SCAN - ICIEBP151-Internal Factors Affecting the Intention to Pay Zakat and the Selection of Formal Zakat Institutions on Generation Y in Indonesiai

by Arief Budiman

Internal Factors Affecting the Intention to Pay Zakat and the Selection of Formal Zakat Institutions on Generation Y in Indonesia

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Abstract: This research aims to invistigate and analyze the internal factors affecting intention to pay zakat and the selection of formal zakat institutions on Generation Y in Indonesia. The object of this study was Generation Y (22-40 years old) in Indonesia and obliged to pay zakat with the number of samples taken were 100 respondents. The sampling technique used was purposive sampling and Structural Equational Model-Partial Least Square (SEM-PLS) with SmartPLS version 3 as the tool for data analysis. The results showed that religiosity and susceptibility to interpersonal influence has a positive and significant effect on the intention to pay zakat. Altruism has a negative and significant effect on the intention to pay zakat. Intention to pay zakat has a positive and significant effect on the selection of formal zakat institution on Generation Y in Indonesia Implications for the future direction, the government and zakat institutions is expected to create public awareness and a policy to improve zakat activity. This activity should be supported by zakat distribution facilities such as the Zakat Collector Unit in government and private institutions.

1 INTRODUCTION

Indonesia is the largest Muslim population in the world with the total population of Indonesian 2015 is 255.461.700 people and there are about 207 million Muslim in it or about 87% of total population in Indonesia is Muslim (Badan Pusat Statistik Indonesia, 2012). Based on the large Muslim population in Indonesia, the estimation and the potential of zakat revenue in Indonesia is also very large.

To empower the potential of zakat, an institution is required to collect and distribute zakat funds properly. According to the Law Number 23 Year 2011 about Zakat Management, there are actually some institutions beside Indonesian National Amil Zakat Institution (BAZNAS) which can collect zakat funds from people, that is called Amil Zakat Institution (Lembaga Amil Zakat). However, research on zakat and the behavior of muzakki in the literature is very limited particularly in Indonesia. This study is focused on internal factors of muzakki such as religiosity, altruism, susceptibility to interpersonal influence, and the intention to pay zakat and this study was to analyze the effect of religiosity, altruism, and susceptibility to interpersonal influence

on the intention to pay zakat and the intention to pay zakat on the selection of formal zakat institutions.

In the marketing literature, there is available cohort or segment that affects behavior or decision-making. Brosdahl and Carpenter's (2011) categorization of generations, using the following birth dates for each cohort: the Silent Generation (1925-1945), the Baby Boomers (1946-1960), Generation X (1961-1981) and Generation Y (born after 1981). The later Generation was born in the era of information technology and education world development, so it has different characteristics than the previous generation.

2 LITERATURE REVIEW

Zakat is the command of Allah Subhanahu Wa-Ta'ala obligated to the Muslims who meet certain requirements. While in term, zakat is a part of wealth with certain requirements, required by Allah Subhanahu Wa-Ta'ala to the owner to be given to the right people with certain requirements as well (Sariningrum, 2011). A person who is obliged to pay zakat is called muzakki. Muzakki is a person who is charged with the obligation to expend certain parts of

his/her wealth to be given to those who have a right to receive it (Rais, 2009).

In this study, internal factors were the factors inside a person that influence him/her to pay zakat and select zakat institutions, which were the effect of religiosity, altruism, [12] susceptibility to interpersonal influence to intention to pay zakat and the intention to pay zakat to the selection of formal zakat institutions.

Religiosity is described as the consistency between beliefs of religion as a cognitive elemet, the feeling of religion as an affective element and behavior towards religion as a psychomotor element (Rahmat, 1996). Stark and Glock (1968) as in the book Sociology of Religion mentions five dimensions of religion, namely ideological, ritualistic, experiencional, intellectual, and consequential.

According to research done by Charseatd (2016) entitled Role of Religious Beliefs in Blood Donation Behavior Among the Youngster in Iran: A Theory of Planned Behavior Perspective, religiosity has positive effect on the attitude toward donation. Thus,

H1: Religiosity will have a positive and significant effect on the intention to pay zakat on Generation Y in Indonesia.

Altruism is an unselfish interest in helping others (Santrock, 2003). Altruism is a behavior that is controlled by feelings of responsibility towards others, such as helping and sharing (Kail & Cavanough, 2000). According to Cohen (1972), there are three characteristics of altruism behavior, that are empathy, willingness to give, and voluntary. Altruism is identified as the reason for someone to donate (Abreu, 2015). According to Germain's (2007) study, individuals who have a sense of altruism will more often donor. Thus,

H2: Altruism will have a positive and significant effect on the intention to pay zakat on Generation Y in Indonesia.

Susceptibility to Interpersonal Influence is the need to identify with or enchance one's image in the opinion significant others through the acquisition and use of products and brands, the willingness to conform to the expectations of others regarding purchase decisions, and/or the tendency to learn about products and services by observing others or seeking information from others (Netemayer [26] al., 1989). According to Bearden et al. (1992) there are two aspects of interpersonal influence, that is normative component and informational component.

Research conducted by Anthony et al. (2016) shows that susceptibility has positive effect on intention to buy products mainly through normative dimension. Research also shows that interpersonal influence can have an effect on information processing, the development of attitudes and purchase behavior (Park and Lessig, 1977; Bearden and Etzel, 1982; Bearden et al., 1989). Thus, [18]

H3: Susceptibility to interpersonal influence will have a positive and significant effect on intention to pay zakat on Generation Y in Indonesia.

Intention according to Fishbein and Ajzen (1975) is a component inside an individual that refers to the desire to perform certain behaviors. In addition, Ancok (1992) states that the intention can be defined as a motive of a person to perform a behavior. Research on public intentions on elections has been conducted several times, namely (Javad, 2013) conducts research on the intention of Iranian society in choosing global or local brands. The results show that Iranian people's intention is greater in buying global or foreign branded products. Thus,

H4: Intention to pay zakat will have a positive and significant effect on the selection of formal zakat institutions on Generation Y in Indonesia.

3 RESEARCH DESIGN

The type of this research is [20] anatory research using quantitative approach. This research used primary and secondary data. In this study, primary data was collected by questionnaire distribution. Questionnaire is designed using likert scale. While the secondary data was collected from books, journals, articles from the internet, and data from government and private institutes.The object of this study is muzakki (a person who is obliged to pay zakat) with criterias, are Generation Y (born 1977-1994) and live in Indonesia. The population of this study is Generation Y (born 1977-1994) or aged 22-40 years old who are muslims and live in Indonesia.

The sample was determined using nonprobability sampling technique, which is purposive sampling. According to Sugiyono (2016purposive sampling is a technique of determining the sample with certain considerations. This study uses PLS analysis method [9] artial Least Square). Ghozali (2014) explains that PLS is a soft modeling analysis method because it does not assume that data must be measured on a certain scale, meaning that the sample size can be small (under 100 samples).The previous study used SEM-PLS analysis method conducted by Chow and Shi (2014) employed 100 samples. Reviewed from the previous research, this study used 100 people as

samples, with certain considerations, which are Indonesian people and categorized to Generation Y, aged 22-40 years old. This study used Structural Equation Model - Partial Least Square (SEM-PLS) method using SmartPLS software version 3.0 and preliminary data analysis using SPSS software version 16.

4 RESULTS

Primary data were collected from questionnaires distributed in several government institutions, private companies, and to those who paid zakat in formal zakat institutions with criterias were belong to Generation Y (aged 22-40 years old) with total of 110 questionnaires and after data screening is done, there were 100 questionnaires that used for further data analysis.

The respondents included in this study were muzakki (person who is obliged to pay zakat) which belongs to Generation Y aged 22 years up to 40 years old. The percentage of muzakki aged 23, 27, and 33 years old was 1%, 22, 26, and 36 years old was 2%, 29 and 39 years old was 3%, 34 years old was 5%, 25, 31 and 37 years old is 6% 28, 32, and 38 years old was 7%, 30 years old was 8%, 35 years old was 10%, and the majority of muzakki's age who pay zakat was 40 years as 16%. The percentage of male muzakki is 47% and female muzakki is 53%. The percentage of muzakki with high school education / equivalent was 14%, diploma / D3 was 18%, bachelor / S1 / D4 was 54%, and master / S2 was 14%. The majority of muzakki who pay zakat was muzakki with education bachelor / S1 / D4. The percentage of muzakki who pays zakat in South Kalimantan BAZNAS was 36%, Banjarmasin BAZNAS was 15%, Rumah Zakat of South Kalimantan was 2%, LAZISMU was 7%, Rumah Yatim was 7%, Griya Yatim dan Dhuafa was 3%, Dhuafa Tersenyum was 3% , and more than one zakat institution was 27%. The majority of muzakki pay zakat in South Kalimantan BAZNAS which was 36%.

Preliminary data analysis in this study consists of reliability test, one of the most commonly used approaches to assest reliability. Variable was considered acceptable, if the Cronbach's Alphas were ≥ 0.60 (Hair et al., 2006). Reliability analyses using Cronbach's alphas resulted in 0.904 for religiosity, 0.895 for altruism, 0.894 for susceptibility to interpersonal influence, 0.897 for intention to pay zakat, and 0.855 for the selection of formal zakat institutions.

The adequacy of the outer-measurement model of constructs is assessed through some criteria such as individual item loading, composite reliability, average variance explained (AVE), bootstrap t-statistic, convergent validity, and disciminant validity.

Table 1: Measurement Model Results

Variable	AVE	Composite Reliability
Religiosity	0.424	0.915
Altruism	0.400	0.837
Susceptibility to Interpersonal Influence	0.483	0.911
Intention to Pay Zakat	0.831	0.936
The Selection of Formal Zakat Institutions	0.634	0.896

According to Sureshchandar et al. (2001), convergent validity refers to the degree to which the various approaches to construct measurement are similar to (converge on) other approaches that they theoretically should be similar with. In PLS, convergent validity is assessed by average variance extracted (AVE), which measures the ratio of the amount of variance that a latent variables captures in its' indicator relative to the amount due to measurement error (Chin, 1998; Fornell and Larcker, 1981). As shown in Table 1, intention to pay zakat and the selection of formal zakat institutions exceeded 0.50. Religiosity and susceptibility to interpersonal influence exceeded 0.40, which are 0.424 and 0.483. Altruism was on cut off point, which is 0.400. However, it is accepted in the marketing literature that AVE values, which are higher than a benchmark of .40 are useable (O'Cass and Julian 2003).

Table 2: Correlation among Constructs.

Variable	V1	V2	V3	V4	V5
Altruism	0.632				
Intention to Pay Zakat	-0.266	0.911			
The Selection of Formal Zakat Institutions	-0.177	0.587	0.796		
Religiosity	0.382	0.274	0.182	0.651	
Susceptibility to Interpersonal Influence	-0.280	0.230	0.204	-0.227	0.695

According to Hulland (1999), discriminant validity refers to the extent to which measures of a given construct differ from measures from other constructs in the same model. Fornell and Larcker (1981) suggest to assess discriminant validity by

comparing the square root of average variance extracted (AVE) for each constructs with the correlation between the construct and other constructs in the model. The discriminant validity is established if the square root of the AVE of each construct is larger than the correlation between the construct and any other construct in the model (MacMillan et al., 2005). As suggested by MacMillan et al. (2005), discriminant validity is determined by looking down columns and across the row. For satisfactory discriminant validity, the diagonal element should be significantly greater that the off-diagonal elements in the corresponding rows and columns (Hulland, 1999; MacMillan et al., 2005).

Table 3: PLS Results for the Theoretical Model.

Hyp	Path Weight	R^2	Critical Ratio
H1	0,472*		2,015*
H2	-0,381^	0.284	1,989*
H3	0,231*		2,510*
H4	0,208*	0.387	1,988*
H5	0,566*		7,542*
AVE			0,34

The inner model or structural model focuses on the hypothesised relationships among the latent constructs. PLS is employing bootstrapping, that was first introduced by Efron (1979), as re-sampling technique to determine the significant of the paths (Chin, 1998). Bootstrapping generates a certain number of sub-samples by randomly choosing a case from the original data set. Each case in the earliest sample is provided a uniform probability. As recommended by Chin (1998), the bootstrap critical ratios for the path estimates should be greater than 1.96 (p<0.05). Table 3 presents the hypotheses of the study and shows the path coefficient between the exogenous and endogenous variables, average variance accounted (AVA) for, R2 and critical ratios. The AVA for the endogenous variable was 0.34 and the individual R2 are greater than the recommended .10 (Falk and Miller, 1992), except for H1 and H8. As suggested by Falk and Miller (1992), the significance of the individual path was assessed by calculating the product of the path and the correlation coefficient. The cut-off point for the path coefficient is 0.015 (15%) of the variance, as recommended by O'Cass (2002).

As shown on Table 3, critical ratios exceeded the benchmark of 1.96; ρ<0.05. Thus, all of hypothesis were significant. Religiosity has positive and significant effect on the intention to pay zakat (β= 0.472, t= 2.015, ρ= 0.044), so H1 was supported. Altruism had negative and significant effect on the intention to pay zakat (β= -0.381, t= 1.989, ρ= 0.047),

so H2 was not supported. Susceptibility to interpersonal influence has positive and significant effect on the intention to pay zakat (β=0.231, t= 2.510, ρ= 0.012), so H3 was supported. Intention to pay zakat has positive and significant effect on the selection of formal zakat institutions (β=0.566, t= 7.542, ρ= 0.000), so H4 was supported.

5 DISCUSSION

The results show that religiosity has a positive and significant effect on the intention to pay zakat, so H1 was supported. It means the greater the level of religiosity of a person, the greater him/her intention to pay zakat. This result is in line with the result of Rouf's (2011) study, which explains that a person's understanding of syariah norms, especially related to zakat greatly effects that person's awareness to pay zakat. Altruism is identified as the reason for someone to donate (Andreu, 2015). But the results show that altruism has a negative and significant effect on the intention to pay zakat, so H2 was not supported. It means the level of altruism of a person can't depend his/her intention to pay zakat.

The results show that susceptibility to interpersonal influence has a positive and significant effect on the intention to pay zakat, so H3 was supported. It means the greater the susceptibility to interpersonal influence of a person, be the greater him/her intention to pay zakat. This result is in line with the research conducted by Park and Lessig (1977), Bearden and Etzel (1982) and Bearden et al. (1989) that shows interpersonal influence can have an effect on information processing, the development of attitude and purchase behavior. Intention to pay zakat has a positive and significant effect on the selection of formal zakat institutions, so H4 was supported. It means the greater the intention of someone (in this study is Generation Y) to pay zakat, the greater the possibility of that person to choose a formal zakat institution as a place to pay zakat.

Implications for the future direction, it is expected that the government and zakat institutions can create public awareness and policy to improve the zakat activity. This policy aims to give people religious knowledges and improve the level of people's faith. It is expected that the government, zakat institutions, and ourselves can encourage people to participate in paying zakat regularly, such as through socialization. This activity should also be supported by zakat distribution facilities such as the Zakat Collector Unit in the government and private institutions.

The intention to pay zakat in a formal zakat institution can also be enhanced by socializing the ease and safety of paying zakat in a formal zakat institution. Then, by developing supporting facilities, such are websites and social media to access information about zakat institutions, reports on the collection and distribution of zakat funds, data of the zakat recipients, donation activities for the needy, and many more

6 CONCLUSIONS

Religiosity has positive and significant effect on intention to pay zakat. Altruism has negative and significant effect on intention to pay zakat. Susceptibility to interpersonal influence has positive and significant effect intention to pay zakat. Intention to pay zakat has positive and significant effect on the selection of formal zakat institutions.

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