

Islamic social fund

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What are the determinants and SDG priority of Islamic social fund through e-payment during pandemic?

Abstract: Islamic social fund is growing rapidly in this most populous Muslim country particularly in the time of this pandemic. During early 2020, there was a substantial growth of the collection of Islamic social fund for nearly 70% compared to the last year's figure, which is mainly driven by the digitalization of social fund payment. This paper aims to elaborate the determinants of Islamic social funds to support SDGs program by looking at the intention of the society to donate through e-payment platform. This study involves 330 users of digital social payments by distributing an online questionnaire. Data analysis was performed using a Partial Least Square-Structural Equation Model (PLS-SEM) technique using SmartPLS software. The result of this study reveals that religiosity, trust, and perceived behavioral control have a positive significant effect on intention to donate through online platform. In addition to that, 'People' sector is the most preferred SDG sector for respondents to donate during this pandemic. On the other hand, 'Planet' sector appears to be the least preferred one.

Keywords: Islamic social fund, e-payment, pandemic, Theory of Planned Behavior

Abstrak: Dana sosial Islam berkembang pesat di negara berpenduduk Muslim terbesar terutama di saat pandemi. Selama awal tahun 2020, terjadi pertumbuhan tajam atas dana sosial Islam yang berhasil dikumpulkan yaitu sebanyak 70% dibandingkan dengan tahun lalu. Hal ini utamanya didorong oleh digitalisasi pembayaran dana sosial. Penelitian ini bertujuan untuk mengelaborasi determinan pembayaran dana sosial Islam dalam mendukung program SDGs dengan melihat niat masyarakat untuk berdonasi melalui platform pembayaran elektronik. Penelitian ini melibatkan 330 pengguna pembayaran sosial digital dengan menyebarkan kuesioner online. Analisis data dilakukan dengan teknik Partial Least Square-Structural Equation Model (PLS-SEM) dan menggunakan software SmartPLS. Hasil penelitian ini menunjukkan bahwa religiusitas, kepercayaan, dan *Perceived Behavioral Control* berpengaruh signifikan positif terhadap niat berdonasi melalui platform online. Selain itu, sektor 'People' merupakan sektor SDG yang paling disukai responden untuk berdonasi selama pandemi ini. Di sisi lain, sektor 'Planet' muncul menjadi sektor yang tidak menjadi prioritas.

Keywords: dana sosial Islam, pembayaran elektronik, pandemi, Theory of Planned Behavior

Paper type: Research paper or Conceptual Paper

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1. Introduction

Sustainable Development Goals (SDGs) is currently the main objective of United National Development Program (UNDP) for the betterment of the world which concern to end poverty, protect the planet and ascertain all people to enjoy peace and prosperity (UNDP, 2019). Since January 2016, which replaced Multinational Development Goals (MDGs), has been committed to implement SDGs through 170 countries until 2030. From the SDGs viewpoint, then it is derived into seven-teen point that consist of no poverty, zero hunger, good health and well-being, quality education, gender equality, clean water sanitation, affordable and clean energy, decent work and economic growth, industry, innovation and infrastructure, reduced inequalities, sustainable cities and communities, responsible consumption and production, climate action, life below water, life on land, peace, justice and strong institutions, and the last is partnership for the goal.

However, the noble missions of UNDP seem impossible to attain if it has been lack of funds collection from the donors. Based on Funding Compendium Report (UNDP, 2017), to perform SDGs program, ideally UNDP must spend USD 5-7 trillion per year. In fact, UNDP is in difficulty to collect that amount of funds. Recent data exhibits, in 2017, UNDP's donor that consist of fifty-three country and non-government organization can only finance the SDGs program amounting USD 612 million. Surely, this data indicated

that UNPD must look for the new source of funds to finance the SDGs program.

As the emergence of Halal industry in the world, Islamic scholars attempt to not only mainstreaming the Islamic finance but also put high attention to resolve the world current problem such as poverty, health, sanitation and so on with utilizing *maqashid syariah* perspective. Fakhrunnas & Tumewang (2018) claims that Islamic Finance and SDGs has a meeting point of an alignment to the *maqashid sharia* which aims to establish human well-being and justice. Chapra (2008) also highlights that Imam Al-Ghazali has grouped *maqashid syariah* into five elements which are protection of religion, life, intellect, lineage and wealth. Secondly, Islamic Finance has social finance program through *zakat*, *waqaf* and *shadaqoh*. Islam insists that this platform must manage professionally to address social problem which includes dignifying poor and destitute people under poverty line.

In Indonesian case, Islamic social finance bodies are struggling as well to address social problem which in line with SDGs mission as above-mentioned. One of the well-known Islamic social funds body is Badan Amil Zakat Nasional (BAZNAS) who manage *zakat* and *shadaqoh* funds. According to BAZNAS activities report (2019), BAZNAS has been performing economic development programs that focus on economic development, microfinance, and agriculture economic empowerment.

Furthermore, BAZNAS also concern to social issue such as disaster management, education empowerment, establishing hospital for poor people and etc. Table 1 exhibits the amount of money collection and disbursement performed by BAZNAS to finance philanthropy activities. It shows that in 2018 BAZNAS successfully collected IDR 195 billion and IDR 175 billion was distributed to the society in need through several programs.

Besides BAZNAS, Islamic social funds in Indonesia are also managed by registered Non-Government Organizations (NGOs). For instances are Dompot Dhuafa, Rumah Zakat, Rumah Yatim, Darut Tauhid, LazizNU, LazizMU and others. Those NGOs commit to perform philanthropy activities that concern on society empowerment. Surely, the higher number of NGOs will provide more sources of funds to finance philanthropy activities. In the financial technology era, the new platform of Islamic social funds appears in the public. Kitabisa.com, one of the prominent social crowdfunding platforms in Indonesia, becomes the new face of philanthropy activities. This phenomenon then was followed by the old player including BAZNAS and others to adapt to the new platform which aims to benefit from technology development.

According to the report released by Badan Amil Zakat Nasional (Baznas), from January to May 2020, Islamic social funds including Zakat, Infaq Sadaqah (ZIS), and other social religious fund (DSKL) has been collected for more

than IDR 211 Billion (or equivalent with USD 15 Million. This figure grew significantly for nearly 70%, compared to the last year's figure. This substantial growth is mainly driven by the digitalization of social fund payment. Specifically for zakat, there is a noticeable growth of zakat digital collection for around 25% compared to the last year. In line with that, the total *muzakki* (zakat payer) also rose up to 176%.

The rise of new technology development presents the new hope an increase in Islamic social funds collection and disbursement where it may enhance fund management, transparency, work efficiency, trust and intention of the current society to donate. According to the previous researches, Asmalia et al. (2018) claimed that knowledge, religiosity, trust, attitude, norm and perception hold pivotal role of the intention of Islamic society to donate. Salma Al Azizah et al. (2018) conclude that technology development will improve Islamic social funds collection and distribution. From the collection side, technology development will ease to donate performed by the donors. Then the Islamic social funds management will obtain the fund rapidly. From the distribution side, the Islamic social funds receivers will gain the main faster than before and the receivers may spend it to fulfill their daily need either for consumptive or productive expenditure.

The objective of this paper is to elaborate the determinants of Islamic social funds during Covid-19 pandemic and to link it with the preference of SDGs program by

looking at the intention of the society to donate through e-payment platform. This paper will consist of, after introduction, literature review and methodology in the second and third part respectively, result and discussion in the fourth part and the last part will explain the conclusion and recommendation.

2. Literature Review

Defining human behavior is not an easy task to explain. Ajzen (1998) elaborates several determinants which play an important role in human behavior. From that attempt, social attitude and personality traits were predicted to be the main factor that influences the human behavior. Ajzen (1991) concludes that under Theory of Planned Behavior (TPB), human behavior will be able to be predicted towards human intention. Intention is believed to be antecedents that directly lead to behavior. Moreover, the intention itself is affected by three elements which are attitude toward the behavior, subjective norm, and perceived behavioral control. This research employs TPB suggested by Ajzen (1991) by adjusting each element of intention determinants to the applied condition. Certainly, the applied condition will refer to the research topic that concerns society's intention to pay Islamic social funds through e-payment.

Religiosity and Intention

According to Souiden & Rani (2015), the terms "Religiosity" and "Religion" are often used interchangeably to define the same

concept; that is an individual's ³ veneration, devotion, and conviction towards a divinity. Religiosity is an important component because consumers' behaviors can be predicted by their commitment to adhere to the rules and regulations of their own religion (Moschis & Ong, 2011). Religious commitment plays an important role in people's lives through shaping their beliefs, knowledge and attitudes.

These religious commitments and beliefs influence the feelings and attitude of people towards their consumption in every aspect of life including the selection of financing facilities. Furthermore, it is the religion which specifies prohibited and non-prohibited things which influence customer's financial decision. Nevertheless, the consumers' level of commitment might be different from one individual to another based on their education background, age and ethnicity (Assadi, 2003; McDaniel & Burnett, 1990).

⁵
H1: Religiosity has a positive relationship on the intention of donors to pay Islamic social funds through e-payment

Trust and Intention

Trust is a person's belief that the other party will fulfill his or her need in the future (Flavián et al., 2005). In the framework of Islamic economics, Amin et al. (2013) defines trust as "a moral obligation of every individual in the performance of his or her duties in society". Sauer (2002) maintains that in the banking

system, honesty, trustworthiness, moral values and equality among customers are symbols of trust to develop the relationship between the financial service providers and their customers. This discussion suggests that religiosity affects trust; the religious Muslim will tend to have high trust on the ZISWAF institutions that claims to run in accordance with Sharia values. As proved by the existing literatures including Hoq (2009) and Amin et al., (2013), trust is widely acknowledged as a behavioral intention driver.

⁵
H2: Trust has a positive relationship on the intention of donors to pay Islamic social funds through e-payment

Attitude and Intention

Attitude could be described as a tendency to consistently respond in connection with a particular object (Fishbein and Ajzen, 1975). In this study. It could be described as positive or negative feelings of customers in using IB services. Fishbein and Ajzen (1975) is the earliest study introduced Attitude in TRA which is then followed by Davis (1989), stated that AT is a construct in TAM affecting AT which ultimately affects individual intention. Previous studies (Lai and Li, 2005; Cheng et al., 2006; Suh and Han, 2002; Lee, 2009; Chiou and Shen, 2012) provide empirical evidence that attitude influences customers' intentions to use digital service in the context of banking industry.

⁵
H3: Attitude has a positive relationship on the intention of donors to pay Islamic social funds through e-payment

Subjective norms towards intention

Subjective norm is defined as social pressure to motivate people to perform or not to perform certain activity (Ajzen, 1991a). Hence, subjective norm will directly refer to certain parties (references) which influence a person view about something which is called as perception or normative belief. The parties may consist of parents, spouse, friend, lecturer, co-worker, experts and etc. For instance, while a person believes in doing something or not doing something, the person will do as his/her belief.

According to the previous research, Asmalia et al. (2018) found that subjective norm has positive relationship to people intention to pay zakat. This finding was studied from 304 respondents which are from public university in Indonesia by adopting SEM to analyze the data. Under the Theory of Reasoned Action (TRA), subjective norm has positive relationship to the perceived intention of the people to pay waqf (Allah Pitchay et al., 2015). By adopting the same method, Allah Pitchay et al. (2015) has 380 respondents which are employee in the Malaysian public and private company. Moreover, those research also confirms that a perspective of certain party will be influenced by the people surrounds him/her.

⁵
H4: Subjective norm has a positive relationship on the intention of donors to

pay Islamic social funds through e-payment

donors to pay Islamic social funds through e-payment

Perceived behavior control towards intention

Ajzen (1991) asserts that the central factor for the people to perform his/her behavior is intention. In the TPB, perceived behavioral control is one of the determinants to influence intention. This determinant also differentiates between Theory of TRA and TPB which both are proposed by the same scholar. Ajzen, then, defines that perceived behavioral control concerns to the perception of the people when they are performing the activity or interest. This perception of the people may feel difficult or easy when conduct the behavior or interest (Ajzen, 1991b). Perceived behavior control can be different in each situation which is being faced by the people.

Asmalia et al. (2018) studied the potential of zakat for supporting SDGs in Indonesia and it was found that perceived behavioral control has positive-significant relationship to the people's intention to pay zakat. Haji-Othman et al. (2018) notice that, moderated by religiosity, perceived behavioral control influenced to people intention to pay zakat based on their observation in zakat payer in Malaysia. In terms of giving cash waqf, perceived behavioral control shows significant relationship to the intention to pay cash waqf among young intellectual in Malaysia (Osman, 2014).

⁵ H5: Perceived behavioral control has a positive relationship on the intention of

3. Research Methods

This research uses quantitative research methods with a data collection model through structured questionnaires distributed to the respondents. In selecting the respondents, this study uses a purposive sampling technique with the criteria (i) Muslim and (ii) he/she has paid zakat or any social fund through an online platform. The questionnaires are distributed online to respondents who meet predetermined criteria. There are 330 users of digital social payments selected for this study.

The questionnaire consists of four parts. The first part contains a screening question. The second section contains questions related to respondents' demographic data. The third section contains statements related to each dimensions of the TPB included in the research indicator (see Table 1), using the Likert scale with five choices of strongly disagreeing (option 1) to strongly agree (option 5). The final section contains questions related to the SDGs sectors prioritized to be financed from the zakah funds.

Table 1. Item Variables

Item Variable
Religiosity (R)
I perform 5-times prayer
I perform fasting during a month of Ramadhan
I pay zakat <i>fitriah</i> every year
I only eat halal food

Trust (TR)

I believe that ZISWAF institution can manage ZISWAF fund through e-payment honestly

I believe that ZISWAF institution can manage ZISWAF fund through e-payment accountably

I believe that ZISWAF institution can distribute ZISWAF fund through e-payment to the appropriate party

I believe that digitalization of ZISWAF can enhance the performance of ZISWAF institution

Attitude (AT)

Digitalization of ZISWAF is a good decision

Digitalization of ZISWAF is a wise decision

Digitalization of ZISWAF is a positive move

Subjective Norm (SN)

Most people whose opinion I value would recommend me to pay ZISWAF through e-payment

Most people who are important to me think that I should pay ZISWAF through e-payment

People who are close to me think that I should pay ZISWAF through e-payment

Perceived Behavioral Control (Pbc)

For me, learning the use of e-payment for ZISWAF is easy

For me, paying ZISWAF through e-payment is easy

For me, paying ZISWAF through e-payment is clear and understandable

Behavioral Intention (BI)

I intend to pay ZISWAF through e-payment

I intend to pay ZISWAF through e-payment regularly

Data analysis was performed using a Partial Least Square-Structural Equation Model (PLS-SEM) technique using SmartPLS

software. The advantage of this technique is the ability to use abnormal data and to explain the differences between target constructs (Ringle et al., 2015). PLS-SEM is a two-step process in which the first measurement model is analyzed to check the reliability and validity of the data and the second one is an assessment of the structural model carried out for path analysis and hypothesis test.

4. Result and Discussion

4.1 Descriptive Statistics

The number of respondents in this study is 212 people who have experienced paying the Islamic social donations through electronic platforms such as ATM, Mobile Banking, Internet Banking, Kitabisa.com, and others. The characteristics of the respondents in this study are quite varied with the scattered demographics and various Digital Banking (DB) providers in various durations of using digital payment of social funds. This research data show a good sampling with respondents scattered in various cities in Indonesia.

This section shows the descriptive statistic which is based on the respondents filling the questionnaire through online submission form. Based on the data exhibited in Table 1, Female respondent reach 73.6% of total respondents which are equal to 147 people and the remaining 26.4% is male which is equal to 56 people.

From the age, 75.47% is dominated by those under 20 years old. Further,

people under 30 and 40 participated in this questionnaire are around 21% and 2% of total respondents, respectively. Lastly, less than 1% (merely 2 people) aged more than 40 years old.

In terms of education background, only 3 people (1.42%) have obtained their master degree in this sample. Meanwhile, most of the samples have earned their bachelor degree by around 60% of the total respondents. The rest of 38% is only holding their high school degree. It is in line with the other category of respondent's demography which is the occupancy. Majority of the sample is a student which constitutes 67.45% of the total respondents. It is then followed by those working in the private company as employee by 55 respondents. According to the monthly income, most of the sample, nearly 40% of the sample earned less than IDR 1,500,000. It is followed by approximately 26% of total respondents generating income between IDR 1,500,001 to IDR 3,000,000. Lastly, it is only 6 respondents having monthly income more than IDR 10,000,000.

Table 1. Respondents' Demographic Profile

Variable	Description	N	(%)
Gender	Male	56	26.4%
	Female	156	73.6%
Age	≤ 20	160	75.47%
	21 - 30	45	21.23%
	31 - 40	5	2.36%
	≥ 41	2	0.94%
Educational Level	High school/equivalent	82	36.68%
	D3/S1	127	69.91%
	S2/S3	3	1.42%
Occupation	Student	143	67.45%
	Private Employee	51	24.06%
	Government Employee	4	6.60%
	Entrepreneur	14	24.06%
Monthly Income	< Rp.1.500.000	84	39.62%
	Rp.1.500.001- Rp.3.000.000	55	25.94%
	Rp.3.000.001- Rp.5.000.000	34	16.04%
	Rp.5.000.001- Rp.10.000.000	33	15.57%
	> Rp.10.000.000	6	2.83%

4.2 Measurement Model and Assessment of Structural Model

Before conducting hypothesis testing and model testing, it is necessary to test the reliability and validity of the instrument to obtain reliable and valid data (Cooper & Schindler, 2011). All variable items in this study are reliable and valid with a Cronbach Alpha value (CA) ≥ 0.70 , Composite Reliability (CR) ≥ 0.70 , Average Variance Extracted (AVE) ≥ 0.50 , and factor loading ≥ 0.60 except St8 items are discarded because they do not meet the requirements. The results of these tests are summarized in Table 2.

Table 2. Measurement Model

Variable	Label	Standardized loadings	C.R	AVE
Religiosity	R1	0,856	0,947	0,818
	R2	0,877		
	R3	0,917		
	R4	0,956		
Trust	TR1	0,924	0,943	0,805
	TR2	0,918		
	TR3	0,913		
	TR4	0,833		
Attitude	AT1	0,876	0,860	0,674
	AT2	0,865		
	AT3	0,709		
Subjective Norm	SN1	0,766	0,886	0,722
	SN2	0,879		
	SN3	0,89		
Perceived Behavior	PB1	0,928	0,935	0,828
	PB2	0,95		
	PB3	0,85		
Intention	INT1	0,947	0,910	0,835
	INT2	0,879		

Idris et al., 2012; Khraim, 2010; Yughi, 2019).

Further, H2 postulated that trust positively affected on intention of donors to pay Islamic social funds through e-payment. The strength of the impact between them in this respect was found to be positive and significant at $\beta_2 = 0.201$, with $P < 0.05$, indicating support for H2. This is in line with the research conducted by Ahmad Mukhlis & Irfan Syauqi Beik (2013); Firdaus et al. (2012); Indahsari (2013). They claimed that society's trust on how Islamic social fund would be managed and distributed, significantly affects the intention of society to entrust the payment of zakat through certain zakat institutions.

Further, the structural model was conducted by examining fit indices and variance-explained estimates. Goodness of fit indices for the structural model disclosed χ^2/df was 1.746, CFI = 0.969, GFI = 0.886, NFI = 0.932, TLI = 0.962 and RMSEA = 0.059, indicative of a reasonable fit. Table 3 and Figure 1 present the standardized path coefficient of the structural model. The relationship between religiosity and intention of donors to pay Islamic social funds through e-payment is put forward in H1. The SEM approach revealed that religiosity positively affects intention to do this ($\beta_1 = 0.674$, $P < 0.05$), and therefore H1 is supported. It is in accordance with several previous studies who found religiosity as one of the crucial factors for the compliance of *muzakki* (zakat payers) to pay zakat (Azman & Bidin, 2015;

Afterwards, H5, the relationship between perceived behavior and intention of donors to pay Islamic social funds through e-payment is supported. The results showed of $\beta_5 = 0.212$ at $P < 0.05$. It supports the findings of Andam & Osman (2019); Heikal & Falahuddin, (2014); Huda & Ghofur (2016); Yusfiarto et al. (2020). They revealed that perception about behavioral control is able to influence an individual to pay zakat.

The subsequent hypothesis, H3 and H4 are not supported. The effect of attitude on intention of donors to pay Islamic social funds through e-payment is postulated in H3 was found negative and not significant at $P > 0.05$ and $\beta_3 = -0.061$. Next, an examination of the linkages between subjective norm and intention of donors to pay Islamic social funds through e-payment (H4) is also not supported. The SEM

results revealed that subjective norm affects intention positively but not significant ($\beta_4 = 0.029, P < 0.05$).

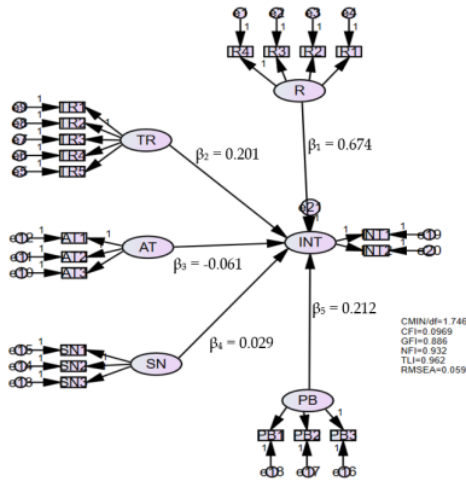


Figure 1. Structural Model

4.2 Exploratory Analysis

This section allows the researchers to conduct an exploratory study to figure out a link between the donation's determinants and SDG preference of Muslims in making a donation payment through an online platform. Based on the findings of this study, when Muslims donate during pandemic, their preferred purpose in general are helping sick people, building a facility care, and also building a mosque/Islamic Centre. It is reflected the real phenomena during Covid-19 pandemic that the society is becoming more religious and more aware of health issues along with the growing empathy of others in need particularly those affected by Covid-19. In addition to that, when it comes to a specific categorized SDG program, People sector is placed as

the highest priority for nearly 80%, followed by Prosperity and Peace sectors. This result is clearly understandable and representative of the main concerns of our society during this pandemic. People sector includes the noble mission for eradicating poverty, hunger, healthy and prosperous life, quality education, gender equality, clean water and proper sanitation. The growing awareness of 'People' sector is inevitably happening as this pandemic teaches us the importance of acquiring an essential quality of life, not only for ourselves, but also our surroundings. Only by caring for each other's life, we could get survive and get rid out of this pandemic. Being healthy alone is not enough as in fact we are highly connected and affected by our surroundings. Nonetheless, Planet is still the least sector gaining attention, even in time of this pandemic (only 1 respondent which accounts for less than 0.01% of total respondents). In other words, climate change and other environmental issues would still be the biggest challenge to tackle as it still needs more efforts to be prioritized by the society.

Figure 1. Preferred ZISWAF Program

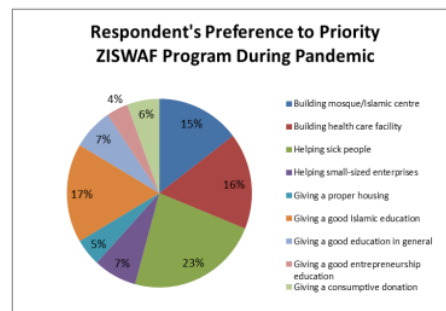
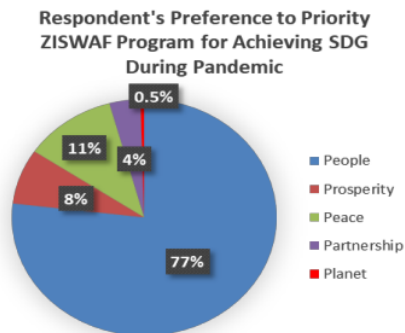


Figure 2. Preferred SDG Sector



Concluding Remarks

This research presents compelling insight from managerial and theoretical settings regarding the intention of donors to pay Islamic social funds through e-payment. Concerning managerial implication, this research provides pivotal information for Islamic social funds through e-payment agencies in terms of motivational strategies they can consider for promoting the involvement of the general public and intended donor. It is also pointed out the need to place greater attention to existing and potential donor's religiosity, trust, and perceived behavioral control, and to provide prominent knowledge regarding the value and urgency of becoming a donor. As part of their roundly strategy, Islamic social funds through e-payment agencies should expand the awareness of the public and potential donors about how their donors are helpful for human life.

For theoretical implications, the suggested conceptual framework contributes to the literature by presenting further confirmation of

the TPB model in the context of intention of donors to pay Islamic social funds through e-payment in developing nation. This research proposed improvements in the field of donor's information in social context of Indonesia. Indeed, the addition of religiosity as a new predictor in the presented model and the recognition of significant statistical result tested via SEM approach. It also needs to note that the explanatory power of structural relationship is also meaningful contribution. The other surprising finding is that a negative yet insignificant effect of attitude towards intention. Along with that, subjective norm is also found to have insignificant effect toward intention. It shows that for those who are familiar with e-payment, there is a little effect of their peers in deciding whether to pay Islamic social funds through e-payment or not. In consequence, this particular discovery expands the body of knowledge in social research settings.

This research has several limitations that offer possibilities for improvement to the further research. First, the sample size needs to be increased in order to improve the generalizability in this same focus. In addition, there is another potential variable should be investigated to the model, which is knowledge. Finally, an examination of gender and age as moderating factor may be helpful to refer different reactions to each those variables.

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