

Humanity and Trust to Increase Intention to Repay Zakah

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Abstract

Zakah is an important instrument in Indonesia's economic growth. This is considered important because it can mobilize owned assets for economic growth by empowering certain groups in society, however the potential of zakah in Indonesia has not been maximized optimally, so that community welfare has not yet been achieved. Empirically, the intention to give zakat is a determining factor in increasing the results of zakat collection. The aim of this research is to explore and examine how big the influence of Humanity and Trust is in increasing the intention to repay zakah. This research analyzes intentions in repay zakah. This research uses a quantitative approach with Structural Equation Modeling (SEM) techniques based on Partial Least Square (PLS) with primary muzakki data from 100 respondents. The research results show that humanity is not significant in the intention to repay zakah, but if Trust is an intervening variable, then humanity indirectly influences the intention to repay zakat very strongly. Trust is the main key in increasing zakat payments to zakah institutions.

Keyword: *humanity; trust; zakah.*

A. Introduction

Love of humanity is a call to all levels of society to become proactive entities in contributing to global security and prosperity. Among the values that need to be manifested in love of humanity are volunteers and philanthropists. The barren love of humanity means that humans are always at odds with each other, often hurting each other and some even reach the stage of being capable of killing and starting wars.

Indonesia is a country known for its culture of friendliness and concern for others. Many Indonesians volunteer to help those in need, either in the form of donations of money, goods or energy. The principle of mutual cooperation is a widely held value in Indonesia, where people often work together to achieve common goals. Generosity is a trait that is common to individuals and society as a whole, and is not always applicable equally across countries. Some people or societal groups may be more generous than others, but positive impressions of friendliness and caring are often tied to the culture and values held by many Indonesians. Based on the issue of generosity, it shows that Indonesia is a country that has high humanity as a noble cultural potential.

LITERATURE REVIEW

Humanity

Humanity describes good values that originate from the human heart and are manifested in daily conversations and actions. These values are what make humans noble, faithful and virtuous and provide peace and happiness in this world and the hereafter. Human values must be guided by knowledge, charity and faith. Apart from that, humans need to live in love and brotherhood with others. He further stated that human values are also guided by unity which is a requirement for brotherhood, mutual cooperation, mutual assistance and love for one another in social life (Qardhawi, 2000).

Apart from that, human values can be demonstrated through material and moral mutual cooperation in life and in carrying out brotherhood that ignores position and status in society. Therefore, humanity, especially Muslims, must return to these principles to obtain human values in their hearts and souls, namely prioritizing affection and friendly brotherhood in society. These values must also become part of society's culture and attitudes to help form people who practice Islamic principles in line with absolute human values (Zahrin et al., 2020).

Zakat is considered by Muslims to be an act of piety through which one expresses concern for the welfare of fellow Muslims, as well as maintaining social harmony between the rich and the poor. Zakat encourages a fairer redistribution of wealth and fosters a sense of solidarity among people. According to Prasetyo et al., (2024), zakat in its development from a study of zakat recipients can broaden its meaning in humanitarian issues, one of which is that Asnaf riqob is not only an enslaved person but also includes victims of elderly neglect, child abuse, children involved in criminal activities, victims kidnapping, and domestic violence.

Trust

Mayer et al., (1995) define trust as the willingness of one party to be vulnerable to the actions of another party based on the expectation that the other party will take certain actions that are important to the party who trusts him, regardless of the ability to monitor or control the other party. .A.Sargeant and Lee (2004) define trust as the belief that each individual from an organization/sector will never exploit the vulnerabilities of stakeholders who entrust the organization to be fair, reliable, competent and ethical in all transactions. Melendéz (2001) notes that individuals or groups will not contribute to an organization and something they do not believe in. Trust plays an important role in collecting social funds (Shukor et al., 2018).

Trust will not only influence repeat donations and increase the number of donations (Burnett, 1992; A. Sargeant & Lee, 2004), but also believe that funds will be used appropriately by the recipient organization (Ritchie et al., 1999) in supporting legal support. obligations and organizational morals

(Sargeant & Lee, 2002). emphasized that fundraising institutions must also publish and provide detailed information and collect data to increase trust among users. This is related to trust, which is a person's certainty that another individual or certain institution will maintain the expected commitment (Luhmann, 2018).

Failure to maintain public trust can have negative impacts, including decreased donations, damaged reputation, or even the collapse of the organization, so maintaining and developing trust between the public and non-profit organizations is important to encourage social fundraising activities (de Jager, 2017).

Intention to Repay

According to Ajzen and Fishbein (1980), intention is cognitive readiness to carry out a behavior. Intention is the willingness to try to do something (Ajzen, 1991). Meanwhile, according to Farouk et al. (2018) intention is how much effort to do something. Intention has a major role in performing worship in Islam because worship that is not accompanied by intention will not receive a good reward from God (Qardawi, 1988).

Intention towards products and services is the result of the satisfaction process that individuals feel towards the products and services that have been provided by the product and service provider (Ratnasari et al., 2020). Intentions or intentions are the extent to which people consciously plan future behavior (Davis & Warshaw, 1992) and include making decisions to take action (Malle & Knobe, 1997). Based on several definitions, the intention to pay or intention to pay is the willingness or readiness to pay for a good or service to be received (Londoño et al., 2017).

According to Herianingrum et al., (2018), Indonesia is a Muslim-majority country where zakat is expected to be a mandatory system, and zakat management carried out by the government is able to optimize the function of zakat for the social and economic aspects of society; third, research related to the application of sharia economics written in the Koran can use an interpretive approach which is a scientific treasure.

The Relationship between Humanity and Intention to Repay

Qardhawi (1988) emphasized that love of humanity can make security and preservation of people's welfare more certain. Human values are also formed by individual collective cultural practices in social and religious forms, including Islamic social financial instruments, namely the intention to pay zakat in building activities of brotherhood, cooperation, empathy, and mutual love and mutual cooperation among community members. The community is faced with a

system and culture of economic and social cooperation among its members. This shows the influence of humanity on intention to repay zakat.

Zakat education-based programs are very important to increase awareness of the human values of Muslim communities. Zakat education as spiritual awareness is social and economic education whose implementation is the collective responsibility of authorities and individuals. Saad et al., (2010), found that the social environment and the practice of paying zakat on income had a significant effect on increasing the socio-economic activities of the surrounding community. Several previous studies also show that social factors have a positive and significant relationship with individual motivation to pay zakat Wahab et., al. (2014).

H1: Humanity has no positive effect on Intention to Repay zakat.

The Relationship between Humanity and Trust

According to Widodo & Susanti (2010), human relations is a translation of human relations. There are also people who translate it into human relations or also translate it as relations between humans, which is actually not too wrong because it is humans who relate to each other. It's just that, here the nature of human relations is not like ordinary people communicating, it is not just the delivery of a message by one person to another, but the relationship between people communicating which contains very deep psychological elements, then a sense of humanity will grow.

Relations between humans and human relations actually have different meanings. In every form of human relations, human relations dominate more than human relations. Another factor that can foster human rights in interpersonal communication is trust. Scientifically, "trust" according to Rahmat (1998), is relying on other people's behavior to achieve desired goals.

H2: Humanity has a positive effect on Trust.

The Relationship between Trust and Intention to Repay

Trust is an important factor for charitable organizations because it can encourage people's willingness to provide financial support to these organizations (Shukor et al., 2018). A person's belief in something will influence his intention to act. The results show that people's trust in the appointed zakat collection institution is proven to have a significant influence on their intention to pay zakat. This mandate also influences people to continue paying zakat regularly. The trust of the muzakki community must be properly maintained by the appointed zakat collection institution (Lutfhiyah et al., 2019).

According to Widiastuti et al., (2023), sustainable efforts need to be made by various parties to continuously optimize the potential of zakah in

Indonesia. One way is to improve good zakat management to maintain public trust in distributing zakat funds. This will increase the amount and accuracy of data collection and distribution of zakat funds in Indonesia.

H3: Trust has a positive effect as an intervening variable between humanity and intention to repay zakah in collecting zakah.

B. Research Methods

This research is quantitative, the type of data used is primary data obtained from distributing questionnaires to 100 muzakki respondents who chose the value 1 means strongly disagree, 2 means disagree, 3 means neutral, 4 means agree, and 5 means strongly agree as stated in distributed questionnaires.

C. Result And Analysis

Based on the respondents' answers from the questionnaire distributed, there were 100. A total of 45 respondents were male and 55 respondents were female, indicating that the percentage of female respondents was 55% while the percentage of male respondents was 45%. Based on the data obtained by respondents, there were 28 respondents aged 26-35 years with a percentage of 28%, respondents aged 36-45 years were 25 people with a percentage of 25%, respondents aged 46-55 years were 47 people with a percentage of 47%.

Respondents are civil servants, who are subject to zakat of 2.5% of the salary received each month by Baznas at the discretion of the local district government. However, not all civil servants are subject to zakat, but only salaries reaching 7 million and above are subject to 2.5% zakat as income zakat. This research took place in Ngawi district, East Java.

Table 1
Convergent Validity (> 0,7)

Source: Smart PLS (Processed Data)

From the validity test carried out, it turns out that the Loading Factor has a value above 0.7 for all indicators, so the indicators are valid. The validity test is declared valid, because the construct validity value (AVE) of all variables is the acceptable limit, namely 0.7.

Table 2
Nilai Average Variance Extracted (AVE)

Laten Variables	Average Variance
Extracted (AVE)	
Intention to Pay	0,803
Humanity	0,751
Trust	0,741

Source: Smart PLS (Processed Data)

Indicator	Loading Factor
H1	0,857
H2	0,853
H3	0,888
H4	0,888
H5	0,882
H6	0,890
H7	0,859
H8	0,814
T1	0,864
T2	0,932
T3	0,932
T4	0,776
T5	0,786
IRZ1	0,919
IRZ2	0,929
IRZ3	0,839

Table 3

Discriminant Validity (Cross Loading) > 0.7 and more dominant than other variables Indicator

Indicator	Humanity	Intention to Pay	Trust
H1	0,857	0,540	0,545
H2	0,853	0,544	0,537
H3	0,888	0,521	0,632
H4	0,888	0,566	0,662
H5	0,882	0,592	0,729
H6	0,890	0,551	0,649
H7	0,859	0,516	0,522
H8	0,814	0,535	0,585
ITR1	0,612	0,919	0,668
ITR2	0,593	0,929	0,672
ITR3	0,490	0,839	0,698
T1	0,651	0,668	0,864
T2	0,659	0,765	0,932
T3	0,715	0,717	0,932
T4	0,461	0,526	0,776
T5	0,510	0,547	0,786

Source: Smart PLS (Processed Data)

Table 4
Reliability

Source: Smart PLS (Processed Data)

Variable	Composite Reliability
Humanity	0,960
Trust	0,934
Intention to Pay	0,924

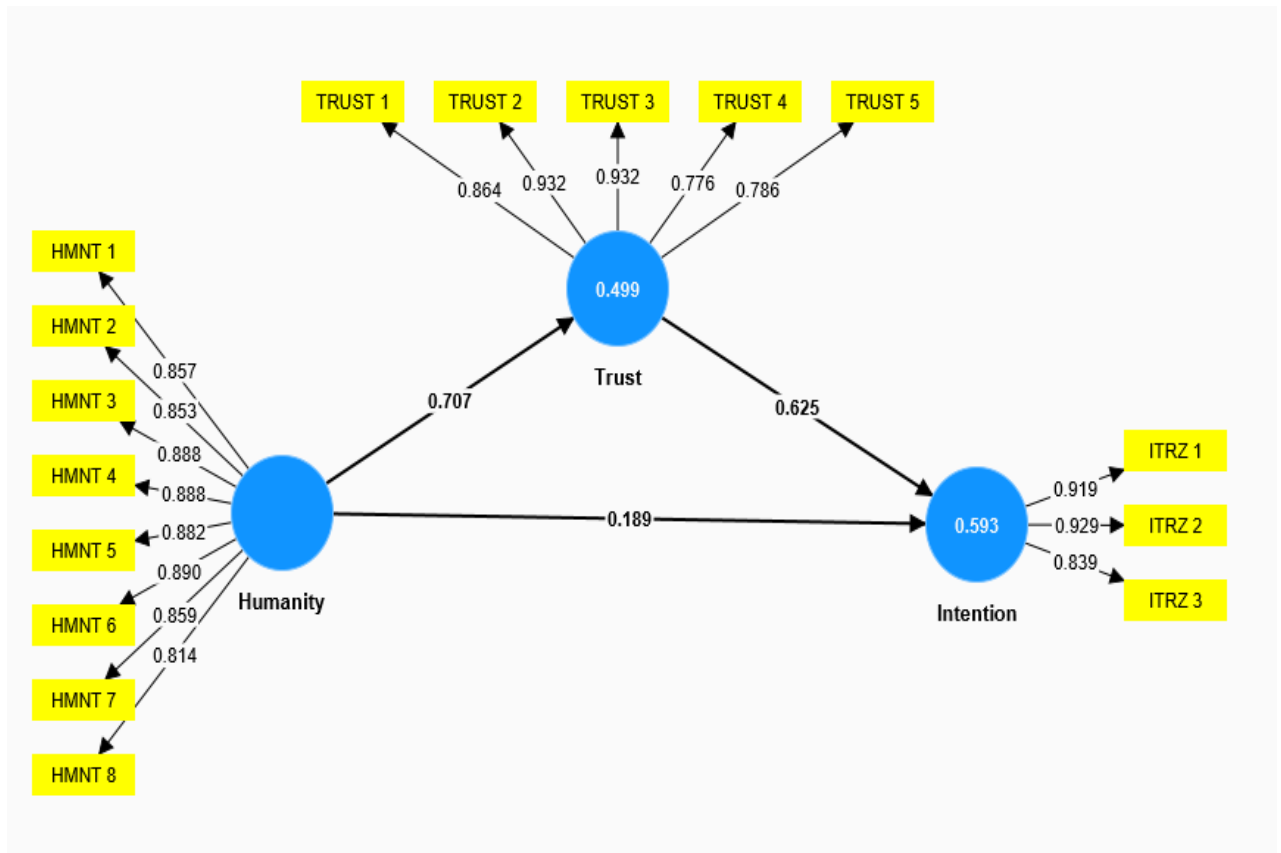


Figure 1. Inner Model

Source: Smart PLS (Processed Data)

Discussion

Based on the results of research using a quantitative approach, it turns out that humanity does not have a significant effect on people's intention to pay zakat, indicated by a P-value of 0.103. Wouldn't humanity be encouraged to carry out acts of giving zakat at zakat institutions for the sake of fellow Muslim brothers and sisters? Apart from the trust variable towards zakat institutions, are there no other dominant factors that cause the intention to give zakat to decrease?

Table 5
R Square results

Variable	R-square	R-square adjusted
Intention to Pay Zakah	0,593	0,585
Trust	0,499	0,494

Source: Smart PLS (Processed Data)

Table 6
Direct Hypothesis Test

Relationship Between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H → IRZ	0,189	0,188	0,116	1,630	0,103
H → T	0,707	0,709	0,064	11,070	0,000
T → IRZ	0,625	0,628	0,106	5,914	0,000

Source: Smart PLS (Processed Data)

Table 7
Indirect Hypothesis Test

Source: Smart PLS (Processed Data)

Relationship Between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H → T → IRZ	0,441	0,446	0,087	5,059	0,000

D. Conclusion

After processing the data and seeing the results of the analysis and discussion regarding the influence of humanity and trust on the intention to repay zakat collection, it can be concluded that humanity has no direct significant effect on the intention to pay zakat collection. Humanity has a significant positive effect on the intention to repay zakat variable, if there is a trust variable as an

intervening factor between humanity and the intention to repay zakat. This means that humanity does not have a direct effect on the intention to pay but can influence the intention to repay if the trust variable becomes an intervening variable between humanity and the intention to repay.

Although the findings provided from this study contribute to theory and practical contributions, several limitations and future research directions need to be discussed. This research only focuses on the influence of humanity and trust on intention to pay. Future research can include other factors as variables.

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