

Literacy and Intention to Pay Zakat: A Theory Planned Behavior View Evidence from Indonesian Muzakki

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ABSTRACT

Zakat is a crucial instrument in Indonesian economic growth. It is considered vital because it can mobilize assets owned for economic growth by empowering certain groups in society, but Indonesian potential cannot be appropriately maximized. Empirically intention is a determining factor changes in muzakki behavior, influenced by muzakki's knowledge and attitude. The purpose of this study is to explore and examine how much impact the zakat literacy among Indonesian Muslims has on the intention to pay zakat. This study also analyzes the intention to pay zakat when viewed from the level of factors in the theory of planned behavior. This research involves structural equation modeling (SEM) approach, which is done through AMOS software, with a sample of 280 muzakki. The results of this study stated the hypothesis that was tested as a whole was accepted, so that it can be concluded the higher level of attitude, subjective norms, and literacy about zakat owned by muzakki it will have implications for the higher intention of muzakki in his compliance zakat paying.

Keyword: Zakat Literacy, Theory Planned Behavior (TPB), Intention to Pay Zakat, Structural Equation Modelling (SEM)

INTRODUCTION

Indonesia is one of the countries that has the largest Islamic community in the world; data shows in 2017 12.9% of the world's Muslim religions live in Indonesia (Istiqomah & Asrori, 2019; Mukhibad et al., 2019). One of the pillars in Islam is the obligation to pay zakat, but empirically the Indonesian Muslim community is not fully aware of this obligation (Afiyana et al., 2019; Istiqomah & Asrori, 2019). Whereas zakat is an essential instrument in Islamic economics, it is considered vital because it can mobilize assets for economic growth by empowering certain groups in society: poor, needy, fund

administrators, slaves, debtors and travelers (Al Jaffri Saad & Haniffa, 2014; Bunyamin, 2019). According to data released by the National Board of Zakat (BAZNAS), the potential for Indonesian zakat in 2017 reaches Rp 271 trillion per year. But the amount of zakat received has only reached Rp 5 trillion. In addition to Baznas, the CEO of Rumah Zakat, also said the same thing, namely the potential for zakat in Indonesia had reached 217 trillion, but the realization of zakat collected is still raised at 4% (Afiyana et al., 2019; Andiani et al., 2018; Tahliani, 2018). For this reason, it is necessary to formulate a solution related to the problem of not yet maximizing the potential of zakat.

Empirically several studies have been carried out, stating that one of the problems that directly intersects is the low level of muzakki literacy (Bin et al., 2019; Mohd Ali et al., 2017). Literacy in the modeling of compliance-based zakat has been shown to significantly influence the intention to pay zakat (Bin et al., 2019; Sulaiman et al., 2019). This finding supports previous research, which states that the intention and awareness of paying the zakat are determined by how much knowledge and understanding of religion and zakat (Mohd Ali et al., 2017). When viewed from the perspective of psychology, one's intention can be predicted by three determinants: attitude towards certain behaviors, possessed subjective norms and perceived behavioral control (Theory of Planned Behavior) (Al Jaffri Saad & Haniffa, 2014; Huda et al., 2012; Ramdhani, 2016). Muzakki's intention to pay zakat is influenced; by individual attitude factors towards attributes attached to zakat, by the influence of others, and also by perceptions about behavioral control that can facilitate or inhibit individuals in paying zakat (Awadh Bin-Nashwan & Abdul-Jabbar, 2016; Huda & Ghofur, 2016).

For this reason, the purpose of this study is to explore and examine how much influence the zakat literacy among Indonesian Muslims has on the intention to pay zakat. The study also examined the intention to pay zakat when viewed from the level of factors that exist in the theory of planned behavior. The findings of this study are expected to contribute to the vacuum in the knowledge of zakat. They can be used as a strategic reference for institutions authorized to increase the ratio of zakat to the Islamic economy.

LITERATURE REVIEW

Zakat Literacy

Zakat is the main foundation of Islam. Compulsory, not only bring blessings and cleanses the soul but also has a tremendous social and economic impact (Andiani et al., 2018; Mikail et al., 2017). The word zakat has several etymological meanings, namely blessing, growth and development, holiness, and goodness. While in terms of zakat is part of the property with certain conditions, which God requires to its owner, to be submitted to those entitled to receive it with certain conditions (Al-Mamun & Haque, 2015; Hoque et al., 2015). The relationship between the notion of zakat is very comprehensive, the assets that are issued with the purpose of zakat, assets will be a blessing, grow, develop, sacred and good (Dandago, K., Muhammad, A., & Abba, 2016).

"Take alms from a portion of their property, with that alms you cleanse and purify them and pray for them. Verily, your prayers (become) peace of mind for them. and Allah heareth again knows." (QS: At-Taubah, 103)

" And something Riba (additional) that you give so he increases in human wealth, So Riba does not add to Allah. and what you provide in the form of alms that you intend to achieve the pleasure of Allah, then (who do so) Those who multiply (reward)" (QS: Ar-Rūm, 39)

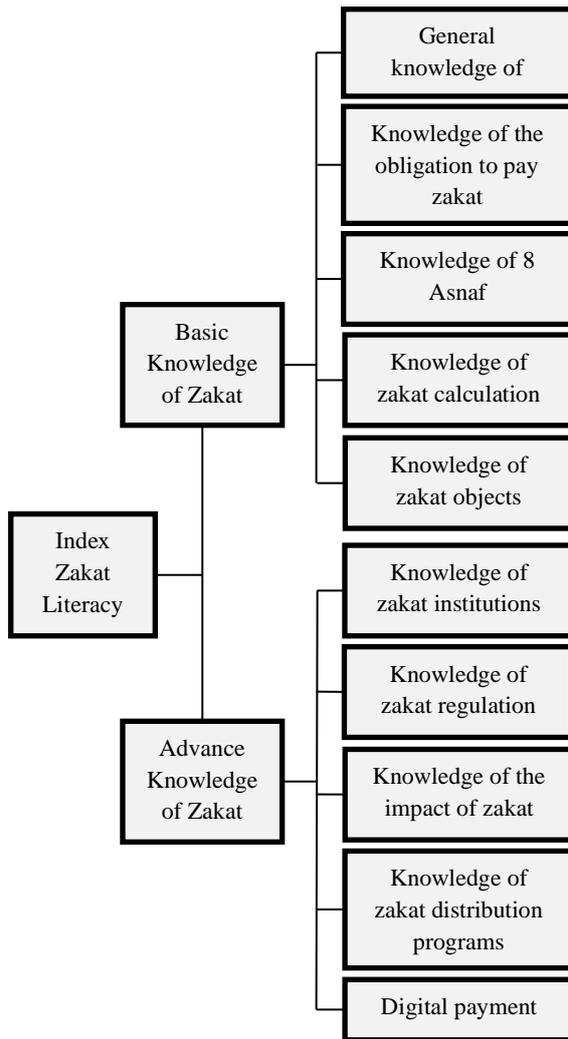


Figure 2. Components of Zakat Literacy

Source: BAZNAS (2019)

The concept of literacy in Islam has become part of the development of Islam history and has been a Muslim culture since the time of the Prophet; it is marked by the descent of Surah Al-Alaq verses 1-5 where the first verse in Surah Al-Alaq is "Iqra" which means to read. The verse is Allah SWT command to read or literate in a broader meaning (BAZNAS, 2019). Furthermore, the general concept of literacy is an ability, knowledge, and understanding of something that will change one's behavior and decisions towards it (Antara et al., 2016; Bin et al., 2019). Accurately, the definition of zakat

literacy can be interpreted as a person's ability to read, understand, calculate and access information about zakat, which in the end, the level of awareness in paying zakat will be higher. In a study conducted by the National Board of Zakat stated (see figure 1), zakat literacy consists of two main dimensions, namely basic knowledge about zakat and advanced knowledge about zakat. From these two dimensions, five variables were formed for the first dimension and five variables for the second dimension (BAZNAS, 2019).

Theory Planned Behavior (TPB)

Theory planned behavior is used to help understand intentions and behavior. This is also known as a social cognitive framework. TPB behavior decisions are not spontaneously made but are the result of a reasoned process in which behavior is influenced, with attitudes, norms, and perceptions of control over behavior (Allah Pitchay et al., 2019; Wang et al., 2018). The TPB model has three key factors, namely, perception of behavioral control, subjective norms, and attitudes towards behavior (see figure 2). Overall, TPB theory is an activity-based model that has been formed to justify the intentions of certain individual behaviors (Ajzen, 2005). This theory is widely used in various studies and applied in the field of business and management behavior.

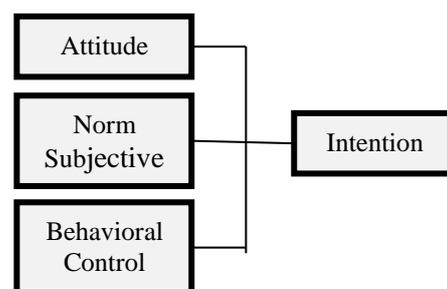


Figure 3. Theory Planned Behavior Framework

Source: Ajzen (2005)

The main element in TPB dimension is an attitude some researchers have tested attitude towards zakat as a critique of behavioral intention (Ashraf, 2019). Heikal et al in his research found that a significant relationship between attitude and adherence to zakat on employment income (Heikal et al., 2014). Likewise Bidin et al revealed that attitudes significantly influence the obligation of zakat among fund owners and attitudes towards zakat payment significantly influences zakat fulfillment behavior (Bidin et al., 2009).

The second element is subjective norms, based on the available literature; there is a significant influence of subjective norms on behavioral intention. In the perspective of zakat, previous research has been carried out, namely the relationship between subjective norms to fulfil zakat shows mixed results. Andam and Osman research result indicate a relationship between the two variables, namely subjective norms and intention to fulfill zakat (Andam, A.C. and Osman, 2019).

The last element is the perception of behavioral control. Previous studies have shown that there is a relationship between perceived behavioral control and behavioral intention. In terms of research relating to zakat, previous studies investigated the relationship between perceived behavioral control and intentions in fulfilling zakat. The results showed significant correlation between perceived behavioral control and zakat compliance intentions (Heikal & Khadafi., 2014). Based on some of the literature above, the use of TPB theory is the best to consider in individual behavioral intentions.

MODEL DEVELOPMENT

Zakat Literacy Effect on Intention to Pay

Having a deep understanding related to zakat is an obligation for all adherents of Islam, because the property will be held accountable when the time comes. Empirically studies that specifically address the relationship of zakat literacy with the intention to pay zakat are still very rarely conducted. One of the research results shows that the growth factor of the intention to pay zakat is on how often the muzakki follows the study of science, so that it has implications for increasing knowledge (Beik & Alhasanah, 2012). Next muzakki's more knowledge about zakat such as; the terms, conditions, calculations, recipients and the zakat law will affect the increasing intention of muzakki to pay zakat (Mohd Ali et al., 2017). In support of this statement, several studies have suggested that the higher level of muzakki's knowledge of zakat, this can have a significant impact on the intention of muzakki to pay zakat (Huda & Ghofur, 2016; Martono et al., 2019; Sedjati et al., 2018).

H1: Zakat literacy has a positive effect on Intention to pay zakat

Theory Planned Behavior Factors Effect on Intention to Pay

Behavior of paying zakat by muzakki is an action in the category of open behavior. Intention is the main determining factor in predicting behavior; the behavior is reflected in one's planned intentions to take action or not (Ajzen, 2005). The literature review states that the intention to pay zakat muzakki is influenced; by perceptions of behavioral control that can promote and inhibit factors in paying zakat, by his attitude towards the attributes inherent in zakat payment, and also by the influence

of others closest to him (Al Jaffri Saad & Haniffa, 2014; Awadh Bin-Nashwan & Abdul-Jabbar, 2016). Empirically several studies that have been carried out state that the factors in TPB (Attitudes, subjective norms, and behavioral control) can simultaneously have a significant positive effect on Muzakki's intention to pay zakat (Andam, A.C. and Osman, 2019; Heikal et al., 2014; Huda et al., 2012). While the results of research from Al Jaffri Saad and Haniffa stated, only two factors had a significant positive effect on the intention to pay zakat, namely attitude and subjective norms (Al Jaffri Saad & Haniffa, 2014).

H2: Attitudes has a positive effect on the intention to pay zakat

H3: Subjective norms has a positive effect on intention to pay zakat

H4: Behavioral control has a positive effect on intention to pay zakat

Theory Planned Behavior Factors Effect on Zakat Literacy

Empirically, studies that specifically discuss the relationship between TPB factors and zakat literacy are still very rarely carried out, thus this study uses a

theory that pertains to zakat literacy, namely financial literacy. In financial literacy the knowledge factor is divided into two perspectives; basic knowledge and advance knowledge. Both relate to how humans utilize their knowledge as a concept of behavior change (Castro-González et al., 2020; Fujiki, 2020; Muñoz-Murillo et al., 2020). Some research states that the attitude factor (personal characteristics) is the key to how much literacy level is owned and can be utilized (Ameliawati & Setiyani, 2018; Grohmann, 2018; Ibrahim et al., 2009; Mindra & Moya, 2017). Whereas Lajuni et al specifically in his study discussed the influence of the factors that exist in TPB (attitudes, subjective norms, and behavioral control) on literacy; empirically attitude and behavioral control have a positive effect on financial literacy, while subjective norms show symptoms of no influence (Lajuni et al., 2018).

H5: Attitudes has a positive effect on zakat literacy

H6: Subjective norms has a positive effect on zakat literacy

H7: Behavioral control has a positive effect on zakat literacy

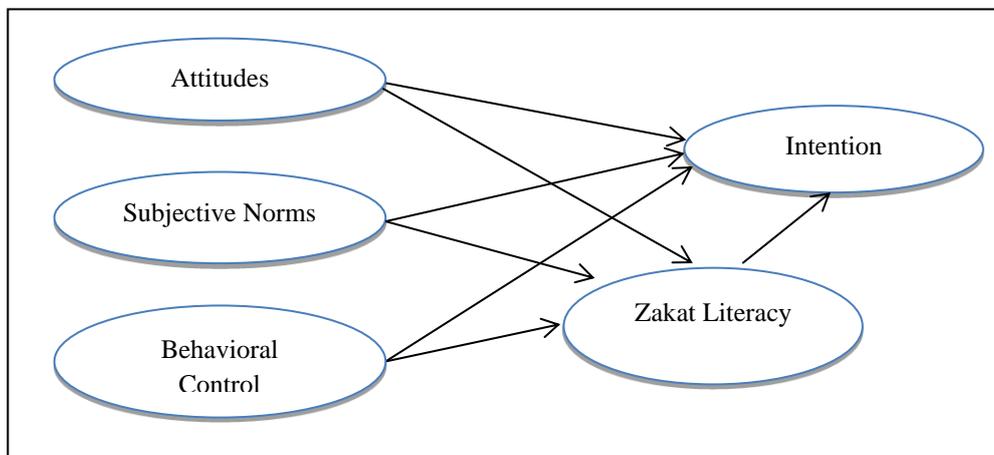


Figure 4. Research Framework

Source: various sources gathered by previous studies

METHODOLOGY

This research involves structural equation modeling (SEM) approach, which is done through AMOS software. SEM analysis includes various statistical analyzes such as path analysis, confirmatory factors analysis (CFA), root mean square area (RMSEA), causal modeling with latent variables and multiple regression analysis variances (Anwar et al., 2018; Hair et al., 2010; Yusfiarto & Pambekti, 2019). This

research was conducted by utilizing community surveys with questionnaire media. With a population of 576 respondents, however, those who meet the requirements related to the results of the questionnaire are only 280 respondents. So that the sample used was 280 respondents (see table 1), the number was categorized as eligible when using the provisions of the existing number of indicators and multiplied by 5-10 (Ferdinand, 2002).

Table 1. Respondents Profile

Respondent Demographics		Frequency	Percentage
<i>Gender</i>	Male	183	65.4%
	Female	97	34.6%
<i>Domicile by Regional</i>	Central Java	84	30.0%
	East Java	46	16.4%
	West Java and Banten	52	18.6%
	Special Region of Jakarta	43	15.4%
	Special Region of Yogyakarta	55	19.6%
<i>Job by Industry</i>	Civil Servant	40	14.3%
	Financial Services	76	27.1%
	Teacher / Lecturer	48	17.1%
	Retired	23	8.2%
	Retailer	32	11.4%
	Entrepreneur	37	13.2%
	Manufacture	24	8.6%

Source: data processed, 2020

RESULT AND DISCUSSION

The first test is a reliability and validity test; the analysis uses the Cronbach alpha test (> 0.6) and the corrected item-total correlation (> 0.4). The reliability criteria of the questionnaire if the cronbach alpha value is above 0.6, the provisions of data validity if the corrected item total correlation value is more than 0.4. In table 2 explains that the value of cronbach alpha and corrected item total correlation on each variable, following the provisions so that it meets

the research assumptions. The subsequent analysis is a full model SEM analysis; the results of data processing at the full SEM model stage are carried out by conducting a suitability test and a statistical test. Analysis of the results of the confirmatory factor analysis showed $CMIN / DF = 1.093$, $GFI = 0.89$, $AGFI = 0.92$, $CFI = 0.95$, $TLI = 0.94$, $RMSEA = 0.032$, $Chi-Square = 21.536$, $Probability = 0.29$. The parameters produced in the analysis can be evaluated to be within the recommended limits (see table 3 and figure 4). While

the measurement results from the standardized regression weight analysis on the Full model show (see figure 5), the value of the relationship between variables and indicators is in a good range, which is more than equal to 0.50.

It can be concluded that these parameters are in good category according to the theory that loading factors are said to be in good categories if more than or equal to 0.50 (Hair et al., 2010; Ferdinand, 2002)

Table 2. Reliability and Validity Tests

No	Variable	Cronbach Alpha	Corrected Item Total Correlation	Conclusion
1	<i>Intention to pay</i>	0.814	0.844	accepted
2	<i>Zakat literacy</i>	0.819	0.835	accepted
3	<i>Attitude</i>	0.828	0.849	accepted
4	<i>Subjective Norms</i>	0.839	0.818	accepted
5	<i>Behavioral Control</i>	0.845	0.829	accepted

Source: data processed, 2020

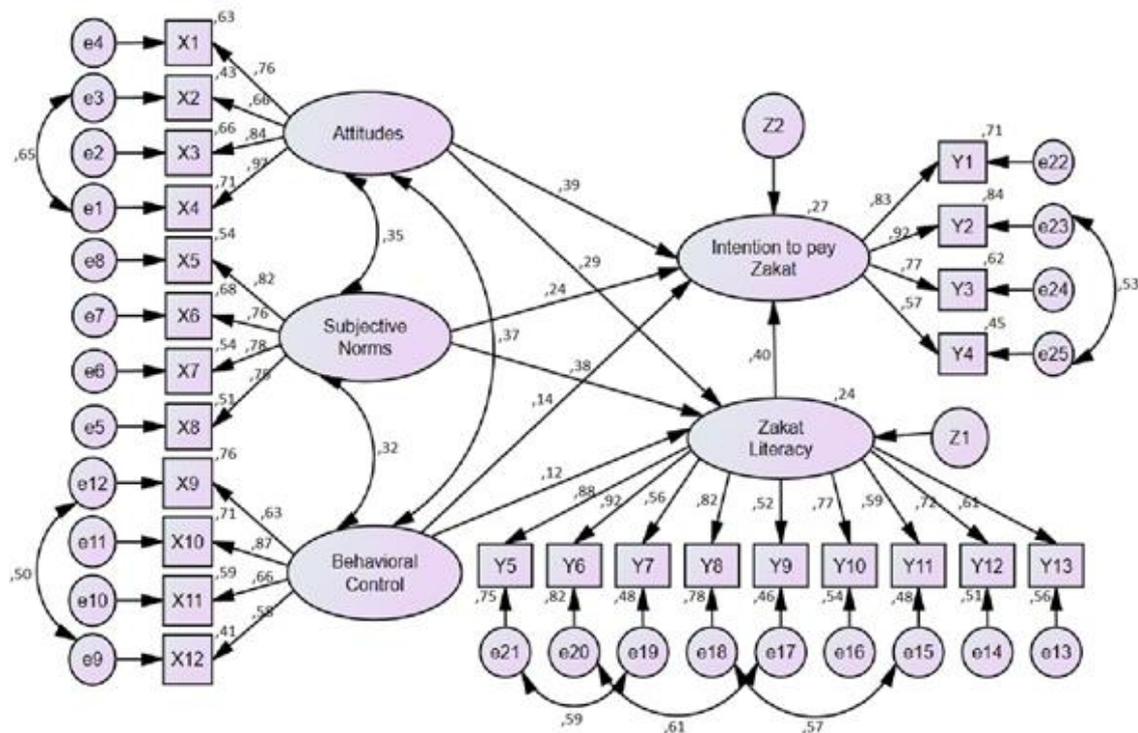


Figure 5. Confirmatory Factor Analysis Construct Full Model

Source: data processed, 2020

Table 3. Confirmatory Factor Analysis Testing Results

Goodness of Fit Index	Cut-Off Value	Analysis of Full Model	
		Result Analysis	Evaluation Model
<i>Chi Square</i>	< 21,774	21,536	Good
<i>Probability</i>	≥ 0,05	0,29	Good
<i>RMSEA</i>	≤ 0,08	0,032	Good
<i>GFI</i>	≥ 0,90	0,89	Marginal
<i>AGFI</i>	≥ 0,90	0,92	Good
<i>CMIN/DF</i>	≤ 2,00	1,093	Good
<i>TLI</i>	≥ 0,95	0,94	Marginal
<i>CFI</i>	≥ 0,95	0,95	Good

Source: data processed, 2020

After all assumptions are fulfilled, the hypothesis testing is analyzed using the critical ratio (CR) and probability (P) values of a causality relationship through the operation of structural equation modeling, using CR value parameters >1.96 and P < 0.05 (Hair et al., 2010; Ferdinand, 2002; Anwar, Rehman and Shah, 2018). Based on the results of the analysis show (see table 4): zakat literacy has a positive effect on intention to pay zakat (CR = 3.67, P = 0.01, H1 supported), attitude has a positive effect on intention to pay

zakat (CR = 3.48, P = 0.01, H2 supported), subjective norms have a positive effect on intention to pay zakat (CR = 2.16, P = 0.02, H3 supported), behavioral control has a positive effect on intention to pay zakat (CR = 1.74, P = 0.09, H4 not supported), attitude has negative influences to zakat literacy (CR = 2.97, P = 0.01, H5 supported), subjective norms have a positive effect on zakat literacy (CR = 3.19, P = 0.01, H6 supported), behavioral control has a positive effect on zakat literacy (CR = 1.36, P = 0.13, H7 not supported).

Table 4. Regression Weight Structural Equational Model

Relationship		Estimate	S.E.	C.R.	P
Zakat Literacy	← Attitudes	0.294	0.121	2.975	0.015
Zakat Literacy	← Subjective Norms	0.382	0.078	3.193	0.016
Zakat Literacy	← Behavioral Control	0.125	0.137	1.364	0.137
Intention to pay Zakat	← Attitudes	0.394	0.084	3.481	0.012
Intention to pay Zakat	← Subjective Norms	0.242	0.112	2.158	0.023
Intention to pay Zakat	← Behavioral Control	0.145	0.154	1.742	0.092
Intention to pay Zakat	← Zakat Literacy	0.406	0.271	3.677	0.011

Source: data processed, 2020

Table 5. Hypothesis Result

	Relationship	C.R.	P	Result
<i>H1</i>	<i>Zakat literacy has a positive effect on Intention to pay zakat</i>	3,67	0,01	Accepted
<i>H2</i>	<i>Attitudes has a positive effect on intention to pay zakat</i>	3,48	0,01	Accepted
<i>H3</i>	<i>Subjective norms has a positive effect on intention to pay zakat</i>	2.16	0,02	Accepted
<i>H4</i>	<i>Behavioral control has a positive effect on intention to pay zakat</i>	1.74	0,09	Rejected
<i>H5</i>	<i>Attitudes has a positive effect on zakat literacy</i>	2.97	0,01	Accepted
<i>H6</i>	<i>Subjective norms has a positive effect on zakat literacy</i>	3,19	0,01	Accepted
<i>H7</i>	<i>Behavioral control has a positive effect on zakat literacy</i>	1.36	0,13	Rejected

Source: data processed, 2020

Based on the estimated output of the SEM model it can be said (see table 5); zakat literacy variable has a positive effect on the intention to pay zakat variable, these results support previous research which states that the higher level of muzaki knowledge, the implications for the intention of muzakki paying zakat (Huda & Ghofur, 2016; Martono et al., 2019; Sedjati et al. ., 2018); variable attitudes and subjective norms have a positive effect on intention to pay zakat, it supports previous research which states that the intention to fulfill zakat is significantly influenced by the attitude and norms of muzakki on zakat payment (Andam & Osman, 2019; Al Jaffri Saad & Haniffa, 2014); variable attitudes and subjective norms have a positive effect on zakat literacy, these results support the results of previous research which states that literacy is driven by how strong a person's subjective attitudes and norms are on the utilization of possessed knowledge (Mindra & Moya, 2017); whereas for behavioral control variables, according to the output variable results do not have a positive effect on the zakat literacy variable or the intention to pay zakat

variable, these results do not support the results of previous studies (Lajuni et al., 2018; Andam & Osman, 2019).

CONCLUSION

In general, the results of this study stated the consistency of literacy and TPB in the context of zakat. Variables in TPB and literacy, such as subjective norms, attitudes, and knowledge play an important role in explaining muzakki's intention in paying zakat. These findings show that literacy and TPB are general theories that can be applied in various fields to explain compliance behavior. From a theoretical point of view, the results indicate that the higher level of mastery of muzakki's knowledge on zakat, both in general and specifically, will have implications for the high intention of muzakki to pay zakat. Furthermore, when viewed from a behavioral perspective, the factors in TPB, namely attitude and subjective norms, have the highest impact value concerning the intention of muzakki to pay zakat. Attitude plays an internal role, related to the faithful response to the

number of benefits received in paying zakat, and subjective norms play a role in external responses related to the impulse received to grow muzakki's intentions in paying zakat. In practical terms, the findings of this research can be utilized by zakat institutions to focus more on increasing muzakki literacy (knowledge of zakat) by putting forward the perspective of muzakki's attitude and subjective norms in the context of zakat. Although the research findings have described the intention of muzakki to pay zakat, these findings should be carefully defined. Because the scope of this research only focuses on a few regions in Indonesia. As such, it is recommended that future studies be conducted involving a larger and more pluralistic sample in Indonesia so that they can define muzakki's behavior more comprehensively about zakat. Also, future studies must consider other variables related to the context of zakat paying compliance behavior.

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