

## FACTORS AFFECTING BEHAVIOUR OF PAYING ZAKAT IN GREATER JAKARTA INDONESIA

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### ABSTRACT

The potential of Zakat and Zakat collected in Indonesia are very different. This gap occurs due to a lack of public awareness of the responsibility of Zakat, lack of trust in zakat institutions, lack of socialization of Zakat, and lack of acceptance and use of ideal technology to pay Zakat. This study's primary purpose is to determine the elements that influence the intention to pay Zakat. This study creates a model by integrating aspects of integrated marketing communication and the use of technology as independent variables. Sampling was used to collect 400 respondents among zakat payers who met the set criteria. The findings reveal that the use and application of diverse technologies and integrated marketing communications are associated with outcomes. This study adds to the model specification repertoire. Therefore, this research approach is important to bring new insights into model specifications.

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## INTRODUCTION

The average zakat payer has a zakat potential of Rp 82 per zakat payer, according to a PIRAC survey of 10 major cities in the Republic of Indonesia. These results mean a relatively large gap between potential and actual accumulation [1]. Judging from the facts, the Zakat, infaq, alms, and zakat collections carried out by the official zakat collection agency in 2016 reached only the realization target of IDR 5 trillion. This score indicates that the collection's expression has yet to realize its potential fully. Obligatory lack of understanding of Zakat (muzakki), lack of trust in BAZNAS and LAZ, and muzakki's behavior are still in a short-term, decentralized interpersonal relationship. Marketing messages influence the intent of those who act. One of the causes of the poor performance of zakat institutions is that Muslims do not want to pay zakats at zakat institutions, and the public distrust official zakat administrations that pay Zakat voluntarily. To address this issue, Zakat administrators must investigate and understand how Muzakki behaves when receiving donations and gaining credibility. Communication is essential for Amil Zakat educational institutions, especially zakat payers and recipients, to interact with the community. The communication in question is marketing communication [2, 3]. The main problem with marketing is getting people's attention. That is, finding new ways to get people's attention and get the brand into their hearts[4]. Marketing or post-promotion communication consists of five forms of promotion: advertising, promotion, publicity, personal sales, and marketing-direct d and combined into a fully integrated marketing communications program via integrated marketing communications (also known as integrated marketing communications (IMC). According to, using financial technology to manage ZIS (Zakat, infaq, sadaqah is an innovation that significantly enhances the receipt and distribution of Zakat. Using financial technology applications to use technology can improve performance and reach more people with Zakat management. He also argues that financial technology as a medium for implementing technology-based financial services can provide a solid foundation for improving the efficiency and effectiveness of Zakat.

## LITERATURE REVIEW

### Integrated Marketing Communication

IMC (Integrated Marketing Communication) is a company that regularly designs and implements several effective communication programs for customers and potential consumers. Integrated marketing communications is the concept that a company integrates and manages various communication channels to deliver a clear, consistent, and desirable message about a company or organization and its products. The IMC strives to directly or indirectly influence the consumer behavior of the target group [5, 6].

IMC strategically manages or influences all messages sent to the group and facilitates dialogue between data management and choices with them to create beneficial relationships with consumers and other stakeholders. It is a cross-sectoral way of developing and maintaining. Marketing or promotional communication is an effort to communicate the benefits of a product and encourage people to buy it. Marketing communicators are focused on influencing consumer perceptions, attitudes, emotional responses, and brand decisions. The advertising mix is a broad term commonly used in marketing communications. Advertising, promotion, public relations, personal sales, and direct marketing are all components of this term and are sometimes referred to as the marketing mix. With so many ways to communicate with consumers and prospects, it is becoming increasingly important for businesses to adopt the concept of integrated marketing communications [7].

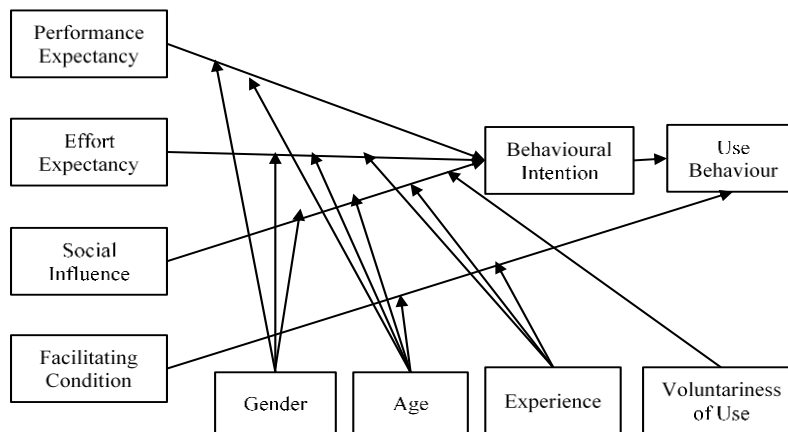
### Unified Theory of Acceptance and Use of Technology (UTAUT)

What is expected when using information technology is the success of that technology/ Personal acceptance of technology is a factor that must be considered for this outcome. As a result, various scholars have conducted research on the acceptance of information technology. One hypothesis that explains the acceptance of technology is the UTAUT [8]. Among various technology acceptance models, this UTAUT model evaluates technology acceptance (e-learning) in the work environment and can be created by integrating multiple acceptance theories. Rational Behavior Theory (TRA), Planned Behavior Theory (TPB), Technique Acceptance Model (TAM), Motivational Model (MM), Planned Behavior

Theory (TPB), Combination of TAM and TPB Theory Model, PC Utilization Model (MPCU), Innovation Dissemination Theory (IDT), and Social Cognitive Theory (SCT) are some of these theories [9, 10].

Among the most critical basic theoretical models, UTAUT is a comprehensive theory that integrates the construction of factors that influence the adoption of new technologies by individuals or organizations. They developed this theory to integrate and develop early ideas that they saw as similarities and flaws. The concept of ease of use perceived in the acceptance theory model is almost the same as the concept of ease of use in the innovation diffusion theory. Both show how to use the technology for easy access. Previous theories' shortcomings were realization techniques and a broad focus on humans rather than organizational settings with more complex challenges due to administrative concerns.

However, the survey has focused primarily on students and online technology users (e-commerce customers), with a small number of artists and organization members. Previous studies relied on cross-section measurements and only went through a few steps (longitudinal sections). Finally, previous studies did not focus on users in voluntary and necessary situations, and only a handful took advantage of good traits such as age, gender, and technical experience. You can extend this theoretical model to determine how variables can be used in information technology. The model describes these variables as follows:



**Figure 1 Unified Theory of Acceptance and Use of Technology (UTAUT)**

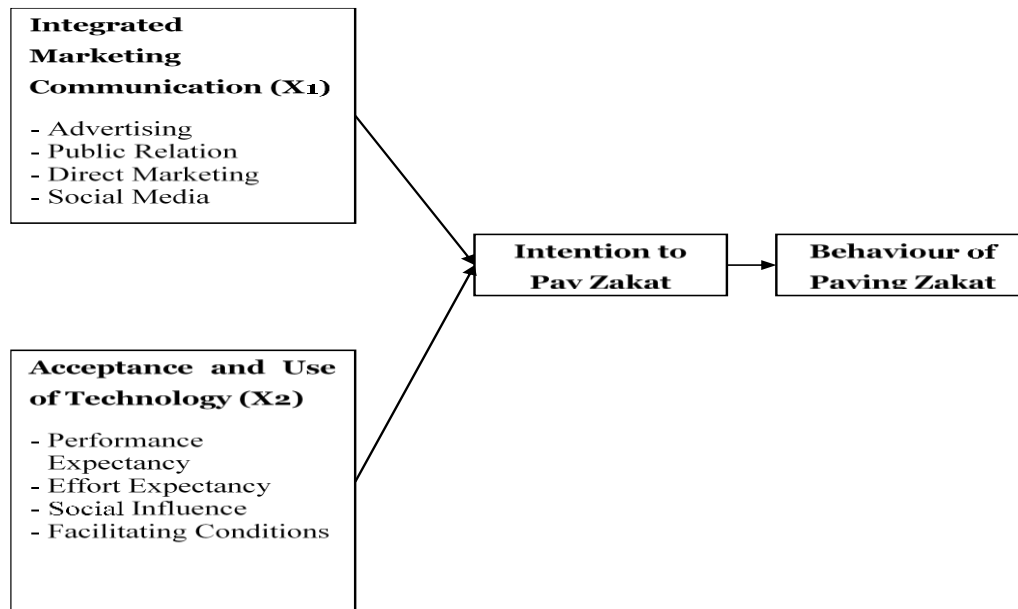
The Unified Theory of Technology Acceptance and Use (UTAUT) is one of the latest frameworks for implementing technology [11]. UTAUT combines the quality that results from combining eight theories into one. Rational Behavior Theory (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Planned Behavior Theory (TPB), TAM and TPB Theory, PC Utilization Model (MPCU), Innovation Dissemination Theory (IDT) and Social Cognitive theory is eight important ideas summarized in UTAUT (SCT). UTAUT is more successful than the other eight theories and explains 70% of user differences.

## RESEARCH METHODS

Research is a research strategy. In this survey, a survey will be distributed to respondents as part of the survey. A questionnaire is required before defining methods and collecting comprehensive data to address ethical concerns. First, a pilot study was conducted to determine the reliability of the equipment by checking the internal integrity of the equipment. As a result, the device's effectiveness was assessed by assessing the elements, language, and time required to complete the questionnaire. The study ends with in-depth discussions and conclusions that suggest future studies and limitations [12].

## CONCEPTUAL FRAMEWORK

Donations are considered an essentially human phenomenon because they are socially supported and contribute to improving people's standard of living. This is shown by thousands of people who help and donate daily to humanity, politics, the environment, and other purposes. Similarly, Zakat is a component of worship alongside social purposes. A must-have for qualified Muslims. This study examines the willingness of those who pay Zakat.



**Figure 2 Conceptual Framework of Research**

This study examines the effects of individual attitudes, subjective norms, and perceived behavioural control on Zakat's willingness to pay. This study also examines the impact of technology on the intent to pay Zakat across four aspects: expectations of achievement, expectations of effort, social impact, and terms of support [13]. This study also looks at the impact of integrated marketing communications on Zakat's willingness to pay. Finally, consider the impact of restrictions on your intent to pay Zakat. The intent to pay Zakat is a mitigation variable, and the final dependent variable is Zakat's paying behaviour. Figure 2 shows the conceptual framework. Relationships between variables are hypotheses that are quantitatively tested. The hypothesis is explained in the next section. The next part also describes the instrumentation of each variable [14, 15].

## Research Hypotheses

We investigated the behavior of zakat payers. Attitudes, subjective norms, and perceptions of behavioural control all significantly impact the desire of zakat payers to pay Zakat at the same time. In addition, a study was conducted to investigate individual aspects of Zakat as a predictor of willingness to pay. According to the results, personal characteristics significantly influenced Zakat's willingness to pay. The same results were reported in a study by Haji-Othman et al. In Indonesia and Malaysia. 2017 Therefore, the hypotheses about the individual factors in this study are:

- H1: Integrated Marketing Communication has a significant effect on the Intention to Pay Zakat
- H2: Acceptance and Use of Technology significantly affect the intention to pay Zakat.

## Acceptance and Use of Technology

One's expectation of performance is the belief that the system can be used to accomplish tasks and improve performance. Venkatesh et al. (2003) Performance expectations are the level of one's belief that using a system improves performance. Three questions are used to evaluate the expected performance factor. In this study, we used a 5-point Likert scale (5-point Likert scale), 1 point very disagreeable (STS), 2 points disagree (TS), 3 points neutral (N), I think so (S), I think 5 points very much (SS). Effort expectations are defined as the system can quickly reduce its own workload.

The three questions assess business expectations on a 5-point Likert scale. Social impact refers to using technology-based support or external impact by others. Three questions from a study on the 5-point Likert scale are used to evaluate support condition variables. The degree to which one believes that technical and organizational tools facilitate the use of the system is called facilitation conditions. The enablement condition variable is evaluated using three survey-based questions on a 5-point Likert scale.

**Table 1** *Instrumentation of Acceptance and Use of Technology*

Dimensions	Indicators (Code)	Scale
Performance expectations	E-Zakat is very useful for paying Zakat (PRX1). E-Zakat increases the efficiency of paying Zakat (PRX2). E-Zakat helps solve the problem of paying Zakat more quickly (PRX3).	Likert 1 – 5
Effort expectations	E-zakat is easy to learn (EFX1). E-zakat is easy to understand (EFX2). E-zakat is easy to use (EFX3).	Likert 1 – 5
Social Influence	People around me influence me to pay Zakat through e-zakat (SOS1). People who are vital to me advise me to use e-zakat (SOS2). The people around me using e-zakat look trendy (SOS3).	Likert 1 – 5
Facilitating Conditions	I have enough knowledge to use e-zakat (FCN1). The existing technology facilities and infrastructure support e-zakat (FCN2). Many people are experts in dealing with difficulties using e-zakat (FCN3).	Likert 1 - 5

Table 1 shows two dimensions of the Instrument of acceptance and technology utilization, the indicator of expected performance has three items, the indicator of expectations has three items, the indicator for social influence has three items, and the three items in the Facilitating Conditions indicator. As a measuring tool, use a Likert scale.

## Dataset Research

The population is the total number of items whose properties are being investigated. The population of this survey is Zakat payers in the large Jakarta Muslim community, including the cities of Jakarta, Bogor, Depok, Tangerang, and Bekasi, with a population of 17,814,997 million, 82.12% or 14,629,676 Muslims.

The sample represents a subset of the population whose characteristics are being investigated. A good sample can represent the population or explain its characteristics. The quality and quantity of the survey sample influence survey results, as the survey samples help generalize the population's characteristics in the survey results. Researchers can use data collection strategies to get information about the research topic they are working on. This process is very important in research for reliable results. Data collection is an essential phase of research as it is used to retrieve data. Researchers collect data using a variety of strategies, including data acquisition techniques. Other experts believe that data collection is a systematic way to collect data that may be relevant.

## RESULTS AND DISCUSSION

In this study, we build a structural model using a structured conceptual framework and calculate each variable using indicators used to check the validity and reliability of the model through a series of tests. Increase. On average, each independent variable has 2-4 dimensions. Each dimension is measured using 3-4 indicators. The 4D measurement of integrated marketing communications is the first independent variable. This includes advertising, personal sales, public relations, and direct marketing. Three points are used to measure each dimension. The adoption and implementation of the second independent variable, technology, is evaluated in four ways. These characteristics include performance expectations, commercial expectations, community impacts, and support conditions. The dependent variable was intended to pay Zakat, and three indicators were used to measure Zakat's behaviour. The dependent variable has no dimensions. Figure 5 shows the overall relationship between dimensions and factors.

### Convergent Validity

Convergent validity is a commonly used word in behavioural science and describes the extent to which two assessments of conceptually comparable components are related. Convergent validity, like discriminative validity, is a subtype of conceptual validity. Convergence is valid when two identical configurations are similar, while discrimination is valid when two different configurations can be easily separated. You can use the correlation coefficient to evaluate the validity of convergence. Convergence validity is demonstrated when the conceptual test is strongly associated with other tests that may evaluate similar ideas. For example, to determine the convergent validity of a test, you can compare the score of the test with the scores of other tests designed to evaluate basic math skills. The correlation between the test results shows the validity of the convergence.

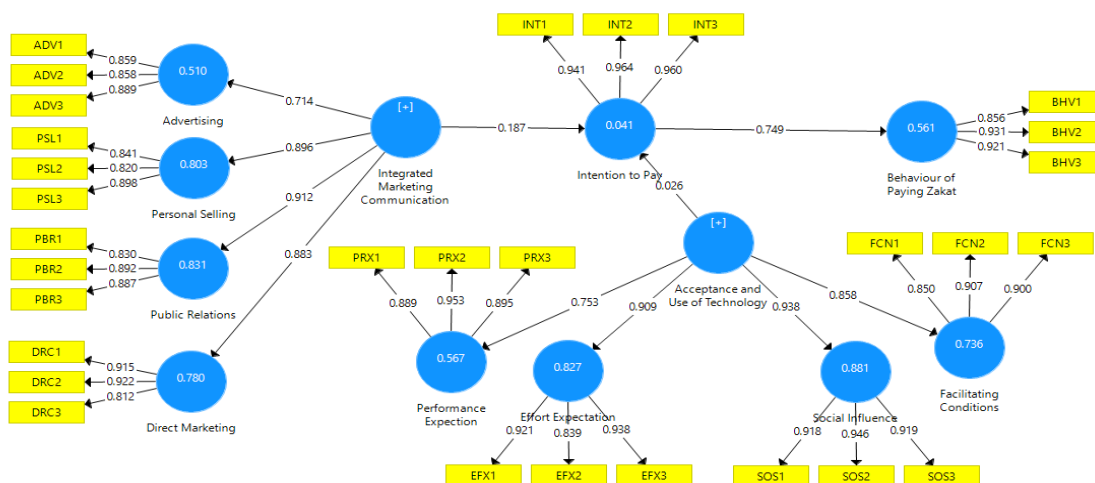


Figure 3 Result of PLS Algorithm

The validity of convergence is calculated by comparing the factor loading value of each indicator with its constituents. In confirmatory studies, the minimum factor load is 0.7. The results of the PLS-SEM algorithm, which demonstrates the validity of convergence, are shown below.

According to the results of the estimation model in Figure 3, the load factor of all indicators is over 0.7. The results show that all measurements help evaluate each configuration and can be used for analysis. The factor loading values for each indicator in the construct are summarized in the table below.

## Summary of Hypotheses Test

Table 2 Summary of hypotheses test in 3 variables, all variables valid, see table 2 summary of hypotheses test.

**Table 2** Summary of Hypotheses Test

Hypotheses	Relationship	Accepted or Rejected
Hypothesis 1	Integrated Marketing Communication has a significant effect on the Intention to Pay Zakat.	Accepted
Hypothesis 2	Acceptance and Use of Technology significantly affect the intention to pay Zakat.	Accepted

The main results of previous hypothesis tests are compared with the results of previous studies—next, the discussion shifts to the theoretical, methodological, and explicit contributions of research. The discussion below highlights the study's shortcomings and suggests recommendations for further study—next, the discussion shifts to the theoretical, methodological, and explicit contributions of research. Subsequent discussions will highlight the study's shortcomings and suggest recommendations for further study.

## CONCLUSIONS

This research provides essential information and solves various research problems at the beginning of the language. In this part, the conclusions of this study are presented, showing that integrated marketing communications have a significant and positive impact on the intent to pay Zakat. The acceptance and use of technology have a positive and significant impact on Zakat's payment intent. This shows that UTAUT's method of predicting Zakat's payment intent and Zakat's payment intent has a positive and significant impact on Zakat's payment behavior.

## COMPETING INTERESTS

The Authors have no competing interests to declare.

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