

## Motivational Reasons and Muzaki Intention to Pay Through Zakat Institution



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### ABSTRACT

*This study examined motivational factors that influence Muzaki intention to pay zakat through Zakat Institutions. Paying zakat through Zakat Institutions will reduce poverty and increase economic growth. This research based on theory of intention revision. From this theory, this research utilized website quality, service quality, and Zakat Institutions performance which are suspected influence muzaki intention to pay. Purposive sampling was applied to obtain 100 qualified respondents that answered the questionnaires. The primary data were analyzed using a multiple regression model. Based on the research results, proposed hypotheses were accepted. Motivational reasons that contain website quality, service quality, and Zakat Institutions management performance have proven influence muzaki intention to pay zakat through Zakat Institutions. These research results suggest to Zakat Institutions and zakat authorities to give attention on motivational reasons variables. They should improve the role of each variable to attract muzaki intention to pay zakat.*

## 1. INTRODUCTION

Zakat is declared as the third Islam pillar. It is payable on a certain portion of Muslim assets such as gold and silver, livestock, agricultural yields, and funds. Nadzri, Rahman, & Omar (2012) explained that zakat is the concept of redistribution of wealth ordered by God to the category of people who are entitled. The objectives of Muzaki (payer) in obeying this obligation are to purify their wealth and their hearts. It also strengthens Muzaki and

mustahiq relationship. For mustahiq that contains eight asnaf groups, zakat is one of the Islamic instruments to solve economic and social problems (Yusoff, 2008); (Sari, Beik, & Rindayati, 2019). Meanwhile, Abdelbaki H. (2013) explained zakat becomes an economic instrument for reducing unfair income distribution, unemployment, and indebtedness. Therefore, Suprayitno (2020) concluded zakat enables influence economic growth in the short term or long term. Muzaki could pay zakat directly to beneficiaries or through ZIs. Ekawaty, (2017) reported her research, that zakat is paid directly to mustahiq, through ZIs or a combination of these methods. Dorojatun & Sawarjuwono (2017); and Ekawaty (2017) found that most Muzaki prefer direct zakat payment to mustahiq than other methods. Febriyanti (2020) had found some reasons, (1) lack of socialization and (2) bad performance.

According to the history of zakat, Prophet Muhammad always sent zakat collectors to Muzaki and distributed the fund to mustahiq. This policy was followed by caliphs Abu Bakar, Umar ibn Khatab, Uthman ibn Affan and Ali ibn Abi Thalib. They collected zakat by sending zakat collectors and distributed the fund to eight groups of Asnaf. It means, at that time, zakat from Muzaki was collected through amil zakat before being distributed to realize welfare and social justice (Akbar & Kayadibi, 2013). Muzaki better chooses ZIs as amil zakat than paying zakat directly. ZIs not only manage their zakat fund professionally, starting from collecting process, choosing mustahiq, distributing fund, and evaluating distribution but also enable empower zakat fund largely, and quicker in driving society wealth. Besides that, paying zakat through ZIs is recognized as income tax reduction (Marpaung, 2020).

Nowadays, there are so many ZIs in Indonesia, for example BAZNAS, LAZ Dompot Dhuafa, Yayasan Baitul Maal Muamalat, Yayasan Rumah Zakat Indonesia, Dewan Dakwah Islamiyah indonesia, Inisiatif Zakat Indonesia, Yayasan Dana Sosial Al Fatah, and Dompot Peduli Umat Daarut Tauhid, etc. However there is a wide gap between potential and realization of zakat receipt, as shown in the following table:

**Table 1. Potential Zakat Payment and Realization in Indonesia  
For the years 2017 – 2020 (In Trilyun Rupiahs)**

Year	2017	2018	2019	2020
Potential	217	232	233,8	327
Realization	6	4,9	8,1	12,27

Sources: proceed result, 2020

Table 1 shows that the amount of potential zakat in Indonesia increases year to year, as well as zakat realization. The highest increase in potential zakat occurred in 2020, reaching 40%. Nevertheless, realized collected zakat is quite low, less than four percent of potential zakat for each year. Meanwhile, zakat funds have several essential roles. These funds are used as economic sources to upgrade education, produce human capital, reduce poverty and increase social welfare (Meerangani, 2019). However the low zakat realization caused zakat empowerment is not optimal (Khasandy & Badrudin, 2019); (Nurjanah, Kusnendi, & Juliana, 2019). Besides that, data from this table also informed that muzaki have not maximized ZIs to pay zakat as well as ZIs have not maximized their effort in order to encourage the amount of zakat received. ZIs have to raise Muzaki awareness to pay zakat. Moreover, they should drive Muzaki's intentions to pay zakat by continually providing new motivational reasons.

Actually, Muzaki behavior to pay zakat is the result of their intention to undertake certain behavior and make zakat payment decisions. In other words, intention is considered a behavior key. According to Theory of Planned Behavior, the intention to perform a particular behavior is directly affected by three factors: personal attitude, subjective norm and perceived behavior control (Ham, Jeger, & Ivković, 2015). However, intention is neither isolation and nor static. Meanwhile, a theory of intention revision explained that intention is the pattern of belief and desire (Hoek, Jamroga, & Wooldridge, 2007). But the logic of intention revisions is rarely discussed. This logic is related to some other reasons, so that intention revision occurred. Understanding intention must consider some interconnected variables that form a dynamic intention. These dynamic intentions emerge when future information is considered and cause one's intention to change.

There are still several motivational reasons which are interrelated and influence one's intention (Hoek, Jamroga, & Wooldridge, 2007). Indeed, they argued that one's intention typically will be triggered by something outside the person, such as utility or performance of the product. To optimize muzaki intention to pay, ZIs should develop utility that serve muzaki in paying zakat easily. Likewise, another type of organization, ZIs should develop utility such as qualified website and provide qualified service all day.

Covid 19 Pandemic has affected most enterprises in the world. They should develop many innovations to avoid collapse. The use of digital technology can help them to survive

(Adam & Alarifi, 2021). Likewise, other organizations, ZIs should develop digital technology to support their online activities. Websites as digital technology tools should be implemented to avoid direct contact, especially in this pandemic.

Badan Amil Zakat Nasional as national zakat institution allowed other ZIs to manage zakat fund from society. Most ZIs have promoted their activity on their own websites. They are Dompot Dhuafa Republika, Inisiatif Zakat Indonesia, Yatim Mandiri Surabaya, Lembaga Amil Zakat Infak dan Shadaqah Nahdatul Ulama (LAZIZ NU), Lembaga Amil Zakat Muhammadiyah (LAZIZ MU), Lembaga Amil Zakat Yayasan Rumah Zakat Indonesia., Lembaga Amil Zakat Persatuan Islam., Baitul Mal Umat Islam PT Bank Negara Indonesia, LAZ Yayasan Bangun Sejahtera Mitra Umat, LAZ Dewan Da'wah Islamiyah Indonesia, Yayasan Baitul Maal Bank Rakyat Indonesia, Lembaga Amil Zakat Baituzzakah Pertamina and Lembaga Amil Zakat Muamalat. Nevertheless, some ZIs have not built their own websites such as LAZIS Ikatan Persaudaraan Haji Indonesia (LAZIS IPHI), LAZ Dompot Peduli Umat Daarut Tauhiid (DUDT), Lembaga Amil Zakat Baitul Maal Hidayatullah, and LAZ Yayasan Baitul Maal wat Tamwil.

Even though, most ZIs have developed websites, zakat funds received are still limited. Some researches about the effect of websites on organization revenue have been conducted (Chen, Hsu, & Lin, 2010); (Ganguly, Dash, & Cyr, 2009); (Dapas, Sitorus, Purwanto, & Ihalauw, 2019); (Jauhari, Kusumawati, & Nuralam, 2019). Research results of these previous studies on various objects are different, so it is important to reinvestigate especially, for muzaki intention to pay zakat through ZIs.

Service quality usually has attraction power. It affects various variables such as attitude, value, aspiration, and expectation. These variables may also drive purchasing behavior (Seth, Deshmukh, & Vrat, 2005). Specific investigation had conducted to study the effect of service quality on intention to purchase or to pay in many sectors of industries, such as on banking customer (Ravichandran, Bhargavi, & Kumar, 2010), bicycle sharing (Shao, Li, Guo, & Zhang, 2020), internet service provider (Dwivedi, Papazafeiropoulou, Brinkman, & Lal, 2010) and zakat payment (Azzahra & Majid, 2020). They revealed that service quality influence customer intention to buy or to pay. On the other hand some researchers found that service quality rank of ZIs were still bad (Saad, Wahab, & Hussain, 2018). These phenomena may cause muzaki refuse to pay through

ZIs. Moreover, as manager of zakat fund, automatically, this institution obtains more information than muzakki. There are emerged asymmetric information. To minimize the impact of asymmetric information, ZIs have to produce several signals to muzaki about their management performance so that the institutions are more predictable (Connelly, Certo, Ireland, & Reutzel, 2011).

There are many studies observed the effect of Muzaki attitude, subjective norm and, perceived behavior control based on Theory of planned behavior on Muzaki intention to pay zakat through ZIs (Huda, Rini, Mardoni, & Putra, 2012); (Muhammad & Saad, 2016); (Heikal, Khaddafi, & Falahuddin, 2014). On the other hand research about the effect of some motivational reasons or something outside on Muzaki intention to pay is still limited. Therefore, a research about the effect of motivational reason on Muzaki intention to pay zakat through ZIs must be conducted.

The objective of this study is to examine empirically variables as motivational reasons that influence muzaki intention to pay zakat through ZIs. Based on background and theoretical framework that have been developed, the research question in this study is how do website quality, service quality and ZIs management performance influence Muzaki intention to pay zakat through ZIs.

## **2. LITERATURE REVIEW AND HYPOTHESIS**

### **Background Theory**

Intention is an important behavior that has been discussed and related to many aspects of life, such as Intention to purchase in marketing field, intention to treat in health field, traveling intention and other intentions. Intention as mental state or attitude have causal power that need in decision making (Scheer, 2004). While Hoek, Jamroga, & Wooldridge (2007) defined intention as the representation of desires which are committed to be achieved.

Furthermore, Kalis (2019), argued that intention is not a thing, or touchable things like pen, car or table. It is just a sense which is often the cause of action. From traditional view intention is a relative abstract as mental state. When someone has intentions, he will provide a filter to prevent other intentions. As additional, in some cases intentions are formed by a pattern of various interactions of perceptions and motivational reasons in the

world. In a given circumstances intention represented choice functions that are induced preference for available alternatives (Shepherd, 2015). Intention is not only formed by attitude, subjective norm and, perceived behavioral control, but also by other motivational reasons in the world. Indeed, intention indicates past, current and future actions that denote causal relationship between oneself and others.

Nowadays as known, so many organizations have implemented websites in order to achieve their organization. Signalers share their organizations' information to the receiver through the website. An organization has various of information that can be reported in website. Hasley & Gregg (2010) had conducted exploratory research on twenty websites. They found that the contents of website are information of products, company, and channel of information. Meanwhile Erdelez & Rioux (2000) revealed that the additional content of the website is sharing tools. It can be concluded that the content of the website is not standardized.

It is possible for organization to choose positive information and keep negative information, with the result that the receiver gets misleading information. Website Quality is a research topic that can be a potential signal of quality product. Some researches had conducted to examine the effect of this variable on intention (Wells, Valacich, & Hess, 2011); (Jiang, Chan, Chua, & Tan, 2010); (Ganguly, Dash, & Cyr, 2009) (Chen, Hsu, & Lin, 2010); (Sam & Tahir, 2009). These research results are similar. Website involvement has a positive and significant effect on purchase intention. These results indicated that website is important tool for trading. People tend to buy and learn about product or company through website. Nowadays his fact has been trending and drives customers to use websites in trading. They concluded that website quality perception of product quality and finally affected product purchase intention. Based on this research result, website quality can be derived as the motivational reason which possibly influences muzaki intention to pay zakat through ZIs.

ZIs serve Muslim to pay zakat. To increase zakat fund in the future, this institution must maintain service quality, because this quality is the crucial factor to attract muzaki (Zainal, Bakar, & Saad, 2016). Woodside, Frey, & Dali (1989) defined service quality as a comparison between expectation and actual performance. Several research results found service quality is an important element of customer perception (Ridhwan, Fitri, & Hidayat,

2019), while indeed Kuo, Wu, & Deng (2009) revealed that service quality has a positive influence on purchase intention.

Furthermore, most organizations produce accounting information as a performance assessment reported by management that can be classified as an information signal. This information is reported by management, while receivers have no access to modify them. Of course, sometimes the reports contain manipulation so that receivers need disclosure of the report in order to minimize asymmetric information between signaler and receiver (Harmadji, Subroto, Saraswati, & Prihatiningtias, 2018). ZIs which is classified as nonprofit organization report their management performance in different manners. Likewise other nonprofit organizations, performance is measured from input, process, output, and outcome (Noor, Rasool, Rahman, Yusof, & Ali, 2012). Certainly, muzaki prefer to ZIs that are able to manage zakat funds for social welfare.

### **Previous Study**

Zakat is one of Islam's pillars. This economic instrument is implemented by transferring wealth from the rich man to the poor (Furqani, Mulyany, & Yunus, 2018). While Nadzri, Rahman & Omar (2012) stated that zakat is distributed to the deserving category of people which are called groups of asnaf. Generally, zakat is divided into two types, zakat al fitroh for every one who is still alive before eid Fitri and zakat al maal or zakat of wealth.

Some studies stated that zakat as Muslim obligation succeeds in overcoming economic society problems. Poverty is a crucial economic society problem. This problem emerged another problem such as sanitation, health problem, and crime (Suryahadi & Marlina, 2018). Some studies have resulted that distributions of zakat promoted poverty reduction (Nurjanah, Kusnendi, & Juliana, 2019); (Furqani, Mulyany, & Yunus, 2018); (Aziz, Mansor, Waqar, & Abdullah, 2020); (Bouanani & Belhadj, 2020). Similarly, with another research result, Hamidi, Suhel, & Novalia (2018) stated that zakat has a positive impact on mustahiq income.

Moreover, as an important economic instrument, zakat held a crucial role in economic growth. The Relationship between Zakat and economic growth is supported by some research results. Suprayitno (2020) had investigated the influence of the distribution



of zakat on economic growth. He concluded that there is a positive and significant effect of zakat distribution on economic growth in 5 states in Indonesia. Similar studies have been conducted in Malaysia (Suprayitno, 2018) and selected Islamic countries (Jedidia & Guerbouj, 2021). Therefore, greater zakat distribution will cause economic growth encouragement. Unfortunately realized zakat payment is still quite low, so it just gives a slight impact on economic growth. Even in some states, it has no effect on economic growth (Khasandy & Badrudin, 2019).

Intention is a key to behavior. It is often used to predict actual behavior such as purchase behavior or social behavior (Bai, Wen, & Law, 2008). Many kinds of research had investigated some variables that are considered to influence someone's intention. Those variables are attitude, subjective norm, and behavior control (Ham, Jeger, & Ivković, 2015); (Huda, Rini, Mardoni, & Putra, 2012); (Muhammad & Saad, 2016), website attributes (Chen, Hsu & Lin, 2010; Ganguly, Dash & Cyr, 2009; (Jauhari, Kusumawati, & Nuralam, 2019) (Jiang, Chan, Chua, & Tan, 2010), risk perception (Lisnawati, Hurriyati, & Qorni, 2019), or service quality (Dapas, Sitorus, Purwanto, & Ihalauw, 2019).

ZIs must conduct some efforts to arise muzaki intention to pay through ZIs, especially in the COVID-19 Pandemic situation. This country needs more zakat funds to support poor people who affected COVID 19 situation. These institutions must simplify zakat payment by building website as their online offices. According to Khan, Mofiz, & Sharmin (2020), and Annahl, Anshory, & Aulia (2021) online trading allow agencies to sell and advertise their products easily and quickly. For muzaki, they can save their time by paying from home or from the office. Through website, the institutions can publish other zakat activities transparently. In a pandemic situation, zakat website enables to avoid crowd.

Salleh & Chowdhury (2020) had observed ZIs website in Malaysia. They found that online zakat payment and other payment systems are published on their website. The website is still lacking zakat distribution information. This research result indicates ZIs publish a part of information and disguise another information, even though website quality is proven to influence online purchase intention (Octavia & Tamerlane, 2017); (Lisnawati, Hurriyati, & Qorni, 2019), while Hasanov&Khalid (2015) revealed that website quality has an indirect effect on purchasing intention. Otherwise, according to Dapas, Sitorus,



Purwanto & Ihalauw (2019) there is no significant effect of website quality on purchase intention. There are some researches that have investigated website quality on purchase intention, yet ZIs website quality research is still limited. ZIs performance is considered as an important information which must be reported to muzaki which needs to make decision. Muzaki as a rational agent triggered their intentions by something outside the agent, such as evaluation of information they received. Management performance is one of information, which they need to make their intention dynamic (Hoek, Jamroga & Wooldridge, 2007).

Several studies have discussed this performance. Nahar (2018) revealed that management performances of ZIs contain the performance of collecting, disbursement, and reporting. Meanwhile, Noor, Rasool, Rahman, Yusof, & Ali (2012) described ZIs management performance as similar to nonprofit organization. The performance is measured from input, process, output, and zakat outcome. In line with previous research results, (Hidayati & Tohirin, 2019) concluded from their study that ZIs performance must be measured from resource allocation and maqasid syariah that according to institution characteristics. There are so many studies that discussed and investigates ZIs performance. However, implementation Theory of Intention revision which measures the influence of ZIs and muzaki intention to pay through ZIs is still not found.

The hypothesis in this research is developed from reviewing the theory of intention revision. This theory revealed one's intention is not static. Intention is formed from many motivational reasons in the world. Several research results indicated there were some variables that influenced intention. Based on the theory and previous studies the hypothesis was made to investigate a significant relationship between website quality, service quality and management performance and muzaki intention to pay zakat through zakat institutions.

**H0: There are positive and significant influences of website quality, service quality and management performance on muzaki intention to pay zakat through zakat institutions.**

## Model Development

This research is developed from theory of Intention revision (Hoek, Jamroga, & Wooldridge, 2007). By using this theory, there is three variables that act as motivational reasons which influence muzaki intention to pay through ZIs. This research used deductive reasoning, which theoretical framework is developed from theory, and used primary data to confirm or reject this research idea:

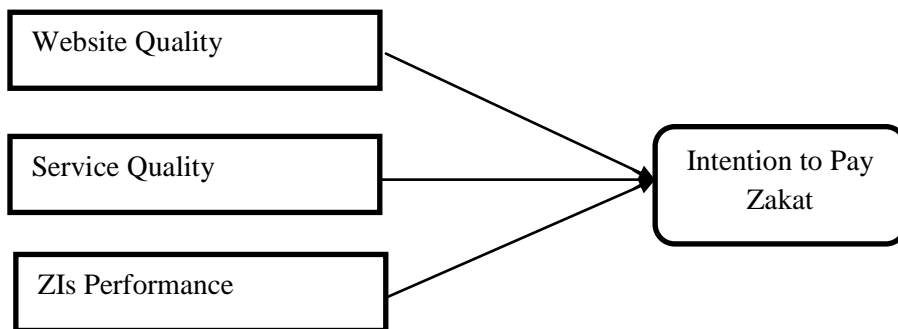


Figure 1 Conceptual Framework

## 3. RESEACH METHOD

### Sample

An online questionnaire has been applied to collect primary data from Palembang muzaki. Easy and speed in obtaining data are the aims of utilization online questionnaire. Purposive sampling was used in this research. The criteria of respondent selection were muzaki that have ever seen ZIs website. 100 respondents had answered the questionnaires which contained 22 questions based on 5 item likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

### Variable Measurements

#### Intention

Intention is defined as a sense which is often the cause of action. When someone has intention, He will provide a filter to prevent other intentions. In addition, in some cases, intentions are formed by a pattern of various interactions of perceptions and motivational reasons in the world (Hoek, Jamroga, & Wooldridge, 2007). Intention is not static, but

dynamic. There is so much information that drives intention that is called motivational reasons.

### **Website Quality**

Website quality is viewed as important thing in current organizations. They can publish any information about an organization in order to attract their customer. As one of motivational reasons, website quality is applied to share information. However in an asymmetric information environment, institutions act adverse selection, by sharing positive information and hiding negative information. A Qualified website enables muzaki to obtain more information and intent to pay zakat through that institutions.

### **Service Quality**

Service quality means the level of variance between consumers normative expectation and their perceptions of service performance (Gorlia, Toni M, & Wong , 2010). They developed several indicators to measure service quality such as reliability, responsiveness, assurance, and empathy. While (Wahab, Zainol, Abu Bakar, Ibrahim, & Minhaj, 2016) applied those indicators too, and add compliance indicators.

### **ZIs Management Performance**

ZIs management performance is measured from input, proses, and outcome (Noor, Rasool, Rahman, Yusof, & Ali, 2012) Certainly, muzaki prefer to ZIs that are able to manage zakat fund. While (Nahar, 2018) measured ZIs performance through 3 dimensions: collecting, distributing and reporting.

**Table 2. Variable indicators**

Indicators	Adopted From
<b>Website Quality</b>	
1. ZIs Website is easy to use	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
2. ZIs Website is easy to access	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019) (Kim & Stoel, 2004)
3. ZIs Website is so flexible	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
4. Information in ZIs Website is so accurate	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
5. Information in ZIs Website is so reliable	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019) (Kim & Stoel, 2004)
6. Information in ZIs Website is complete	(Kim & Stoel, 2004)

7. Information in ZIs Website is easy to understand	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
8. ZIs Website as consistent navigation	(Bai, Wen, & Law, 2008)
Service Quality	
9. ZIs always serve quickly and precisely	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
10. ZIs willing to respond muzakki quickly	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
11. I believe ZIs can maintain trust muzakki to mustahiq	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
12. ZIs provide competent employees to answer muzaki questions.	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
13. ZIs prioritize muzakki and mustahiq interests.	(Dapas, Sitorus, Purwanto, & Ihalauw, 2019)
Management Performance	
14. Zakat collecting has been optimal	(Noor, Rasool, Rahman, Yusof, & Ali, 2012) (Nahar, 2018)
15. Zakat distribution is driven to alleviate poverty	(Noor, Rasool, Rahman, Yusof, & Ali, 2012) (Nahar, 2018)
16. Zakat distribution is driven to grow society wealth	(Noor, Rasool, Rahman, Yusof, & Ali, 2012)
17. Zakat distribution is driven to reduce gap justice	(Noor, Rasool, Rahman, Yusof, & Ali, 2012)
18. ZIs prioritize zakat as development instrument toward social justice	(Noor, Rasool, Rahman, Yusof, & Ali, 2012)
Intention To pay zakat through Zis	
19. I want to pay zakat through ZIs	(Annahl, Anshory, & Aulia, 2021) (Vegirawati, Yusnaini, & Kusdiah Ningsih, 2019)
20. I have desire to pay zakat through Zis	(Annahl, Anshory, & Aulia, 2021) (Vegirawati, Yusnaini, & Kusdiah Ningsih, 2019)
21. I tell people to pay zakat through ZIs	(Vegirawati, Yusnaini, & Kusdiah Ningsih, 2019)
22. I recommended people to pay zakat through Zis	(Vegirawati, Yusnaini, & Kusdiah Ningsih, 2019)

### Analysis Technique

This research applied multiple regression analysis with SPSS Software to analyze data. This analysis model is simple and understandable, and result best prediction. After a research model developed that derived from theory and literature review, data collection was performed. For assessment of data quality, validity and reliability were computed. Validity is measured by pearson product-moment correlation. While reliability is measured by the value of Cronbach alpha. For best prediction, a classical assumption examination is

computed. To examine the hypothesis, this analysis determined R-square value, as the prediction value of the relation.

#### 4. RESULT AND ANALYSIS

##### Data Quality Test

This study applied validity test and reliability test to measure data quality. For those tests, the study distributed the questionnaires to 30 respondents. The result of validity measurement is indicated by the R statistic. The value of r statistic for all questionnaire items used are on the range from 0.642 until 0.953 while r table value (for  $df = 28$ , two tails with alpha value is 0.05 is 0.3610. If we compare to r table, those r statistic values are higher than r table value. It means all questionnaire items are valid.

In order to produce consistent result, reliability test had been applied to determine cronbach alpha as reliability value. This test obtained the following result:

**Table 3. Reliability Test Result**

Cronbach's Alpha	N of Item
0.963	22

Source: Analysis result

This value is interpreted by Rasch model Interpretation. The value of the reliability test result is 0,963. This value is more than 0,95 that indicated the data are excellent reliable (Mohamad, Sulaiman, Sem, & Salleh, 2014).

##### Classical Assumption Test

Classical assumption tests must be conducted to examine the regression model. The first classical assumption test is normality. Normal data is used to keep misinterpretation away (Mishra, Pandey, Singh, Gupta, Sahu, & Keshri, 2019). If the normality test result, the variable samples are concluded normal, parametric analysis is chosen in determining regression coefficient. The result of normality test by using one sample komogorov smirnov test indicated that P-value from the exact approach is 0, 213, and higher than alpha, 0.05. Therefore, this data has normal distribution and statistic parametric can be used as an analysis approach.

Autocorrelation tests as other classical assumption tests implemented to test the possibility of a linear relation between errors of an observation series (Ainiyah, Deliar, &

Virtriana, 2016). This test is important for time series data, and not for cross-section data, so this test was not implemented in this study.

Multicollinearity is applied to see the existence of high correlation between independent variables in a multiple linear regression model. Multicollinearity in multiple linear regression model will cause relationship between independent variables and dependent variable disrupted (Ainiyah, Deliar, & Virtriana, 2016). The result of multicollinearity test indicated that there are no multicollinearity problems because VIF values from independent variables are lower than 10 and the value of tolerance more than 0,10.

The last test of classical assumption tests is Heteroskedasticity Test. Gletser analysis is applied to examine heteroskedasticity violation. Gletser analysis produces unstandardized significant values of three independent variables. These values are higher than 0.05 so that all independent variables are free from heteroskedasticity violation.

## Results

The effect of website quality, service quality, and institution performance on muzaki intention to pay zakat in Amil Zakat is examined through Ordinary Least Square. The Fit Model examination had applied F Statistic value is 37.617, and F Table value is 2.70. probability significance (p-value) is 0.000. F Statistic is higher than F Table, and p-value is lower than  $\alpha = 0.05$ . The statistical result indicated this model is Fit. The change of muzaaki intention could be predicted from the change of website quality success, service quality, and institution performance.

This model explains that all independent variables ( website quality, service quality, and institution performance) can be predictor variables of muzaki intention to pay zakat in ZIs as shown in the following model summary.

**Table 4. Model Summary**

Model	R	R Square	Adjusted R Square	Standar Error of The estimate
1	0.733	0.538	0.523	2.52394

Source: Analysis Result

From the above table, adjusted R square is 0.523. It means 52,3% of muzaki intention change is caused by website quality, service quality and institution performance. 47,7% Muzaki intention change is influenced by other variables not examined.

**Table 5. Coefficient**

Model	Standardized Coefficients	T	Sig.
	Beta		
(Constant)		1.600	.113
X1	.254	1.869	.046
X2	-.091	-.682	.497
X3	.594	5.196	.000

Source: Analysis result

T-test is one of statistic test to compare the means of two group (Kim T. , 2015) One group is independent of each other. T-test is usually used to test the effect of one independent variable on the dependent variable. In interpretation need, t statistic would be compared by t table. If the t statistic value is higher than t table, independent variables had a significant effect on the dependent variable. In this case, t statistic of X<sub>1</sub> and X<sub>3</sub> are higher than t table (1.6608), while t statistic of X<sub>2</sub> is lower than t table.

The table shows, two independent variables had a positive and significant effect on muzaki intention to pay zakat in ZIs. Those variables are Website quality and ZIs management performance. These findings accepted the hypothesis, that website quality and management performance have a positive and significant effects on muzaki intention to pay zakat through ZIs, In the other hand service quality variable had no positive and significant effect on muzaki intention to pay zakat in ZIs. This fact means the hypothesis is rejected.

### Research Analysis

This research has investigated muzaki intention and motivational reasons in paying zakat through ZIs. The results of this study show that adjusted r-squared of muzaki intention was 0.523, which indicates that all variables were considered to be important elements of muzaki desire in paying zakat. This study shows that website quality had a positive and significant effect on muzaki intention to pay zakat through ZIs. This research result is contrary to a similar previous study (Octavia & Tamerlane (2017); (Dapas, Sitorus, Purwanto, & Ihalauw (2019) that stated there were no significant effects of website quality on purchase intention. However, this study result strengthens similar previous studies such as Lisnawati, Hurriyati, & Qorni (2019) and Hasanov & Khalid, (2015) that revealed there was a positive and significant effect of website quality and customer purchase intention. This result indicates muzaki pay attention to ZIs website quality and use them to explore



ZIs information before decision making. Therefore ZIs should maintain and improve their website quality in order to increase muzaki intention to pay zakat through these institutions.

Service quality is a crucial element in nonprofit organizations. ZIs must give more attention to muzaki as their clients. ZIs have to be reliable institutions in distributing their zakat funds, so that their zakat funds meet mustahiq need and finally enable alleviating poverty and increasing economic growth. Unfortunately, there is no significant relationship between service quality on muzaki intention to pay zakat through ZIs. This result is contrary to previous research that stated there is a positive and significant effect of service quality on purchase intention (Kuo, Wu, & Deng, 2009)

ZIs Performance is measured in some manner. Nahar (2018) view ZIs performance from stakeholders' perspective. ZIs performance is measured through 3 dimensions: collecting, distributing, and reporting, while Noor, Rasool, Rahman, Yusof, & Ali (2012) measured ZIs management performance from input, proses, output and outcome. These research results show a positive and significant effect of ZIs Performance on muzaki intention to pay zakat through ZIs. It indicated that the increase of ZIs performance may cause muzaki intention to pay increase too. Muzaki pays attention to ZIs Performance. They hope the institutions encourage performance, both collecting and distributing, so their goal in paying zakat achieve.

## **5. CONCLUSION**

As known, Indonesia is the largest Muslim population country. This country should receive the largest amount of zakat too. Research results about zakat payment had proven that zakat fund is succeed in solving various economic problems such as poverty, injustice and economic growth. Unfortunately, until now collected zakat fund is not more than four percent of the potential of zakat in Indonesia. Therefore by utilizing the theory of Intention Revision, this research tried to derive three variables as motivational reasons that affect muzaki intention to pay zakat through ZIs.

Website quality, service quality, and ZIs performance are determined as motivational reasons which are suspected can influence muzaki intention to pay zakat through ZIs. The online questionnaires were distributed to 130 respondents. 30 questionnaires from 30 respondents are not qualified, because they have never seen ZIs website.

The research result shows that website quality, service quality, and ZIs performance influence muzaki intention to pay zakat through the institution simultaneously. Indeed, only website quality and ZIs management performance have a positive and significant effects on muzaki intention. On the other hand service quality have a negative and insignificant effect on this dependent variable.

These research results are relevant, that muzaki considered other motivational reasons to pay through ZIs. These findings drive ZIs to formulate another strategy to arise muzaki intention, especially creating motivational reasons as an additional preference for muzaki.

## 6. RECOMMENDATIONS

These research results suggest several actions for ZIs and the government. Quality of website, service quality and ZIs performance have been proven to be motivational reasons for muzaki. Therefore insider of ZIs, both managers and executives need to do more action to attract muzaki attentions. Muzaki needs real work and real performance. ZIs as manager of zakat fund have to rearrange zakat management, starting from collecting, processing, distributing zakat in order to increase muslim welfare.

Furthermore, ZIs need to explore what kind of information is needed. All of the information must be published in their website, so make various convenient for muzaki. Of course, that information is not limited to the zakat payment system. ZIs must publish the process of distribution, mustahiq information, and the impact of zakat fund for social welfare, especially for local communities. There are several variables that must be included for future research such as attitude, subjective norm, control behavior perceive and risk perception.

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