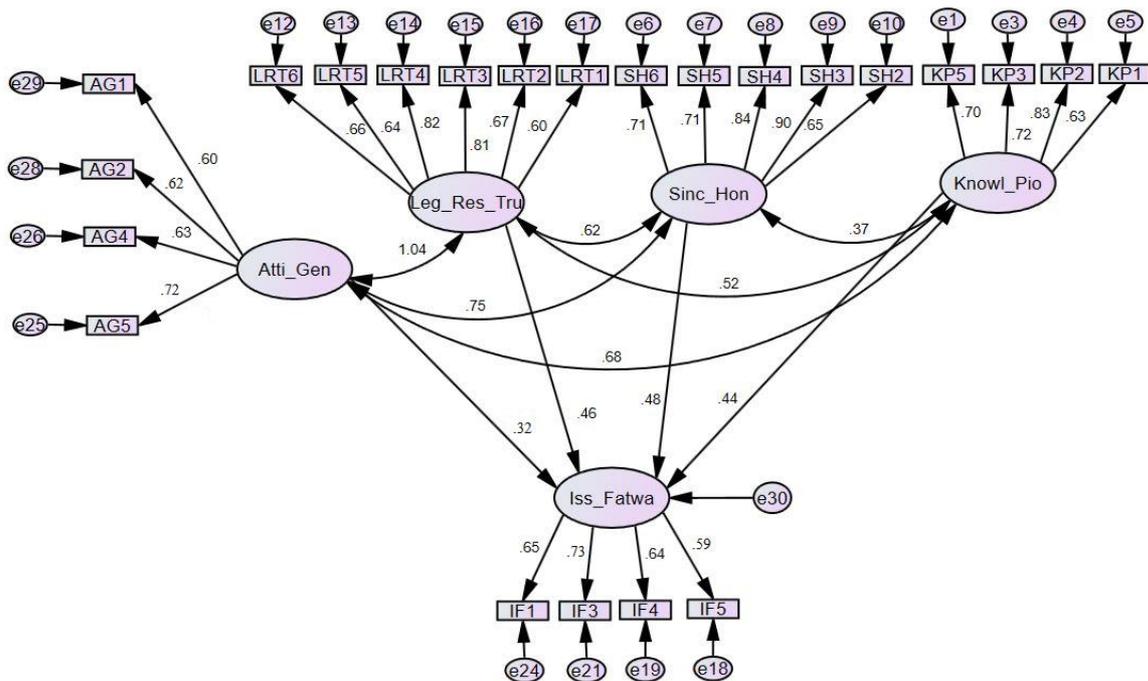


Figure: 2. Model measurement

Figure 2 shows the evaluation of a structural equation model (SEM) based on various fit indices that assess the model's adequacy. A crucial index in this assessment is the root mean square error of approximation (RMSEA). With a value of 0.067, it is comfortably below the commonly accepted threshold of 0.08, indicating a good fit for

the model. Further buttressing the model's adequacy are the normed fit index (NFI), relative fit index (RFI), and Tucker-Lewis index (TLI), all of which exceed the 0.80 benchmark. Additionally, both the comparative fit index (CFI) and incremental fit index (IFI) surpass the 0.90 threshold, further emphasizing the model's strong goodness of fit. In essence, these metrics collectively suggest that the proposed SEM model is not only statistically sound but also grounded in theoretical justification.

Table 3. Variable measurement

Item	Measurement Variable	KP	SH	LRT	AG	IF
KP1	The need for Knowledge is significant in Fatwa	0.63				
		0				
KP2	Piousness is an essential pillar in issuing Fatwa	0.83				
		2				
KP3	Knowledge and piousness are attributes of fatwa scholar	0.72				
		1				
KP5	Knowledge and Piousness cannot be ignored as part of fatwa scholar	0.70				
		2				
SH2	Sincerity is one of the fundamental pillars to be attributed to fatwa scholar		0.651			
SH3	Honesty is one of the fundamental pillars to be attributed to fatwa scholar		0.901			
SH4	A fatwa cannot be regarded while Sincerity is not attributed to the fatwa scholar		0.843			
SH5	A fatwa cannot be regarded while honesty is not attributed to the fatwa scholar		0.713			
SH6	A combination of Sincerity and honesty led to an acceptable outcome in society		0.710			
LRT1	Legal responsibility is the path or direction of the scholar to firm with it for dragging reasoning			0.604		
LRT2	Trustworthy is considered one of the attributes of the fatwa scholar for fatwa consistency			0.673		
LRT3	Understanding the fundamental legal responsibilities are needed for the fatwa scholar			0.813		
LRT4	The Fatwa also represents the government on matters or disputes related to Islamic tradition			0.821		
LRT5	Fatwas concern legal and semi-official matters, personal, and financial matters, and relationships with others			0.642		
LRT6	Fatwas are also valuable tools for measuring trends and tendencies in various societies			0.662		
AG1	Attitude and Generosity are considered Islamic, and practices were shaped in ways that expressed the fatwa generosity				0.602	
AG2	Attitude and Generosity may be considered when needed by the Shariah scholar while issuing Fatwa				0.623	
AG3	Generosity may not be considered while contradicting the environment of the system				0.632	
AG4	Shariah does allow a form of Generosity in issuing Fatwa in negative and positive times for better outcome				0.721	
IF1	Fatwa has a positive relationship with the knowledge and righteousness attributes of Shariah scholars.					0.653

Item	Measurement Variable	KP	SH	LRT	AG	IF
IF3	Fatwa is positively related to the sincerity and honesty of the fatwa scholar.					0.732
IF4	Fatwa has a positive relationship with legal responsibilities and trust in fatwa scholars.					0.644
IF5	Generosity toward the fatwa scholar was positively related to fatwa.					0.594

Table 3 presents the standardized factor loadings of the measured variables belonging to each construct, indicating that standardized factor loading estimates should be 0.50 or higher to establish good construct loading.

Table 3 meticulously dissects the relationship between various attributes and their significance in fatwa issuance. For instance, knowledge and piousness (KP) are underscored as vital, with an emphasis on the paramount importance of knowledge (0.630) and the foundational role of piousness (0.832). Furthermore, sincerity and honesty (SH) emerge as quintessential pillars, with values reflecting their importance ranging from 0.651 to 0.901. A fatwa's legitimacy, as suggested by items SH4 and SH5, hinges on the presence of these traits. Additionally, the Legal Responsibility and Trustworthiness (LRT) domain emphasizes the scholar's adherence to legal directives and trust, with values underscoring their importance spanning from 0.604 to 0.821. Generosity, an attribute deeply entrenched in Islamic traditions, is also spotlighted. Items from the Attitude of Generosity (AG) section elucidate its various nuances, with values varying between 0.602 and 0.721. Finally, the Issuance of Fatwa (IF) items delve into the symbiotic relationships between fatwas and attributes such as knowledge, piousness, sincerity, honesty, and generosity, with values indicating the strength of these ties ranging from 0.594 to 0.732. In essence, this analysis offers a profound quantitative insight into the complexities and intricacies of fatwa issuance, anchored by a multitude of pivotal attributes.

Another pivotal metric, the root mean square error approximation (RMSEA), renowned as a frequently cited absolute fit index, was 0.039 in this analysis. This value fits snugly within the recommended guidelines of < 0.10 and < 0.08 , offering further testament to the model fit. In fact, considering the RMSEA value of < 0.05 , the model fit can be characterized as exceptional.

Additional fit indices like AGFI (0.937), NFI (0.953), GFI (0.981), and CFI (0.992) further consolidate the robustness of the measurement model. Notably, the comparative fit index (CFI) exceeds the threshold of 0.90 with a value of 0.992, emphasizing the model's commendable fit. In summary, the fit indices collectively vouch for the reliability and validity of the measurement model.

Table 4. Testing variables

Variables	Estimate	S.E	CR	P
KP -> IF	0.254	0.100	2.540	0.006
SH -> IF	0.288	0.106	2.716	0.004

Variables	Estimate	S.E	CR	P
LRT -> IF	0.490	0.120	4.083	0.000
AG -> IF	0.320	0.102	3.137	0.001

Table 4 explores the empirical dynamics of various variables and their interplay with the issuance of fatwas (IF). The influence of knowledge and righteousness (KP) on IF, as demonstrated by an estimate of 0.254 and a p-value of 0.006, is statistically significant. Similarly, the relationship between sincerity and honesty (SH) and IF, with an estimate of 0.288 and a p-value of 0.004, underscores its importance. Notably, the legally responsible and trustworthy (LRT) variable manifests a robust impact on IF, boasting an estimate of 0.490 and a p-value that is an absolute zero, highlighting its paramountcy. The attitude of generosity (AG) also exhibits a significant relationship with IF, as evidenced by an estimate of 0.320 and a p-value of 0.001.

Table 5. Hypotheses testing

Hypotheses	Description of the hypotheses	Result
H1	Knowledge and Piousness have positive relationship with issuing Fatwa	Supported
H2	Sincerity and honesty have positive relationship with issuing Fatwa	Supported
H3	Legal responsibility and trustworthy have positive relationship with issuing Fatwa	Supported
H4	Attitude of Generosity have positive relationship with issuing Fatwa	Supported

Building on these findings, Table 5 presents the results in hypothesis testing. It corroborates that knowledge and piousness have a beneficial impact on the issuance of fatwas. Similarly, both sincerity and honesty, as well as legal responsibility and trustworthiness, positively steer fatwa issuance. Furthermore, an attitude of generosity is found to be favorable in the realm of fatwas.

In the grand scheme, these analyses form the bedrock for affirming the validity of the structural equation modeling (SEM) model. With the fit indices for the measurement models robustly established, as previously discussed, the foundation is set for in-depth validation of the overarching model.

This study discusses an Islamic framework based on the qualities of Shariah scholars in fatwa shopping towards Islamic financial institutions in the country. The benefits and results obtained from the analysis indicate a significant relationship between the stated qualities and fatwa issuance, which is the dependent variable.

The high means obtained from the descriptive results indicated that the scholars agreed with the statement of qualities prevailing in the issuance of a fatwa. These results provide useful feedback for financial institutions to institutionalize Shariah scholars based on fatwa issuance and to sanitize the system for health services and to institutionalize it authoritatively.

This will overcome the current issues faced by financial institutions on a fatwa basis, which connects special qualities to fatwa issuance and differentiates the total operation between conventional and Islamic systems. However, the use of Knowledge and Piousness is significantly related to fatwa at a p-value of 0.006, as indicated in table 5, which shows the relationship and is considered part of the attributes of scholars to have knowledge and piousness modes, which addresses fatwa shopping. The same scenario with Sincerity and Honesty has a significant relationship with fatwa as part of the attributes that need to be attributed with a strong p-value of 0.004, accepting the same case with H2, H3, and H4, as shown in Table 4. Table 5, the hypotheses testing indicates the supported hypotheses as tested using Structural Equation Modeling. The model fitness indicates a resolute and highly fitted model measurement. The GFI, AGFI, NFI, CFI, and RMSEA were loaded perfectly as all have met the threshold of the measurement needed. The variable measurement in table 3 has good loading with values above 0.5.⁴⁶ Reliability and validity were measured to ensure internal and external consistency, as the composite reliability, Cronbach 'salpha, and average variance extracted were perfectly loaded above their respective thresholds, indicating the data's absolute consistency and the result justification, as seen in Table 2. Therefore, the results from the above structural equation modeling analyses support all the hypotheses developed in this study and confirm that Knowledge and Piousness, Sincerity and Honesty, Legal responsibility and trustworthiness, Attitude of Generosity, and Issuance of Fatwa have a strong relationship with the issuance of fatwas. Therefore, financial institutions can use these features and rely on fatwa issuance related to a financial transaction or product development in institutions and consider these as appropriate selection channels of the Shariah Board members in the financial institutions. In addition, Islamic financial institutions may consider these as the attributes of qualified scholars to issue fatwas and include them in Islamic Shariah Boards of Islamic Financial Institutions.

The qualities and characteristics required of scholars are central to the implementation of fatwas in Islamic banking systems. This study highlights four key qualities that Shariah scholars must possess when issuing fatwas: knowledge and observance, honesty and sincerity, legal responsibility and trustworthiness, and an attitude of generosity.

Table 6. Key Qualities Required of Shariah Scholars for Issuing Fatwas in Islamic Banking

Qualities/Characteristics	Description
Knowledge and Observance	Shariah scholars should have a deep understanding and observance of the principles

⁴⁶ David Goretzko, Karik Siemund, and Philipp Sterner, "Evaluating Model Fit of Measurement Models in Confirmatory Factor Analysis," *Educational and Psychological Measurement*, 2023, 00131644231163813, <https://doi.org/10.1177/00131644231163813>.

Honesty and Sincerity	and teachings of Islam, especially those relating to finance and banking. They should have genuine intentions and not harbor any ulterior motives when issuing fatwas.
Legal Responsibility and Trustworthiness	Sharia scholars should be able to take responsibility for the fatwas they issue and be trusted by the community.
Attitude of Generosity	They should be willing to share their knowledge without expecting anything in return and approach their duties with a generous spirit.

As shown in Table 6, in Nigeria, where Islam has a significant influence on daily life and banking, the importance of Sharia scholars having knowledge and adhering to religious teachings cannot be undermined. They must understand and consider the social, cultural, and economic context of Nigerian society when issuing fatwas, especially those related to Islamic banking. Furthermore, the honesty and sincerity of the ulama are important to ensure that the fatwas issued truly represent the teachings of Islam and are not the result of external influences or vested interests.

Moreover, in an increasingly complex banking system, legal responsibility and trust in the ulama are crucial. Without public trust, issued fatwas may not gain widespread acceptance, especially if the public feels that the fatwa is not in accordance with the principles of law or justice. Therefore, it is important for ulama to ensure that they have a strong legal basis and credibility in society.

Finally, the generosity of the ulama, particularly in the context of zakat and alms, reflects a more inclusive and empathetic approach to society. In Nigeria, where religious and ethnic diversity is very rich, the ulama's ability to show generosity and inclusiveness in their fatwas can promote harmony and coexistence between different groups in society.

Taken together, these qualities are essential not only for the issuance of credible and effective fatwas but also for ensuring that Islamic banking in Nigeria develops in a manner that is harmonious, inclusive, and in accordance with Islamic principles.

CONCLUSION

This study explores the qualities scholars need to attribute and address the issue of fatwa shopping towards Islamic financial institutions, as many institutions decide to follow their wishes while being convinced to favor their views at all times. In this scenario, customers are mostly ignorant of the activities of financial institutions because of the trust invested in the Shariah board of Islamic financial institutions. Therefore, to eliminate fatwa shopping and the needed value and credibility of the board and Islamic financial institutions, the attributes of scholars on the board need

to be examined and related to them for building trust toward the Islamic financial institution in the country. Subsequently, based on the structural model, the KP, SH, LRT, and AG have a positive relationship with the issuance of fatwas. The limitation of the study was that it used Shariah scholars in the 19 Northern States of Nigeria. In the future, the study may assess the perception qualities and attributes of muftis and fatwa shopping based on Islamic financial institutions in contemporary transactional jurisprudence.

DISCLOSURE

Conflicts of Interest

The authors declare no conflicts of interest.

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Authorship and Level of Contribution

UMY contributed Introduction UMY/TM: Literature review, Methodology and Finding of the research

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