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## 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 may seek fatwas aligning with their profit-driven motives, potentially contradicting Islamic principles. Focusing on Nigeria, it assesses the qualifications of advisors and supervisors in Islamic financial institutions and examines their link to the issuance of fatwas. Gathering insights from 250 randomly selected Shariah scholars and students, the research employs structural equation modeling (SEM) for analysis. The reliability of survey responses is assessed using a 5-point Likert scale. The consistency of the data was verified using mean-variance extracted, composite reliability, and Cronbach's alpha. SEM was used to assess the relationship between scholars' qualifications and the issuance of fatwas. The results underscore the importance of attributes such as knowledge, piety, sincerity, honesty, and legal responsibility in the issuance of fatwas, reflecting broader concerns about fatwa shopping. The study's scope was limited to Nigeria, focusing on scholars' perceptions of fatwa shopping.

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

**Abstrak:** Penelitian ini meneliti karakteristik para ulama Islam dalam penerbitan fatwa, menyoroti kekhawatiran bahwa lembaga keuangan mencari fatwa yang selaras dengan motif keuntungan mereka, yang berpotensi bertentangan dengan prinsip-prinsip Islam. Fokus pada Nigeria, penelitian ini menilai kualifikasi penasihat dan pengawas di lembaga keuangan Islam dan meneliti kaitannya dengan penerbitan fatwa. Mengumpulkan wawasan dari 250 ulama dan mahasiswa Syariah yang dipilih secara acak, penelitian ini menggunakan pemodelan persamaan struktural (SEM) untuk analisis. Keandalan respons survei dinilai menggunakan skala Likert 5 poin. Konsistensi data diverifikasi menggunakan ekstraksi varians rata-rata, reliabilitas komposit, dan Cronbach Alpha. SEM digunakan untuk menilai hubungan antara kualifikasi ulama dan penerbitan fatwa. Hasilnya menegaskan pentingnya atribut seperti pengetahuan, ketakwaan, keikhlasan, kejujuran, dan tanggung jawab hukum dalam penerbitan fatwa, mencerminkan kekhawatiran yang lebih luas tentang fatwa shopping. Cakupan studi ini terbatas pada Nigeria, berfokus pada persepsi ulama tentang fatwa shopping.

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

## INTRODUCTION

The difference between Islamic financial institutions and conventional institutions is Shariah Board, where all the activities of financial Institutions are in line with Shariah-compliant activities, where 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<sup>1</sup>. Thus, it becomes necessary to acquire an understanding of Islamic financial activities and regulations, particularly 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<sup>23</sup>. As mentioned earlier, the essence and importance of this research and its objectives to assess 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 issuance of fatwa with absolute Islamic moral and qualities, as the scholars elaborate on the general issue of Islamic fatwa in contemporary society<sup>45</sup>.

Shariah regulatory framework is designed to enhance shariah compliance of Islamic Financial Institutions through 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 is the crucial driver of Islamic financial institution based on the primary source of Islamic law<sup>6</sup>. The financial institution with the intense supervision and guidance of qualified shariah scholars with good

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<sup>1</sup> 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, website:<http://myjms.mohe.gov.12/index.php/ijssr><http://myjms.mohe.gov.my/index.php/ijssr>.

<sup>2</sup> Tijjani Muhammad and Abatcha Melemi, '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>.

<sup>3</sup> A Salisu and S A Hassan, 'A Review on Sharia Regulatory Framework (Srfw) of Islamic Financial Institutions (Ifis) Malaysia Based on Islamic Spiritual Qualities', *Journal of Islamic, Social, Economics and Development* 5, no. 30 (2020): 23-31.

<sup>4</sup> 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.

<sup>5</sup> Tijjani Muhammad and Besar Birah, 'Mediating Role of Customer's Satisfaction on Jaiz Bank Products: A Model Development', *Journal of Islamic Marketing* 14, no. 1 (2023): 215-35, <https://doi.org/10.1108/JIMA-08-2020-0241>.

<sup>6</sup> Tijjani Muhammad, Dani Mamman, and Mujitaba Subakar 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>.

Islamic knowledge, 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<sup>7</sup>.

<sup>22</sup> 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<sup>27</sup> of Islamic finance 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<sup>8</sup>. 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<sup>9</sup>. 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, it dominates 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 Muamara*<sup>10</sup>. 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<sup>11</sup>.

However, Nigeria is considered to be at the 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<sup>12</sup>. Shariah is a unique feature of Islamic finance that provides an efficient

<sup>7</sup> 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): 109-124, <https://doi.org/10.2407/ijarbs/v9-i1/5368>.

<sup>8</sup> Leer 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](https://doi.org/10.1007/978-3-030-83582-8_3).

<sup>9</sup> M. Kabir Hassan, Aishath Muneza, and Adel M. Sarea, 'Impact of the COVID-19 Pandemic on Islamic Finance: The Lessons Learned and the Way Forward', in *Towards a Post-Covid Global Financial System* (Herold Publishing Limited, 2022), 15-36, <https://doi.org/10.1108/978-1-80071-625-420210001>.

<sup>10</sup> Tijjani Muhammad, Besar Bin Ngah, and Al-Shaghdari Fahd Mohammed Obad, 'Financial Exclusion in Northern Nigeria: A Lesson From the Developed Countries', *AFEBI Islamic Finance and Economic Review* 7, no. 01 (2022): 45, <https://doi.org/10.47312/aifer.v7i01.565>.

<sup>11</sup> Muhammad and Bin Ngah, 'Mediating Role of Customer's Satisfaction on Jaiz Bank Products: A Model Development

<sup>12</sup> Ibrahim, Arifin, and Abd Rashid, 'The Role of Fatwa and Mufti in Contemporary Muslim Society'.

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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 the fatwa.

The qualities of Shariah scholars in understanding both conventional operation and Islamic finance would help to create awareness among stakeholders and managers in executing their obligatory requirement and ensure the operation is based on Shariah compliance which is yet to be studied. Some researchers have suggested that Islamic banking should base bank-customer relationships on economic considerations rather than religious ones. Another factor leading to the 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 should have fully Shariah-compliant banking laws<sup>13</sup>.

Nonetheless, this study emphasizes adopting a central attitude of Islamic qualities as the behaviour of all Islamic Bank counsellors and supervisors. Islamic Bank ensures that the Advisory and Oversight Bodies supervised operational activities and transactions under the Islamic Fatwa Framework are conducted per Shari'a principles. Therefore, the study will investigate the perspective of Shariah scholar based on qualities and qualifications of advisors and supervisors of Islamic financial Institutions and their relationship with issuance of fatwa in the context of contemporary Islamic Financial Institutions in Nigeria.

Nigeria is considered the most populous black nation in the world<sup>14</sup>. Over 55% of the population is Muslim<sup>15</sup>. 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 tackle concerns issues. In general, these laws, including Shariah (Islamic law), are crucial in determining the

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<sup>13</sup> 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>.

<sup>14</sup> Tijjani Muhammad, Sulaiman Alhaji Dauda, and Dani Mamma, '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.

<sup>15</sup> Tijjani Muhammad and Zanna alil, '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>.

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 Sharia board beneath Islamic financial institution stands as the Fatwa committee as within side the beyond and within side the found in a few Islamic countries<sup>16</sup>.

Therefore, they oversee something associated with transactional jurisprudence of Islamic economic enterprise that's the principal room of banking quarter beneath Sharia compliance; again, they are to propose and supervise all sorts of Islamic banks to make certain its complete compliance with Sharia Islamic law<sup>17</sup>.

Nevertheless, Nugraheni<sup>18</sup> believes that with 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 regulation 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.

The 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

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<sup>16</sup> Rafisah Mat Radzi and Ku Azam Tuan Lonik, 'Islamic Bank Risks: It's Rating Methodology and Shariah Assessment Solutions', *Journal of Islamic Banking and Finance* (American Research Institute for Policy Development, 2016), <https://doi.org/10.15640/jibf.v4n2a7>.

<sup>17</sup> Rifqi Muhamma 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>.

<sup>18</sup> Peni Nugraheni, 'Sharia Supervisory Board and Social Performance of Indonesian Islamic Banks', *Jurnal Akuntansi & Auditing Indonesia* (Universitas Islam Indonesia (Islamic University of Indonesia), 2018), <https://doi.org/10.20885/jaai.vol22.iss2.art6>.

Nigerian Constitution, the benefits to the country are abundant. Similarly, Jinjiri Ringim<sup>19</sup> measured Nigeria's legal framework for Islamic banking and finance. The study identifies weaknesses in the current legal framework as it faces several contemporary challenges in the banking sector. Islamic banking and modern analytical finance methods thrive alongside interest-oriented banking and financial systems in other jurisdictions. Full banking legislation is required for Nigeria to introduce Islamic banking into the country. Suggesting that it should be reviewed. Both studies advocates 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 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 Sharia governance system in different jurisdictions, the main focus of this study and the key issues that have arisen. Typical structures, functions, duties and responsibilities vary from country to country<sup>20</sup>.

The challenges to ensuring Shariah compliance in Islamic financial institutions from a Malaysian perspective, the extent to which the currently applicable legislation can solve some long-recognized problems, and how to do so; It provides a detailed overview of whether any new issues of interest may occur. 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 operation and management of Islamic banks in the country meet Shariah requirements and to find out how effective the law is in overcoming problems and problems that arise. The authors analyzed the data using qualitative methods. The authors 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 to prove that localization of Muaramat law and administration can be implemented in Malaysia. Knowing the rules is very important.

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<sup>19</sup> 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>.

<sup>20</sup> 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 (1 January 2019): 1377-1402, <https://doi.org/10.1108/CG-10-2018-0329>.

Politicians 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 advisers and supervisors to ensure a successful Sharia-compliant mechanism<sup>21</sup>. The knowledge of Shariah auditor competence in Islamic financial institutions. 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 his four groups of (Islamic financial institutions), were conducted to collect empirical data on what constitutes the 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 be one of the insights added by this study 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, the study seeks to outline a model for a clear methodology on Islamic banking issues that is Shari'a 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. Such happened due to 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 that case, the final issue is the inconsistency of product suitability within the services of Islamic financial institutions<sup>22</sup>.

### **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's purchase attitude. The approach was conducted to identify

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<sup>21</sup> D Alduajj, 'Enabling Shariah Compliance in Islamic Financial Institutions as an Essential Interest of Shareholders', 2020, <https://orca.cardiff.ac.uk/id/eprint/138603/>.

<sup>22</sup> Nor Aishah Mohd 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>.



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 Shariah 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<sup>23</sup>. 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<sup>24</sup>. Contrary to popular perception, fatwas have nothing to do with proclaiming the fear of God. But 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<sup>25</sup>. 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<sup>26</sup>. e-Fatwas has 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. 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. Also, the same or another organization may issue

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<sup>23</sup> Mohamed M. Islam Keshavjee, *Islam, Sharia and Alternative Dispute Resolution: Mechanisms for Legal Redress in the Muslim Community*, *Choice Reviews Online*, vol. 51 (Bloomsbury Publishing, 2014), <https://doi.org/10.5860/choice.51-4680>.

<sup>24</sup> 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 (14 December 2016): 249, <https://doi.org/10.14421/ajis.2016.542.249-272>.

<sup>25</sup> 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>.

<sup>26</sup> Komariah and Nihayah.

later fatwas that contradict earlier ones<sup>27</sup>. 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, but individual Muslims can follow judgments that they feel are fair and just. It also gives adaptability to Islamic law. However, today, the main source of fatwas is the Internet.

Any Muslim rush online and ask for a fatwa from an overseas government fatwa site such as the Islamic Religious Council of Singapore; a private body such as the European Council for Fatwa and Research; or one of the many solely Internet-based fatwa sites such as Islam online, which is a Qatar-based site with fatwas issued by a committee of scholars headed by Dr. Yusuf Qardawi, or the 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 Imam! or two other popular Saudi Arabian fatwa sites - Islam Q&A and Fatwa on-line - with the latter designed to give English speaking Muslims access to translations of officially published Arabic fatwas<sup>28</sup>. Australian Muslims are significant users of online services.

The domain report of Islam Q&A showed there had been 1, 112, 998 requests for fatwas from for 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, but 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<sup>29</sup>.

## 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 fatwa/ Islamic law of Indonesia's Ulama Council on Halal (Muslim-approved) products<sup>30</sup>. This study focused on ulama leadership systems, leadership models and halal product fatwas and used a qualitative approach of ethnographic

<sup>27</sup> Muhammad Al-Marakeby, 'Thinking 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>.

<sup>28</sup> Gary R Bunt, 'The Qur'an and the Internet', in *The Routledge Companion to the Qur'an* (Routledge, n.d.), 384–392.

<sup>29</sup> M I Wahid, 'Rumah Fiqih Indonesia: Challenging the Fatwa Shopping', *Misykat Al-Anwar Jurnal Kajian Islam Dan Masyarakat* 3, no. 1 (2020): 35–50, <https://jurnal.umj.ac.id/index.php/MaA16/article/view/5549%0Ahttps://jurnal.umj.ac.id/index.php/MaA16/article/view/5549/3875>.

<sup>30</sup> Zulfikar Hasan, 'Making Indonesia as Integrated Halal Zone and World Halal Sector Hub Through the Implementation of Halal Supply Chain', *Journal of Islamic Economic and Business Research* (Universitas Muhammadiyah Yogyakarta, 2021), <https://doi.org/10.18196/jiebr.v1i1.11529>.

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<sup>31</sup>.

The formal and structured work of a manager's authority to set rules/policies and bring the organization together said it is an important means of integrating internal processes. Adaptation to external conditions, communication, affirmation and coordination between Shariah scholars and fatwa based on honesty and sincerity, leaders and subordinates maintain rules, norms, or attitudes. To serve as chair of the Fatwa Commission, one must meet the required personal qualifications as explained by the Secretariat of the Indonesian Council of Ulama<sup>32</sup>.

A candidate for the Office of the chair of the MUI must be at least 40 and have 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). Also, 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 Daw'a (Invitation to Islamic Life) educational institutions<sup>33</sup>. Such affirms that to become a Mufti, and 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, the

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<sup>28</sup> 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>.

<sup>32</sup> Dakir et al., 'Coalition and Establishment of Authoritative Religious Leadership in Maintaining Halal Product Laws: A Study on the Indonesian Concil of Ulama', *Journal of Legal, Ethical and Regulatory Issues* 24, 6 (2021): 1-11.

<sup>33</sup> Rohil Zilfa and Lilik Huriyah, 'Moderate Da'wa Strategy of Islamic Boarding School in Multicultural Society and Muslim Minority', in *Proceedings of International Conference on Da'wa and Communication*, vol. 2, 2020, 301-8, <http://proceedings.uinsby.ac.id/index.php/ICONDAC/article/view/375>.

sincerity and honesty is considered fundamental attributes and principles of issuing of a fatwa.

### 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<sup>34</sup>. Therefore, this study aims to clarify that fatwas are valid and accepted as part of the legal reference in Malaysia. More importantly, the 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 is conducted qualitatively using document analysis tools concerning Malaysia's Federal Constitution and legal provisions in force. The study's investigation found that 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 very important to further uphold that institution's authority and credibility<sup>35</sup>. 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<sup>36</sup>. 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

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<sup>34</sup> Shaheen Whyte, 'Are Fatwas Dispensable? Examining the Contemporary Relevance and Authority of Fatwas in Australia', *Oxford Journal of Law and Religion*, 30 December 2022, <https://doi.org/10.1093/ojlr/rwac015>.

<sup>35</sup> 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>.

<sup>36</sup> 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>.

National Islamic Religious Council<sup>37</sup>. 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. Queries reflect some of the personal interests. The answers, whether timely or anachronistic, corny or quaint, show the extent of Mufti's empathy for the people<sup>38</sup>. 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. Its stated that he could only communicate with the storytellers had summoned. Such statements implied that he thought religious scholars' function was to serve society<sup>39</sup>.

#### **H4) Attitude of Generosity have positive relationship with issuing Fatwa**

Attitude and Generosity are considered Islamic, and Shariah based on 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<sup>40</sup>. The Ethnography of the Fatwa Council further notes that the day-to-day practice of fatwas is indirectly shaped and

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<sup>37</sup> Mas 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.

<sup>38</sup> Whyte, 'Are Fatwas Dispensable? Examining the Contemporary Relevance and Authority of Fatwas in Australia'.

<sup>39</sup> 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](https://doi.org/10.4324/9781315445489_1).

<sup>40</sup> Marko Kmezić, 'Rule of Law and Democracy in the Western Balkans: Addressing the Gap between Principles and Practice', in *Journal of Southeast European and Black Sea*, vol. 20 (Routledge, 2020), 183-98, <https://doi.org/10.1080/14683857.2019.1706257>.

constrained in certain ways by the contemporary legal framework, which is considered 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<sup>41</sup>. 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, the Mufti plays a central role in shaping the contours of this debate.

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

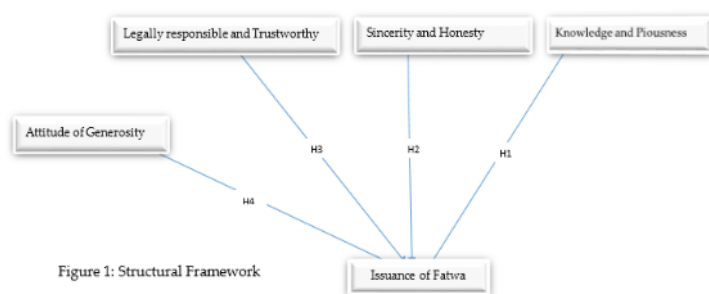


Figure 1: Structural Framework

Figure 1. Structural Framework

This approach discusses the research design, the method of data collection, and the method of data analysis that the researcher has selected. A qualitative method was used in this study through a questionnaire to ensure the data sources were suitable for the aims and objectives of the study. The study used qualitative data using a questionnaire for data collection, and the analysis employed 250 respondents using random sampling from Nineteen (19) Northern Nigerian states. The participants were Islamic scholars and students who are preachers in the Northern Nigerian communities,

<sup>41</sup> 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 (1 January 2020): 555-72, <https://doi.org/10.1108/JIABR-11-2016-0134>.

and in each state, thirteen (13) scholars were selected. The period of data collection is between September 2022 to December 2022. The assessment of the study used reliability and validity assessments for effectiveness, and the study used structural equation modelling to assess the perception of scholars towards the fatwa issuer. The study questionnaire used a 5-point Likert scale, arguing that it is more reliable and valid on a lower-point Likert scale for accurate measurement. The Average variance extracted, composite reliability, and Cronbach's alpha were considered to determine the consistency of the data collected. Data consistency using Cronbach's alpha is the most common statistical tool used to assess internal consistency.

Confirmatory factor analysis is used by researchers when there is sufficient information about the structure of the latent variables in the study<sup>42</sup>. In Confirmatory Factor Analysis (CFA), variables were used in other research separately as the factor. However, this combination was the first of its kind the CFA was the appropriate approach for the research. Additionally, assume a relationship between observed and latent variables testing CFA<sup>43</sup>.

Each CFA or measurement model is scored based on its fit index, standardized load, and critical ratio. Many metrics are monitored to measure the suitability of the CFA model. These include chi-square, goodness-of-fit index (GFI), normal fit index (NFI), comparative fit index (CFI), and root mean square error of fit (RMSEA). Scientists recommend various measures of fit for evaluating measurement and structural models. The fitness index rather than all the fitness indices, as they often need to be revised. They recommended specifying the chi-square value ( $\chi^2$ ) and the associated degrees of freedom (df), along with at least one incremental and one absolute index. The current study uses chi-square ( $\chi^2$ ), comparative fit index (CFI), normed fit index (NFI), and approximate root mean square error (RMSEA), the measurement model evaluated. Structural Equation Modeling is used to test the hypotheses of the study. The study examines the direct relationship between the four independent variables and one dependent variable regarding the issuance of the fatwa. SEM is an appropriate statistical approach to analyzing relationships between multiple variables. Structural Equation Modeling allows us to estimate multiple equations simultaneously. A combined SEM with elements of

<sup>42</sup> 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>.

<sup>43</sup> 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>.

factor analysis and multiple regression to explore a set of related dependencies between measured variables and potential components and between multiple potential components simultaneously. It is described as a multivariate method. This technique has attracted the attention of many scholars in the social and natural sciences<sup>44</sup>.

## DISCUSSION

The study used qualitative data applying questionnaires for data collection, and the analyses were conducted using Nineteen (19) states in Northern Nigeria; the study selected thirteen (13) scholars in each state, which resulted in 250 respondents in the research. The period data was collected within three months between September, to December 2022. This study uses Cronbach's alpha, the most commonly used reliability metric, to measure reliability<sup>45</sup>. Reliability refers to the quality of measurements regarding consistency and reproducibility. This statistic measures the confidence in internal consistency or level of response. Consistent across items within a measure threshold for reliability. The coefficients greater than 0.90 is considered very good, values around 0.80 are good, and values around 0.70 are reasonable. The table below shows the Cronbach alpha coefficients for all variables and individual components.

**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 or not the hypotheses formation are inline. A set of variables hypothesized to measure the same factor shows

<sup>44</sup> Alireza Amini and Moslem Alimohammadlou, 'Toward Equation Structural Modeling: An Integration of Interpretive Structural Modeling and Structural Equation Modeling', *Journal of Management Analytics* 50 no. 4 (2021): 693-714, <https://doi.org/10.1080/23270012.2021.1881927>.

<sup>45</sup> Lütfi SÜRÜCÜ and Ahmet MASLAKÇI, 'Validity and Reliability in Quantitative search', *Business & Management Studies: An International Journal* 8, no. 3 (25 September 2020): 2694-2726, <https://doi.org/10.15295/bmij.v8i3.1540>.



convergent validity if their cross-correlations are at least moderately large<sup>46</sup>. The 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%. The discriminant validity as 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 if there is a significant cross-loading of variables across multiple constructs. They further state that the ideal estimate is 0.70 or higher. In the table above, all load estimates are above 0.50, and most were above 0.70, demonstrating the effectiveness of convergence.

<sup>39</sup> The Average Variance Extracted (AVE) by each construct loading is calculated by dividing the factor loading squared (multiple correlations squared) by the number of items<sup>47</sup>. The AVE of three constructs exceeds 0.50. Check convergence validity. The other two constituents are slightly below acceptable thresholds, as other criteria qualify the proposed thresholds. All the constituent reliability factors were above 0.70. This shows that the reliability of the components is very good, and also the validity of the convergence.

The data 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 has been meticulously evaluated for internal consistency and reliability. KP, with a Cronbach's Alpha of 0.944 and a Composite Reliability (CR) of 0.942, showcases 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 echoes a similar pattern of excellence, boasting a Cronbach's Alpha of 0.983 and 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 CR of 0.829, upholds good internal consistency, complemented by its AVE of 0.702, which suggests a satisfactory convergent validity. AG, on the other hand, exhibits a slightly lower, yet commendable, Cronbach's Alpha of 0.790 and CR of 0.789. Its AVE of 0.644, though below the optimal 0.70

<sup>46</sup> 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>.

<sup>47</sup> Noora Shrestha, 'Factor Analysis as a Tool for Survey Analysis', *American Journal of Applied Mathematics and Statistics* 9, no. 1 (19 February 2021): 4-11, <https://doi.org/10.12691/ajams-9-1-2>.

benchmark, still portrays reasonable convergent validity. Lastly, the IF construct presents a high degree of reliability with a Cronbach's Alpha of 0.905 and CR of 0.902. Its AVE of 0.655 indicates that 65.5% of its variance is captured, denoting solid convergent validity. In summation, all constructs demonstrate a high degree of reliability and convergent validity, highlighting the precision and robustness of the measurements.

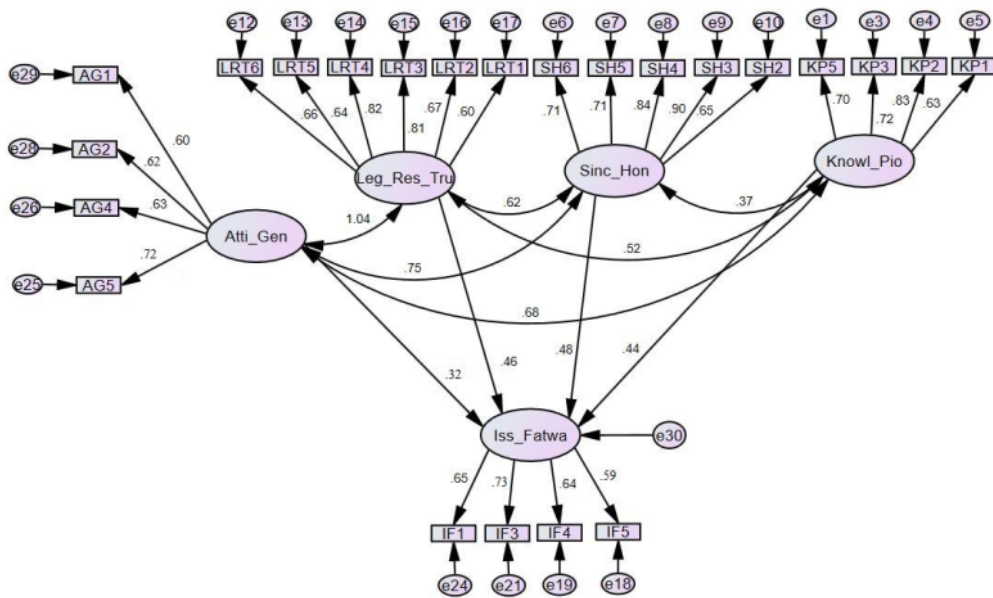


Figure 2. Model measurement

The data delves into the evaluation of a Structural Equation Modeling (SEM) based on various fit indices that assess the model's adequacy. A crucial index in this assessment is the RMSEA (Root Mean Square Error of Approximation). With a value of 0.067, it is comfortably below the commonly accepted threshold of 0.08, indicating good fit for the model. Further buttressing the model's adequacy are other indices: NFI (Normed Fit Index), RFI (Relative Fit Index), and TLI (Tucker-Lewis Index), all of which exceed the 0.80 benchmark. Additionally, both the CFI (Comparative Fit Index) and IFI (Incremental Fit Index) 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 isn't just statistically sound, but also finds its grounding in theoretical justification.

**Table 3.** Variable measurement

Item	Measurement Variable	KP	SH	LRT	AG	IF
KP1	The need for Knowledge is significant in Fatwa	0.630				
KP2	Piousness is an essential pillar in issuing Fatwa	0.832				
KP3	Knowledge and piousness are attributes of fatwa scholar	0.721				
KP5	Knowledge and Piousness cannot be ignored as part of fatwa scholar	0.702				
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 Piousness attribute of the Shariah scholar.					0.653
IF3	Fatwa has a positive relationship with the Sincerity and honesty of the fatwa scholar.					0.732
IF4	Fatwa has a positive relationship with legal responsibilities and trust toward fatwa scholars.					0.644
IF5	Fatwa has a positive relationship with the attitude of Generosity toward the fatwa scholar.					0.594

The table 3 shows the standardized factor loadings of the measured variables belonging to each construct stated that standardized factor loading estimates should be at least 0.50 or greater to establish construct good loading.

Table 3 meticulously dissects the relationship between various attributes and their significance in the realm of Fatwa issuance. For instance, the attributes of 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. Lastly, the Issuance of Fatwa (IF) items delve into the symbiotic relationships between Fatwa 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.

**Table 4.** Measurement of Model fit

Model fit measurement	Result	Theories
CMIN/DF	3.277	Hair, Ringle & Sarstedt, 2013
p-value	0.000	Hair, Ringle & Sarstedt, 2013
GFI	0.981	Hair, Ringle & Sarstedt, 2013
AGFI	0.937	Hair, Ringle & Sarstedt, 2013
RMSEA	0.039	Ainur et al (2017), Hair, Ringle & Sarstedt, 2013
NFI	0.953	Hair, Ringle & Sarstedt, 2013
CFI	0.992	Hair, Ringle & Sarstedt, 2013

Table 4 provides a comprehensive assessment of the model fit based on various criteria, grounding its results in established theories by researchers such as Hair, Ringle & Sarstedt (2013), and Ainur et al (2017). The chi-square metric, recommended by most scholars to gauge the model's goodness based on Maximum Likelihood Estimation (MLE), yields a value of 3.277 for the SEM model. Accompanying this is a significant p-value of 0.000, which, given its significance at a Type I error rate of 1%, implies an acceptable fit for the model. Moreover, the relative chi-square lies comfortably within the 0 to 4 range, further corroborating the model's adequacy.

Another pivotal metric, the Root Mean Square Error Approximation (RMSEA), renowned as a frequently cited absolute fit index, stands at 0.039 in this analysis. This value fits snugly within the recommended guidelines of less than 0.10 and 0.08, offering

further testament to the model's fit. In fact, considering the RMSEA's value of less than 0.05, the model's 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 summation, the fit indices results, encapsulated in Table 4, collectively vouch for the measurement model's reliability and validity.

Table 5. 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
LRT -> IF	0.490	0.120	4.083	0.000
AG -> IF	0.320	0.102	3.137	0.001

Table 5 delves deep into the empirical dynamics of various variables and their interplay with the Issuance of Fatwa (IF). The influence of Knowledge and Piousness (KP) on IF, as demonstrated by an estimate of 0.254 and a p-value of 0.006, is statistically significant. Similarly, the relationship of Sincerity and Honesty (SH) to 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's 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 6. 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 6 crystallizes the results into hypotheses testing. It corroborates that Knowledge and Piousness have a beneficial impact on the issuance of Fatwa. 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 Fatwa.

<sup>26</sup> In the grander scheme, these analyses form the bedrock in affirming the validity of the Structural Equation Modeling (SEM) model. With the goodness-of-fit for the measurement models robustly established, as previously discussed, the foundation is set for an in-depth validation of the overarching model.

The study discussed 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 the significant relationship between the qualities stated, predicting its effects on the dependent variable, which is fatwa issuance.

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

These will overcome the current issues faced by financial institutions on a fatwa basis which connects the special qualities to the fatwa issuance and differential the total operation between the conventional and Islamic systems.<sup>11</sup> 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 mode, which addresses fatwa shopping. The same scenario with Sincerity and Honesty has a significant relationship with fatwa as part of attributes that need to be attributed with a strong p-value of 0.004 with accepted the same case with H2, H3, and H4 as shown in Table 5. Table 6, the hypotheses testing indicates the supported hypotheses as tested using Structural Equation Modeling. The model's fitness indicates resolute and highly fitted for the model measurement. The GFI, AGFI, NFI, CFI, and RMSEA were loaded perfectly as all have met the threshold of the measurement needed, as indicated in table 4. The variable measurement in table 3 has good loading with above 0.5<sup>48</sup>. Reliability and Validity were measured to ensure internal and external consistency as the composite reliability, Cronbach alpha, and Average Variance Extracted were perfectly loaded above their respective threshold, indicating the data's absolute consistency and the result justification as seen in Table 2. Therefore, the results from the above analyses of Structural Equation Modeling support all the

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<sup>48</sup> 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>.

hypotheses developed in this study and confirm that Knowledge and Piousness, Sincerity and Honesty, Legal responsible and trustworthiness, Attitude of Generosity, and Issuance of Fatwa have a strong relationship with the issuance of the fatwa. 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, the Islamic financial institutions may consider these as the attributes of qualify scholars to issue fatwa and includes them in Islamic Shariah Board of Islamic Financial Institutions.

In analyzing the implementation of fatwas in the Islamic banking system, the qualities and characteristics required of the scholars are central. The 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.

**Tabel 7.** 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 and teachings of Islam, especially those relating to finance and banking.
Honesty and Sincerity	They should be genuine in their intentions and should not have any ulterior motives when issuing fatwas.
Legal Responsibility and Trustworthiness	Sharia Scholar should be able to take responsibility for the fatwas they issue and should be trusted by the community.
Attitude of Generosity	They should be willing to give and share their knowledge without expecting anything in return, and approach their duties with a generous spirit.

In Nigeria, where Islam has a significant influence in daily life and banking, the importance of Sharia Scholar having knowledge and adherence to religious teachings cannot be undermined. They must understand and consider the social, cultural, and economic context of the Nigerian society when giving fatwas, especially those related to Islamic banking. Furthermore, the honesty and sincerity of the ulama is 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 is 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 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 ability of the ulama to show generosity and inclusiveness in their fatwas can promote harmony and coexistence between different groups in society.

Taken together, these qualities are not only essential 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 favour their views at all times. In this scenario, the customers are mostly ignorant of the activities of financial institutions due to the trust invested in the Shariah board of Islamic financial institutions. Therefore, to eliminate the fatwa shopping and the needed value and credibility of the board and Islamic financial institutions, the attributes of scholars to be on the board need to examine and related to them for building trust toward the Islamic financial institution in the country. Afterwards, based on the structural model, the KP, SH, LRT, and AG have a positive relationship with the issuance of the fatwa. The limitation of the study used the Shariah scholars in the nineteen (19) Northern States of Nigeria. While the future, the study may assess the perception qualities and attributes of Mufti and fatwa shopping based on Islamic financial institutions in contemporary transactional jurisprudence.

## DISCLOSURE

### Conflicts of Interest

The author declares that no conflict of interest.

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## Authorship and Level of Contribution

As the principal author of this research, I have identified the contributions and authorship levels of my co-researchers to guarantee clarity and transparency. Specifically, I, Musa Umar Yakasai, have contributed to the study's Introduction by providing the groundwork and context for the research. Furthermore, myself and Dr. Tijjani Muhammad collaborated on the literature review, methodology, and research findings discovery. This collaboration has been crucial in developing and executing the research, showcasing our combined proficiency and endeavor in these critical study domains.

## Author Bionote

I am currently a PhD student, having obtained a Master's degree in Islamic Studies. My academic journey is characterized by the publication of several papers and participation in numerous conferences, showcasing my dedication to scholarly research and discourse.

Dr. Tijjani Muhammad is currently an expert in <sup>11</sup>Islamic Banking and Finance at Federal University Gashua, Yobe State, and has published thirty (30) research articles in an International reputable Journals including **Web of Science and Scopus** database and edited several journals for different International Journals around the world.

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