Analysis of Factors that Influence Muzakki's Decision to Donate to Zakat Institutions: Study in the Muslim Community of Yogyakarta City

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ABSTRACT

The aim of this research is to analyze the factors that influence donors' decisions in donating to the Muslim community in Yogyakarta City, this research uses quantitative methods. Sampling in this study used a purposive sampling technique, then data collection was carried out through questionnaires by distributing Google Forms to a total of 200 respondents. Statistical tests use Smart-PLS software version 3.2.9 through outer model and inner model tests. The results of this research prove that service factors do not influence the decision to donate to zakat institutions in Yogyakarta City. The reputation factor does not influence the decision to become a customer of Bank Syariah Indonesia in Batam City. Meanwhile, the religiosity factor influences donors' decisions to donate to zakat institutions in Batam City. Apart from that, the service, reputation, promotion and religiosity factors are based on an R-Square value of 0.70, which means that it influences the donors' decision to donate to zakat institutions in Yogyakarta City by 70%, the rest is influenced by other factors not included in this research.

Keywords: Service, reputation, promotion, religiosity, decision to donate

ABSTRAK

Tujuan dari penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi keputusan donatur dalam berdonasi kepada komunitas muslim di Kota Yogyakarta, Penelitian ini menggunakan metode kuantitatif. Pengambilan sampel dalam penelitian ini menggunakan teknik *purposive sampling*, kemudian pengumpulan data dilakukan melalui kuesioner dengan mendistribusikan Google Forms kepada total 200 responden. Tes statistik menggunakan perangkat lunak Smart-PLS versi 3.2.9 melalui tes model luar dan model dalam. Hasil penelitian ini membuktikan bahwa faktor pelayanan tidak mempengaruhi keputusan untuk berdonasi ke lembaga zakat di Kota Yogyakarta. Faktor reputasi tersebut tidak mempengaruhi keputusan untuk menjadi nasabah Bank Syariah Indonesia di Kota Batam. Sementara itu, faktor religiusitas mempengaruhi keputusan donatur untuk berdonasi ke lembaga zakat di Kota Batam. Selain itu, faktor pelayanan, reputasi, promosi dan religiusitas didasarkan pada nilai R-Square sebesar 0,70, yang berarti mempengaruhi keputusan donatur untuk berdonasi ke lembaga zakat di Kota Yogyakarta sebesar 70%, sisanya dipengaruhi oleh faktor lain yang tidak termasuk dalam penelitian ini.

Kata kunci: Layanan, reputasi, promosi, religiusitas, keputusan untuk menyumbang

INTRODUCTION

Zakat is one of the main pillars of Islam which plays an important role in helping people in need and improving social welfare. In Indonesia, various zakat institutions have been established to manage zakat funds professionally and transparently (Rafiq, 2004). However, community participation in donating to zakat institutions is still an interesting issue to study, especially regarding the factors that influence donors' decisions in distributing their zakat (Yusuf Qardawi, 2000).

The city of Yogyakarta, as an educational city with a predominantly Muslim population, is an interesting location to research people's donation behavior towards zakat institutions (Sutrisno & Haron, 2022). A person's decision to donate can be influenced by various factors, such as service quality, institutional reputation, promotions carried out, and the individual's level of religiosity. A deep understanding of these factors can help zakat institutions in designing more effective strategies to increase community participation in donating (Sutrisno, 2024).

Several previous studies have examined the factors that influence donors' decisions to donate. For example, research conducted by Ahmad and Rahman (2020) found that the reputation of zakat institutions has a significant impact on the level of trust of donors in Jakarta. Another study by Sari et al. (2021) shows that digital promotional strategies play an important role in increasing the number of donations in several big cities in Indonesia. In addition, research by Yusuf (2019 highlights that an individual's level of religiosity has a close relationship with the decision to distribute zakat through formal institutions rather than directly to beneficiaries.

Furthermore, research conducted by Hakim dan Zulfikar (2022) highlighted that the transparency factor in the management of zakat funds has a significant impact on donor loyalty in several zakat institutions in Indonesia. Other studies by Putri et al. (2021) highlights that the transparency factor in zakat fund management has a significant impact on donor loyalty in several zakat institutions in Indonesia. Another study by Putri Nugroho dan Rahayu (2020) shows that the convenience of digital payment systems, such as through fintech applications, has also increased people's desire to donate more regularly.

This research aims to analyze the factors that influence donors' decisions in donating to zakat institutions in the city of Yogyakarta. This research uses a quantitative approach with a purposive sampling method, where data is collected through a questionnaire distributed via Google Form to 200 respondents. Data analysis was carried out using SmartPLS version 3.2.9 by testing the outer model and inner model.

With this research, it is hoped that zakat institutions can better understand donor preferences and motivations so they can improve their management and marketing strategies to attract more donors. Apart from that, this research can also be a basis for further research to explore other factors that can influence people's donation decisions.
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METHODOLOGY

This research uses a quantitative approach with the aim of analyzing the factors that influence donors' decisions in donating to zakat institutions in the city of Yogyakarta. This research design is quantitative with a descriptive and causal approach. Descriptive is used to describe the characteristics of respondents and research variables, while causal is used to test the relationship between the variables studied (Burhan, 2013). Furthermore, the population and sample in this research is the Muslim community in the city of Yogyakarta who have donated to zakat institutions. The sampling technique used was purposive sampling with the criteria being that respondents had donated to zakat institutions within a certain period of time. The number of samples used was 200 respondents. Data collection through distributing questionnaires online using Google Form (Grix, 2004). The structured questionnaire consists of several parts, namely the identity of the respondent, questions regarding factors that influence the decision to donate, and other relevant variables. The research instrument uses a Likert scale with five levels of answers to measure respondents' perceptions of each research variable, namely service quality, institutional reputation, promotion and religiosity. Analysis of the data obtained using SmartPLS software version 3.2.9. Testing was carried out using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method, which includes, Outer Model Test to assess the validity and reliability of research instruments, Inner Model Test to test the relationship between independent variables and dependent variables, R-Square Test to measure the extent to which the independent variable can explain the dependent variable (Sugiyono, 2018).

This research uses a quantitative approach method. The population in this research is the Muslim community of Yogyakarta City. As for obtaining samples using a purposive sampling technique, this research used 200 respondents and distributed questionnaires via Google Form. The criteria for research respondents are people who are Muslim with a minimum age range of 17 years, and have previously donated to zakat institutions. The variables used in this research consist of service (X1), reputation (X2), promotion (X3), religiosity (X4) and the decision to make a donation (Y). After the data is collected, analysis will then be carried out using Smart-PLS 3.2.9 software. The following is the formulation of the hypothesis, including:

H1: The service factor (X1) has a positive and significant effect on the decision to donate to zakat institutions in the city of Yogyakarta (Y).
H2: The reputation factor (X1) has a positive and significant effect on the decision to donate to zakat institutions in the city of Yogyakarta (Y).
H3: Promotion factors (X1) have a positive and significant effect on the decision to donate to zakat institutions in the city of Yogyakarta (Y).
H4: The religiosity factor (X1) has a positive and significant effect on the decision to donate to zakat institutions in the city of Yogyakarta (Y).

RESULTS AND DISCUSSION

There are three analysis stage models in this research, namely the measurement model (Outer Model), structural model (Inner Model) and hypothesis testing, which will be explained as follows:
Measurement Model (Outer Model)

a. Validity Test

The validity test aims to see the results of the accuracy of the research measuring instrument, where the higher the validity of a test tool, the more it will hit its target. This research uses 5 (five) variables with 24 indicator items, namely 5 service indicators, 4 reputation indicators, 4 promotion indicators, 5 religiosity indicators and 6 indicators of the decision to donate to zakat institutions. Several variable indicator values are in accordance with the validity standard provisions, namely >0.7 and there are 3 indicators for the Y variable, namely Y1, Y3 and Y4 because they have values below 0.7 according to the provisions, these indicators are deleted. After the researcher consistently removed invalid indicators, a factor loading evaluation was formed which can be seen in Figure 4.2 that all values for each variable indicator met the validity standard, namely >0.7.

b. Convergent Validity

Table 1. *Convergent Validity*

Construct	*Average Varian Extracted* (AVE)
Service (X1)	0.782
Reputation (X2)	0.819
Promotion (X3)	0.681
Religiosity (X4)	0.711
Donation Decision (Y)	0.688

Source: Primary data processed, 2024.

Table 1, shows that the overall AVE (Average Variant Extracted) value is in accordance with the provisions, namely >0.5, thus it has been declared valid using convergent validity.

c. Discriminant Validity

Table 2. *Fornell Lacker Criterion*

	Service	Reputation	Promotion	Religiosity	Donation Decision (Y)
Service	**0.897**				
Reputation	0.887	**0.917**			
Promotion	0.722	0.677	**0.835**		
Religiosity	0.754	0.763	0.734	**0.852**	

| Donation Decision (Y) | 0.648 | 0.662 | 0.671 | 0.844 | **0.846** |

Source: Primary data processed, 2024.

Based on table 2, it shows that the correlation value of the variable with the variable itself is greater than the correlation value with other variables. So with this it can be stated that the value of each latent variable has a good discriminant value.

d. Uji Reliabilities

Table 3. Reliabilities (*cronbach alpha* dan *composite reliability*)

Construct	*Cronbach's Alpha*	*Composite Reliability*
Service (X1)	0.933	0.957
Reputation (X2)	0.936	0.949
Promotion (X3)	0.832	0.896
Religiosity (X4)	0.898	0.936
Donation Decision (Y)	0.793	0.868

Source: Primary data processed, 2024.

Based on table 3, it is known that the Cronbach alpha and composite reliability values for all research variables have a value of >0.7. In this way, the constructs in the research can be declared valid and reliable, then the structural model (inner model) can be tested.

e. Structural Model (*Inner Model*)

This test is carried out to determine the cause and effect relationship between latent variables.

Table 4. R-*square* (R^2)

Item	*R Square*	*R Square Adjusted*
Donation Decision (Y)	0.700	0.687

Source: Primary data processed, 2024.

Based on table 4, it is stated that the R-square value is 0.70, which means that exogenous variables (service, reputation, promotion, religiosity) are able to influence the endogenous variable (decision to donate) by 70% and the remaining 30% is influenced by variables not included in this research.

f. Hypothesis Testing

Hypothesis analysis is used to test and evaluate the relationship between one variable and another variable represented in the form of an equation, as well as to find whether a hypothesis is accepted or rejected.

Table 5. Hypothesis Testing (*t-statistics* dan *p-values*)

Construct	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
Service (X1) -> Donation Decision (Y)	-0.037	0.241	0.812
Reputation (X2) -> Donation Decision (Y)	0.047	0.266	0.784
Promotion (X3) -> Donation Decision (Y)	0.121	0.987	0.324
Religiosity (X4) -> Donation Decision (Y)	0.748	5.634	**0.000**

Source: Primary data processed, 2024.

The influence of service factors on the decision to donate to zakat institutions.

Based on the results of hypothesis testing shown in table 5, the original sample results have a value of -0.037, which means that it has a negative value, where the test does not show positive results or is not in accordance with the proposed hypothesis. Furthermore, the t-statistics value is 0.241 which means <1.96 and the p-value is 0.812 which means >0.05. Thus, it is stated that the t-statistics value is not met so the hypothesis is rejected. This proves that the service factor has a negative and insignificant effect on the decision to donate to zakat institutions, this means that good or bad service quality does not influence the decision to donate to zakat institutions in the city of Yogyakarta.

The results of this research are supported by research conducted (Sutrisno & D. Tanjung, 2022) which states that the service variable does not have a significant influence on interest in donating. Meanwhile, researchers also observed that there were several things that made service factors not influence the decision to donate to zakat institutions in the city of Yogyakarta, where some of the respondents were employees and ASN who had used automatic salary deduction services. So it is assumed that some respondents who use the services of zakat institutions are automatically accepted (Bahri, 2018).

Moreover, the influence of reputation factors on the decision to donate to zakat institutions. The exogenous construct of reputation based on table 1.5, the original sample value for the reputation variable is 0.047, meaning that it has a positive value which is in line with the proposed hypothesis testing but does not have a significant value as evidenced by the t-statistics value of 0.266 which means <1.96 and the p-value of 0.784 which means >0.05 is not significant. Thus, it is stated that the t-statistics value for the reputation variable is not met so the hypothesis is rejected. This proves that the reputation factor does not have a significant effect on the decision to donate to zakat institutions. This means that the good or bad reputation of a zakat institution in this study does not influence the decision to donate to zakat institutions in the city of Yogyakarta.

The results of this research are supported by research conducted by entitled "Factors that Influence Interest in Donating to Official Zakat Institutions" which states that the reputation variable has a negative effect and does not influence the tendency to donate. Meanwhile, researchers also observed that there were several things that

prevented reputation factors from influencing the decision to donate to zakat institutions. Some people still have the perception that zakat institutions still do not have good trust in the eyes of the public. This was proven by researchers during an interview session with respondent representatives. This was also mentioned by (Rahman, 2022) (Latief & Dirwan, 2020) who stated that, if the public's view of zakat institutions still does not fully trust them, it is because there are several cases of zakat managers committing acts of corruption, so in the public's view, zakat institutions have not been managed well and transparently, which causes losses for donors because the money is not used properly.

The influence of promotional factors on the decision to donate to zakat institutions.

According to Kotler (2005) promotion is an action taken by a company to inform consumers about the benefits of a product and encourage them to buy. The aim of bank marketing in general is to introduce product variants and the special features of the products offered. However, this delivery often experiences problems such as inappropriate delivery and unclear communication, resulting in an impact on consumer interest when choosing a product being offered (Nurhidayah, 2021).

This is proven by the results of hypothesis testing shown in table 1.5, the original sample results for the promotion variable have a value of 0.121, meaning that it has a positive value which is in line with the proposed hypothesis testing but does not have a significant value as evidenced by the t-statistics value of 0.987 which means <1.96 and the p-value of 0.324 which means >0.05 is not significant. Thus it is stated that the t-statistics value for the promotion variable is not met so the hypothesis is rejected. This proves that the promotion factor has no influence on the decision to donate to zakat institutions, this means that there are other factors that influence donors to make donations to zakat institutions in Yogyakarta.

The results of this research are in line with research conducted (Kuncoro & Sutomo, 2018) which states that promotion variables do not significantly influence the decision to donate to zakat institutions.

Furthermore, the influence of religiosity factors on the decision to donate to zakat institutions. Based on the results of hypothesis testing shown in table 4.10, the original sample results for the religiosity variable have a value of 0.748, which means that it has a positive value which is in the same direction as the proposed hypothesis testing. Furthermore, t-statistics with a value of 5.634 which means >1.96 and p-values of 0.000 which means <0.05 are declared significant. Thus, it is concluded that the t-statistics value for the religiosity variable is fulfilled so that the hypothesis is accepted. This proves that the religiosity factor has a positive and significant influence on the decision to donate to zakat institutions. This means that the religiosity factor is able to influence the decision to donate by donors in zakat institutions in the city of Yogyakarta.

The results of this research are supported by research conducted (Tho'in & Marimin, 2019) and research (Yunus, 2016) which reveals that the religiosity variable

has a positive influence on the decision to donate. The results of this research are also strengthened by the opinion (Sutrisno et al., 2022) that religion tends to be stable and static compared to other dimensions. So, those who understand religion well will be individuals who have good personalities in carrying out their activities. It can be assumed that the better the quality of a Muslim's religion, the greater their desire to make donations.

CONCLUSION

The conclusion of this research shows that in donors' decisions to donate to zakat institutions in Batam City, religiosity factors have a significant influence, while service and reputation factors have no influence. The results of the analysis also show that service, reputation, promotion and religiosity factors together contribute 70% to donors' decisions to donate, while the remaining 30% is influenced by other factors not examined in this research.

RECOMMENDATION

Zakat institutions can increase educational programs and religious campaigns to strengthen people's religious motivation to donate. This can be done through studies, seminars, or social media that emphasize the importance of zakat and alms in Islam. Optimizing promotions and building reputation also needs to be done well. Apart from that, in further research, it is recommended that further research explore other factors that can influence the decision to donate, such as social, economic or technological factors, in order to provide a more comprehensive understanding for zakat institutions in increasing the number of donors.

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