



## **Navigating Generosity: Exploring Determinants of Zakat, Infaq, and Sadaqah among the Hijrah Community in the COVID-19 Pandemic**

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**Abstract.** This study investigates the factors influencing the hijrah community's decision to contribute to Zakat, Infaq, and Sadaqah (ZIS) during the COVID-19 pandemic in Indonesia. Drawing upon the Theory of Planned Behavior (TPB), we examine the impact of religiosity, altruism, subjective norms, behavioral control, and institutional image on ZIS payment decisions. Data were collected through a questionnaire survey of 255 members of the hijrah community and analyzed using ordinal logistic regression. Results indicate that religiosity, altruism, and subjective norms significantly influence the decision to pay ZIS, while behavioral control and institutional image do not. This suggests that individuals with strong religious convictions, driven by empathy and a sense of social responsibility, and influenced by their social networks, are more likely to contribute to ZIS, regardless of perceived ease or institutional factors. This preference for direct giving, motivated by trust and a desire for tangible impact, further explains the limited influence of institutional image. This study contributes to the understanding of ZIS giving behavior within the increasingly prominent hijrah community, particularly during times of crisis, and offers valuable insights for Islamic philanthropic institutions seeking to maximize ZIS collection by tailoring their strategies to align with the motivations and values of this growing segment of donors. While this study focuses specifically on the hijrah community in Indonesia, future research should explore these factors among diverse Muslim populations in various socio-cultural contexts to enhance the generalizability of the findings.

**Keywords:** Hijrah Community, Decision to pay ZIS, COVID-19 Pandemic.

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## **INTRODUCTION**

The COVID-19 pandemic has severely impacted Indonesia's economy and society, causing economic contraction, increased unemployment, and rising poverty levels (Hudaefi & Beik, 2020). Simultaneously, this crisis has led to changes in donation patterns, particularly an increase in digital donations (Hudaefi & Beik, 2020; Masrizal et al., 2023). In this context, Islamic social finance instruments, especially Zakat, Infaq, and Sadaqah (ZIS), have played a crucial role in mitigating economic and social impacts. ZIS are forms of Islamic charitable

giving aimed at wealth distribution and aiding those in need (Kasri, 2013). During the pandemic, ZIS has become a vital resource in supporting affected communities (Handiasti & Rohim, 2023). Amidst this situation, the Hijrah community in Indonesia has gained significant attention. The Hijrah community consists of young Muslims committed to more stringent adherence to Islamic principles (Annisa, 2018). This group has an increasing influence in Indonesian society, particularly in religious-based donations (Sahlani et al., 2019; Umdatul Hasanah & Fahma Islami, 2023).

This research aims to study the factors influencing ZIS donations within the Hijrah community during the COVID-19 pandemic. The main objective is to understand this community's donation behavior during the crisis and the factors affecting their donation decisions. This study is significant as such understanding will help Islamic charitable organizations develop effective strategies for fundraising and promoting participation in ZIS donations. The conceptual framework of this research is based on the Theory of Planned Behavior (Ajzen, 1991) and incorporates additional factors relevant to the context of religious donations. This study considers five factors: religious strictness, altruism, social norms, perceived behavioral control, and organizational image. Previous research has demonstrated the importance of these factors in ZIS donation decisions (Lee & Kim, 2023; Li et al., 2022; White et al., 2023). However, research on Hijra communities is limited, especially during the COVID-19 pandemic, which exacerbated challenges and hindered further study.

This study is important as it fills a gap in understanding the donation behavior of the Hijrah community during a crisis. The research findings will have significant implications for Islamic charitable organizations in developing effective fundraising strategies and can be applied in formulating social policies related to religious donations. In terms of research methodology, this study employs ordinal logistic regression analysis to examine the differences in levels of interest in ZIS donations during the pandemic. This method allows us to analyze the influence of various factors on the level of interest in donations in detail (Hosmer & Lemeshow, 2000). The study uses primary data collected through an online survey of 255 respondents from the Hijrah community in Indonesia. The survey instrument was designed based on previous studies and adapted to the context of the COVID-19 pandemic (Lee & Kim, 2023; Li et al., 2022; White et al., 2023). The data collection was conducted during the peak of the pandemic in Indonesia, providing a unique snapshot of donation behavior during this critical period.

In conclusion, this research focuses on understanding the factors influencing ZIS donations in Indonesia's Hijrah community during the COVID-19 pandemic. The study results will provide valuable insights for Islamic charitable organizations and policymakers, aiding in the development of effective strategies to promote ZIS donations and support economic and social development in Indonesia. In the following section, we will review the relevant literature to establish the theoretical foundation for this study.

## **LITERATURE REVIEW**

### **Zakat, Infaq, and Sadaqah (ZIS): Definition and Significance**

Zakat is classified into two categories: zakat fitrah and zakat mal (Mohamed Sareye & Haji-Othman, 2017). Zakat fitrah refers to the zakat that a Muslim pays during Ramadan. On the other hand, zakat mal is levied on an individual's wealth that has met the required threshold (haul and nishab) at a rate of 2.5 percent (Aji et al., 2021). Infaq and sadaqah are voluntary contributions made by Muslims to deserving recipients, motivated by honest intentions and seeking the pleasure of Allah SWT. The information presented by the Accounting Standards (PSAK) 109 also showed that infaq and sadaqah are voluntary donations despite their allocation status (Fadhilatunisa et al., 2020). Zakat is defined as a human relationship created through mutual assistance and divine values to serve as the builder of humanity and a source of socio-economic funds for Muslims (Asnaini & Oktarina, 2017; Manurung, 2014). It is reported to impact both the individual and community by rejecting selfishness, wealth hoarding, and greed at the individual level and reducing poverty at the community level (Yuniar et al., 2021).

### **Theoretical Framework: Theory of Planned Behavior (TPB)**

The Theory of Reasoned Action by Ajzen and Fishbein (Al-Suqri & Al-Kharusi, 2015), updated to the Theory of Planned Behavior (TPB), was adopted in this study. According to TPB, a person's decision to take action is influenced by their purpose or interest in action (Kasri & Ramli, 2019; Ramadan et al., 2017). Furthermore, it has been noted that intention is influenced not only by attitudes, as explained in the Theory of Reasoned Action (TRA), but also by subjective norms and behavioural control, which have been altered in the Theory of Planned Behavior (TPB) (Usuwa et al., 2020). However, this study specifically focuses on the variables of subjective norms and perceived control behaviour from this theory. These variables are combined with additional predictors believed to influence driving intention, particularly the intention to pay ZIS. These other predictors include religiosity, altruism, and institution image.

## **Factors Influencing ZIS Payment Decisions**

The decision to pay Zakat, Infaq, and Shadaqah (ZIS) is influenced by a variety of factors, including religiosity, altruism, subjective norms, behavioral control, and institutional image. These factors interact in complex ways, often mediated by technological advancements and socio-economic conditions. The following sections explore these influences in detail, drawing insights from recent research studies.

### **Religiosity**

Religiosity is defined as the extent to which individuals believe in and venerate religious figures, practice religious teachings, and participate in religious activities. It involves earnest and genuine religious engagement rather than nominal adherence (Iddagoda & Opatha, 2017).

Religiosity is a significant factor influencing ZIS payment decisions. It reflects the degree to which individuals adhere to religious beliefs and practices, which can motivate them to fulfill religious obligations such as ZIS payments. Studies have shown that religiosity positively influences the decision to pay ZIS, as seen in the context of Baitul Mal Sigli, Pidie Regency (Desiana et al., 2022). However, in some cases, such as the Jabodetabek community, religiosity was found to have a negative and insignificant effect on the intention to pay ZIS through e-wallets (Muhamad Abriyansyah & Ade Nur Rohim, 2023). This suggests that while religiosity is generally a strong motivator, its impact can vary depending on the payment method and context.

H<sub>1</sub>: Religiosity significantly influences the decision of the hijrah community to pay ZIS.

### **Altruism**

Altruism is often defined as a motivational state where the primary goal is to benefit others, distinct from prosocial behavior, which may include self-serving motives (Nair, 2002). Psychological altruism involves actions motivated by genuine concern for others, such as sympathy and loyalty, which have evolved through natural selection mechanisms like kin selection and reciprocal altruism (Nair, 2002). Altruistic behavior can be driven by both egoistic and altruistic motivations. While some acts are performed for personal psychological or social benefits, others are genuinely aimed at improving the welfare of others (Radovanović, 2019).

Altruism, or the selfless concern for the well-being of others, is inherently linked to the concept of ZIS. While specific studies on altruism's direct impact on ZIS payment decisions are limited, the underlying principle of helping others aligns with the motivations for ZIS contributions. The altruistic nature of ZIS is often reinforced by religious teachings, which encourage giving as a form of worship and community support (Desiana et al., 2022).

H2: Altruism significantly influences the decision of the hijrah community to pay ZIS.

### **Subjective Norms**

Subjective norms refer to an individual's perception of social pressure regarding a specific behavior, determined by their normative beliefs about others' expectations and their motivation to comply with these beliefs (Forward, 1997). This concept is crucial in understanding how social influence shapes individual decision-making processes, highlighting the role of societal expectations in guiding behavior (Burger, 2001). While subjective norms are often linked to behavioral intentions and serve as strong predictors, there is some controversy regarding their measurement and relevance in various contexts ((Eckhardt et al., 2008; Forward, 1997).

Social Norms Theory emphasizes the importance of distinguishing between perceived and actual behaviors, which can lead to misjudgments in decision-making (Pariera, 2013). This distinction is particularly relevant when considering how individuals might overestimate or underestimate the prevalence of certain behaviors within their social groups, potentially influencing their own actions. Understanding this dynamic can provide valuable insights for researchers and practitioners seeking to influence behavior change in various domains.

In the context of charitable giving, subjective norms mediate the relationship between the opportunity to donate and the intention to donate, enhancing the likelihood of individuals engaging in donation activities when they perceive social approval or pressure (Susanto et al., 2022). Specifically for Zakat, Infaq, and Sadaqah (ZIS) payments, subjective norms can significantly influence decisions, often mediated by perceived expectations of family, friends, and religious communities. Although not explicitly covered in some studies, the role of subjective norms can be inferred from the emphasis on community and social influences in religious practices and the promotion of ZIS payment (Agustiyani et al., 2023). This insight highlights the importance of considering cultural and religious contexts when studying the impact of subjective norms on charitable giving behaviors.

H3: Subjective norms significantly influences the decision of the hijrah community to pay ZIS.

## **Behavioral Control**

Behavioral control, a critical aspect of human psychology, is defined as the capacity to manage exposure to stressors, which can decrease stress and enhance resilience against future challenges (Blythe et al., 2023). This concept is not merely a singular ability but rather a unified regulatory system that integrates cognitive, emotional, and volitional subsystems, collectively shaping an individual's unique pattern of self-regulation (Sergienko et al., 2023).

In the context of religious and charitable practices, particularly the payment of Zakat, Infaq, and Shadaqah (ZIS) through digital platforms, behavioral control plays a pivotal role. The decision to utilize these digital methods is influenced by a complex interplay of factors, all of which relate to an individual's ability to manage and regulate their behavior in the face of new technologies and practices. Among these factors, perceived security and trust stand out as critical elements in the decision-making process. Users need to feel confident that their transactions are secure and that the digital payment system is reliable (Mahendra et al., 2024; Rachmat et al., 2020). This sense of security significantly impacts the likelihood of individuals engaging in digital ZIS payments, highlighting how behavioral control in this context is closely tied to risk assessment and trust (Muhamad Abriyansyah & Ade Nur Rohim, 2023).

Equally important in shaping an individual's behavioral control regarding digital ZIS payments are the ease of use and perceived usefulness of these platforms. When technology is user-friendly and seen as enhancing performance, individuals are more inclined to adopt it for their ZIS transactions (Rakhmania et al., 2024). This aspect of behavioral control demonstrates how cognitive and volitional subsystems interact, as users evaluate the benefits and ease of use, ultimately deciding to incorporate these new methods into their religious practices.

Understanding these multifaceted influences is crucial for developing effective digital payment systems that cater to the unique needs and concerns of individuals making ZIS contributions. By addressing issues of security, usability, and social acceptance, while also considering the religious and motivational aspects of ZIS payments, digital platforms can better serve the Muslim community in fulfilling their religious obligations and charitable intentions.

H4: Behavioural control significantly influences the decision of the hijrah community to pay ZIS.

## **Institutional Image**

The definition of institutional image encompasses the perception and reputation of an institution as constructed through various cognitive and communicative processes. It is a multifaceted concept that involves both internal and external perceptions, shaped by symbolic, social, and communicative elements (Fedotova, 2022). This image is deeply rooted in semiotic traditions, where it acts as a sign indicating an object by virtue of similarity, involving metaphorical expressions and the transformation of images through processes like habitualization and metaphorization (Fedotova, 2022). Internally, it includes the image of leaders and staff, while externally, it encompasses the perceptions of the target audience regarding the quality of services, organizational culture, and environment (Reaboi-Petrachi, 2023). Institutional image plays a crucial role in how an organization is perceived by its stakeholders, influencing its attractiveness, credibility, and overall success (Sotello et al., 2018; Zaghloul et al., 2010).

The decision to pay Zakat, Infaq, and Sadaqah (ZIS) is influenced by a complex interplay of factors that significantly impact the institutional image of organizations managing these funds. Effective promotion and high-quality services have been shown to enhance individuals' willingness to contribute, as demonstrated during the Covid-19 pandemic at the Atas Awan Yogyakarta Social Institution (Agustiyanı et al., 2023). Income levels and religiosity also play crucial roles in this decision-making process, though their impact can vary across different contexts. While some studies found a positive effect of religiosity in certain settings, others revealed no significant impact, highlighting the need for institutions to consider regional and cultural variations (Agustiyanı et al., 2023; Desiana et al., 2022).

In the digital era, technology acceptance has become increasingly important. The Technology Acceptance Model emphasizes that perceived usefulness and ease of use significantly influence the adoption of digital payment methods for ZIS (Rakhmania et al., 2024). Trust and ease of use in e-wallet payments are particularly crucial, enhancing an institution's image as reliable and user-friendly (Muhamad Abriyansyah & Ade Nur Rohim, 2023). For the younger demographic, especially Generation Z, accountability stands out as a key factor influencing their decision to pay ZIS online. Institutions that demonstrate high levels of transparency can significantly boost their image and attract more contributions from this demographic (Rachmawati & Canggi, 2023).

Given the varying impact of these factors based on demographics and regions, institutions should tailor their strategies to meet the specific needs and preferences of their target audience. By addressing these multifaceted influences comprehensively, organizations can enhance their image, encourage greater participation in ZIS, and ultimately fulfill their mission more effectively in serving the community and upholding religious obligations.

H5: Institutional image significantly influences the decision of the hijrah community to pay ZIS.

The framework for this research was, therefore, developed as indicated in Figure 1 based on the theory description, previous research, and logic.

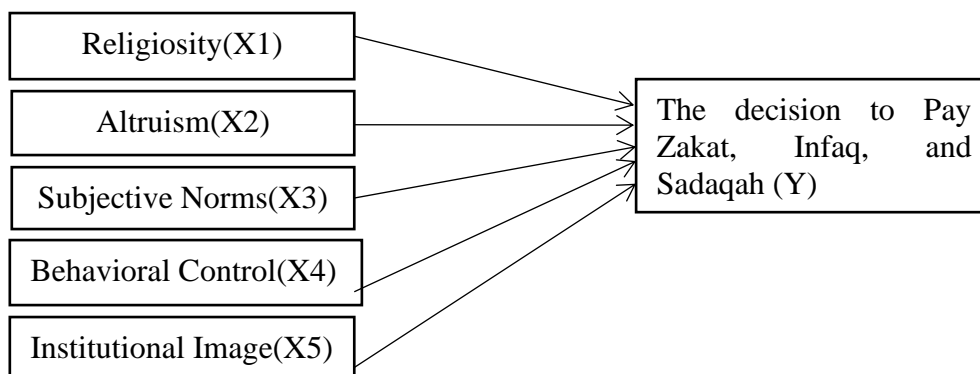


Figure 1. Framework of Research

## METHOD

### Research Design and Objectives

This study employs a quantitative approach with a descriptive design to identify factors influencing the hijrah community's interest in paying ZIS during the COVID-19 pandemic. The study specifically examines the impact of five independent variables: religiosity, altruism, subjective norms, behavioral control, and institutional image, on the decision of the hijrah community to contribute to ZIS during the COVID-19 pandemic.

### Population and Sample

The population for this study comprises individuals who identify as members of the hijrah community in Indonesia. This includes individuals who participate in both online and offline hijrah community activities, such as attending religious gatherings, following hijrah-related social media accounts, and engaging in online forums and discussions. Given the absence of a comprehensive database or official records documenting the exact number of individuals



within the Indonesian hijrah community, this study considers it an unbounded population (Bungin, 2009).

Due to the unbounded nature of the population, this study employs a non-probability sampling technique, specifically purposive sampling. This method allows for the selection of participants who meet specific criteria relevant to the research objectives. The inclusion criteria for this study are as follows: (1) Individuals who self-identify as part of the hijrah community; (2) Individuals who have a source of income and/or employment; (3) Individuals who have made payments towards ZIS during the COVID-19 pandemic. A total of 255 respondents were selected based on these criteria.

### **Data Collection**

This study utilizes both primary and secondary data. Primary data were collected through a questionnaire survey distributed to the 255 selected respondents. The questionnaire comprises 33 questions, with 30 questions utilizing a Likert scale and 3 questions employing a Guttman scale. The Likert scale measures the respondents' level of agreement or disagreement with various statements related to the independent and dependent variables. The Guttman scale assesses the respondents' behaviors or actions related to ZIS payments.

Secondary data were gathered through an extensive review of relevant literature, including books, journal articles, news articles, and reports. This review provided a comprehensive understanding of the theoretical framework, previous research findings, and contextual information related to ZIS, the hijrah community, and the impact of the COVID-19 pandemic.

### **Data Analysis**

Data analysis was conducted using Ordinal Logistic Regression. This statistical technique is appropriate for analyzing the relationship between a dependent variable with multiple ordered categories (low, medium, and high interest in paying ZIS) and several independent variables, including religiosity, altruism, and subjective norms.

Ordinal logistic regression allows this study to determine the extent to which the level of individual interest in paying ZIS during the COVID-19 pandemic is influenced by these various indicators. The dependent variable, interest in paying ZIS, is measured in three levels: (1) Low interest: Indicates a lack of understanding or belief in the importance of paying ZIS, or other limiting factors such as financial constraints; (2) Moderate interest: Indicates a belief and interest in paying ZIS but is still influenced by certain conditions, such as financial or social

factors that may encourage or inhibit the frequency of ZIS payments; (3) High interest: Indicates individuals who have strong and consistent beliefs in ZIS payments, which may be influenced by a high level of religiosity, a supportive social environment, or awareness related to social responsibility.

The choice of ordinal logistic regression is justified due to the ordinal nature of the dependent variable and the presence of multiple independent variables. This technique allows for a robust analysis of the data and provides insights into the factors that significantly influence the interest in paying ZIS during the COVID-19 pandemic.

### Ordinal Logistic Regression Model

The ordinal logistic regression model used in this study is based on the cumulative logit model (Hosmer & Lemeshow, 2000), which compares the cumulative probability of a respondent belonging to a specific category or a lower category of the dependent variable with the probability of belonging to a higher category. The model is expressed as follows:

$$\begin{aligned}
 \text{logit} [P(Y \leq j | x_i)] &= \ln \left[ \frac{P(Y \leq j | x_i)}{P(Y > j | x_i)} \right] \\
 &= \ln \left[ \frac{P(Y \leq j | x_i)}{1 - P(Y \leq j | x_i)} \right] \tag{1} \\
 &= \ln \left[ \frac{\pi_1(x_i) + \pi_2(x_i) + \dots + \pi_j(x_i)}{\pi_{j+1}(x_i) + \pi_{j+2}(x_i) + \dots + \pi_k(x_i)} \right] \\
 &= \beta_{0j} + x_i^T \beta
 \end{aligned}$$

Where:

- $\text{logit} [P(Y \leq j | x_i)]$  represents the logit of the cumulative probability of the dependent variable (Y) being less than or equal to category j, given the values of the independent variables (x<sub>i</sub>).
- $P(Y \leq j | x_i)$  is the probability of Y being less than or equal to category j, given x<sub>i</sub>.
- $P(Y > j | x_i)$  is the probability of Y being greater than category j, given x<sub>i</sub>.
- $\pi_j(x_i)$  represents the probability of Y being in category j, given x<sub>i</sub>.
- $\beta_{0j}$  is the intercept for category j.
- $x_i^T$  is the vector of independent variables.
- $\beta$  is the vector of regression coefficients.

The ordinal logistic regression model for this study, with three categories of the dependent variable (low, medium, and high interest in paying ZIS), is as follows:

$$\begin{aligned} \text{Logit 1 } [P(Y_i \leq 1 \mid x_i)] &= \ln \left[ \frac{P(Y_i \leq 1 \mid x_i)}{1 - P(Y_i \leq 1 \mid x_i)} \right] \\ &= \beta_{01} + x_i^T \beta \end{aligned} \tag{2}$$

$$\begin{aligned} \text{Logit 2 } [P(Y_i \leq 2 \mid x_i)] &= \ln \left[ \frac{P(Y_i \leq 2 \mid x_i)}{1 - P(Y_i \leq 2 \mid x_i)} \right] \\ &= \beta_{02} + x_i^T \beta \end{aligned}$$

These equations represent the two logit functions that estimate the probability of a respondent belonging to the low or medium interest category versus the high interest category, respectively. The coefficients ( $\beta$ ) obtained from the ordinal logistic regression analysis will provide insights into the direction and significance of the relationship between each independent variable and the likelihood of belonging to a particular interest category.

### **Ethical Considerations**

This study adheres to ethical research practices. Informed consent was obtained from all participants, ensuring their voluntary participation and understanding of the research objectives. Anonymity and confidentiality were maintained throughout the data collection and analysis process. The findings of this study will be disseminated through academic publications and presentations, contributing to the body of knowledge on Islamic philanthropy and the hijrah community.

## **RESULTS**

### **Validity and Reliability Test**

The validity was tested using the Pearson's Product Moment Correlation method which involved calculating the correlation between the question item scores and the total score (Umar, 2000). An item is said to be valid when the value of  $r_{\text{count}} > r_{\text{table}}$  ( $df=253=0.138$ ) at a significance level of 5% and the test showed that all the question items in each independent variable had  $r_{\text{count}} > r_{\text{table}}$  ( $0.138$ ) at  $= 0.05$  which means they are all valid.

The reliability was tested using the Alpha Cronbach technique which is usually applied to items scored dichotomously, thereby, making it suitable for research with the Guttman scale. The Alpha Cronbach is considered more flexible and has the right reliability, such that a variable is said to be reliable when the Alpha Cronbach value is 0.6 (Nurhasanah, 2017). Each variable used was observed to have a value greater than 0.60 and this indicates they are all reliable.

### Ordinal Logistics Regression Model

It was discovered that 11.76% of the respondents pay ZIS with low interest while 51.76% was at moderate interest and 36.47% at high interest. The analysis showed the ordinal logistic regression model was estimated as follows:

Table 1. Ordinal Logistics Regression Output

| Variable            | Coefficient | Std Error | P>  z | [95% Conf. Interval] |           |
|---------------------|-------------|-----------|-------|----------------------|-----------|
| Religiosity         | 0.1148379   | 0.0390424 | 0.003 | 0.383162             | 0.1913597 |
| Altruism            | 0.2018247   | 0.069334  | 0.004 | 0.0659325            | 0.3377168 |
| Subjective Norms    | 0.099098    | 0.0408098 | 0.015 | 0.0191122            | 0.1790837 |
| Behavioral Control  | -0.1354185  | 0.0774694 | 0.080 | -0.2872557           | 0.164186  |
| Institutional Image | -0.05291    | 0.052436  | 0.313 | -0.1556827           | 0.0498626 |
| /cut1               | 4.690341    | 1.390586  |       | 1.964842             | 7.415839  |
| /cut2               | 7.758774    | 1.455893  |       | 4.905276             | 10.61227  |

Source: Data processed

The results show the ordinal logistic regression equation as follows:

$$\text{Logit}(\gamma_1) = 4.690 + 0.114X_1 + 0.201X_2 + 0.099X_3 - 0.135X_4 - 0.052X_5$$

$$\text{Logit}(\gamma_2) = 7.758 + 0.114X_1 + 0.201X_2 + 0.099X_3 - 0.135X_4 - 0.052X_5$$

Where:

- The constants in the equations cut1 and cut2 are 4.690 and 7.758 respectively
- The regression coefficients ( $\beta$ ) of the predictor variables are 0.114 for religiosity (X1), 0.201 for altruism (X2), 0.099 for social norms (X3), -0.135 for behavioral control (X4), and -0.052 for institutional image (X5)

The cut points (/cut1 and /cut2) indicate the thresholds between low and moderate, and moderate and high levels of interest in paying ZIS, respectively.

### Model Significance Test (Simultaneous Test)

The significance test was used to determine when the overall model was meaningful compared to the null model without predictors. Hence, the regression model is confirmed to be meaningful when the significance value is less than alpha ( $\text{Sig} < 0.05$ ), suggesting that there is at least one predictor variable influencing the response variable. Table 2 shows that the statistical value for the chi-square likelihood ratio is 52.90 with a P-value = 0.0000. This implies the overall model was significant compared to the zero models without predictors as indicated by the sig value of  $0.000 < 0.05$  which means there is at least one predictor variable influencing the response variable simultaneously.

Table 2. Model Significance Test

| Ordered Logistic Regression |        |
|-----------------------------|--------|
| Number of obs               | 255    |
| LR chi2 (5)                 | 52.90  |
| Prob>chi2                   | 0.0000 |
| Pseudo R2                   | 0.1080 |
| Number of obs               | 255    |

Source: Data processed

### Wald's test (Partial test)

The Wald test was used to determine the significant predictor variables such that a significance value which is less than alpha ( $\text{Sig} < 0.05$ ) indicates the existence of a partial influence of the predictor on the response variable. It was discovered from Table 3 that religiosity (X1) with a p-value of  $0.003 < 0.05$ , altruism (X2) with a p-value of  $0.004 < 0.05$ , and subjective norms with a p-value of  $0.015 < 0.05$  significantly influenced the decision of the hijrah community to pay ZIS at 95% confidence level.

Table 3. Wald's test

| Variable            | Coefficient | Std Error | z     | P>  z |
|---------------------|-------------|-----------|-------|-------|
| Religiosity         | 0.1148379   | 0.0390424 | 2.94  | 0.003 |
| Altruism            | 0.2018247   | 0.069334  | 2.91  | 0.004 |
| Subjective Norms    | 0.099098    | 0.0408098 | 2.43  | 0.015 |
| Behavioral Control  | -0.2354185  | 0.0774694 | -1.75 | 0.080 |
| Institutional Image | -0.05291    | 0.052436  | -1.01 | 0.313 |
| /cut1               | 4.690341    | 1.390586  |       |       |
| /cut2               | 7.758774    | 1.455893  |       |       |

Source: Data processed

### Coefficient of Determination

The magnitude of the coefficient of determination in the ordinal logistic regression model was determined using the McFadden value (Pseudo R<sup>2</sup>). It was, however, discovered from Table 2 that the value was 0.108 or 10.8% and this infers the independent variables of religiosity, altruism, subjective norms, behavioral control, and institutional image can explain 10.8% of the variations observed in the interest to pay ZIS by the hijrah community. Meanwhile, Harlan (2013) stated that Pseudo R<sup>2</sup> has a value range of 0 and 1 which cannot be interpreted like the coefficient of determination in linear regression. This was also supported by Gujarati (2003) that the things to be considered in the logistic regression model are the indicators of model significance, the significance of the predictor variables, and the direction of the coefficients of these variables, and this means the pseudo R<sup>2</sup> is not prioritized.

### Model Interpretation

The ordinal logistic regression analysis was tested with good model results and observed to have a real significance value that can be interpreted using the odds ratio test as indicated in the following table.

Table 4. Odds Ratio Value

| Variable            | Odds Ratio | Std. Error | z     | P>  z | [95% Conf. Interval] |           |
|---------------------|------------|------------|-------|-------|----------------------|-----------|
| Religiosity         | 1.121692   | 0.0390424  | 2.94  | 0.003 | 0.383162             | 0.1913597 |
| Altruism            | 1.223633   | 0.069334   | 2.91  | 0.004 | 0.0659325            | 0.3377168 |
| Subjective Norms    | 1.104174   | 0.0408098  | 2.43  | 0.015 | 0.0191122            | 0.1790837 |
| Behavioral Control  | 0.873350   | 0.0774694  | -1.75 | 0.080 | -0.2872557           | 0.164186  |
| Institutional Image | 0.948465   | 0.052436   | -1.01 | 0.313 | -0.1556827           | 0.0498626 |
| /cut1               | 4.690341   | 1.390586   |       |       | 1.964842             | 7.415839  |
| /cut2               | 7.758774   | 1.455893   |       |       | 4.905276             | 10.61227  |

Source: Data processed

The information in Table 4 showed that:

1. The odds ratio of the religiosity variable is 1.12 and this implies a one-unit increase in religiosity has the ability to increase the chances of ZIS interest in the high category by 1.12 times compared to the medium and low categories.
2. The odds ratio for the altruism variable is 1.22 and this signifies a one-unit increase in altruism has the ability to increase the chance of ZIS interest in the high category by 1.22 times compared to the medium and low categories.

The odds ratio of the subjective norms variable is 1.10 and this indicates one-unit increase in the subjective norm has the ability to increase the chance of ZIS interest in the high category by 1.10 times compared to the medium and low categories.

## DISCUSSION

**Religiosity** variable was found to have a positive coefficient of 0.114 and a significance (p) of 0.003. This result shows that a higher level of religiosity led to greater interest to pay ZIS during the COVID-19 pandemic. This demonstrates that the hijrah community's payment of ZIS during the COVID-19 pandemic is influenced by various aspects of religiosity, such as the belief in the existence of rewards and consequences of punishment for every good and bad deed, the frequency of religious practices, and the comprehensive understanding of religion, particularly the law in paying zakat and sadaqah. This also demonstrates that the hijrah community is a conscious group that actively lives according to religious principles. The challenging times brought about by the COVID -19 pandemic have actually reinforced their spiritual role in assisting others and intensified their commitment to fulfilling religious duties

as a means of social responsibility and promoting spiritual well-being. This is in line with the findings of Handayani et al (2019) and Mulyana & Wahyuni (2018) but contradicts Farah et al (2017) found religiosity not to have any significant influence on the decision to pay ZIS.

**The altruism** variable was also discovered to have a positive coefficient of 0.201 and a significance (p) of 0.004. This indicates that the hijrah community is motivated to pay ZIS during the COVID -19 pandemic due to a sense of empathy and guilt when not assisting those in need. They possess a genuine desire to give without seeking recognition and willingly sacrifice their time, energy, and resources for others. These factors are particularly significant as many individuals have been adversely affected by the pandemic, experiencing economic hardships resulting from factors such as the implementation of restrictions on community activities and job terminations. Therefore, it can be concluded that the hijrah community demonstrates a strong commitment to social welfare. This supports the results of (Muda et al., 2006) that altruism is the factor driving ZIS interest but contradicts the findings of Amalia et al. (2020) and Sadri (2019).

Altruism also emerged as a significant factor, highlighting the compassionate nature of the Hijrah community. Witnessing the widespread economic and social hardships caused by the pandemic likely fueled their empathy and motivated them to alleviate suffering through increased ZIS contributions. This finding aligns with previous research emphasizing the role of altruism in charitable giving (Muda et al., 2006).

**Subjective norms** variable also had a positive coefficient of 0.099 and a significance (p) of 0.015. This indicates the influence of social networks on the decisions of the members of the hijrah community to pay ZIS during the COVID-19 pandemic. This indicates that another factor that motivates the hijrah community to contribute to ZIS during the pandemic is social encouragement or influence, such as support from family, friends, co-workers, important people, and social media. Within hijrah communities, which typically exhibit strong social connections and shared principles, it is probable that community members feel obligated to adhere to communal standards when fulfilling religious duties, such as contributing to ZIS payments. This impact is strengthened by an atmosphere that fosters and encourages Islamic charitable behaviors, such as engaging in religious studies or participating in small groups that carry out activities aimed at assisting individuals in need. This was found to be in line with the research of Bidin et al (2009) and Heikal et al (2014) but is contrary to the findings of Andam & Osman (2019).



**Behavioral control** was discovered not to have any significant influence on the decision of the hijrah community to pay ZIS as indicated by the negative coefficient of -0.135 and a significance (p) of 0.08. This means easiness, difficulty, inability, and resources did not influence their decision to pay ZIS during the COVID-19 pandemic. This suggests that the hijrah community, characterized by their unwavering commitment to religion, does not take into account the factors of hardship or convenience while fulfilling their obligation to pay ZIS. Their desire in paying ZIS is mostly motivated by inner causes rather than external circumstances that impact their capability. This finding is supported by the research conducted by Andam & Osman (2019) and Kashif et al (2015) but contradicted Heikal et al. (2014).

**The institutional image** was also observed not to have any significant influence on the decision of the hijrah community to pay ZIS as indicated by the negative coefficient of -0.052 and a significance (p) of 0.313. The reason for this result can be attributed to the fact that most respondents prefer to directly give their ZIS (Zakat, Infaq, and Sadaqah) to the mustahik (recipients of zakat), the secretariat of mosques, Islamic boarding schools, and in cash to known individuals or those spontaneously encountered on the streets, rather than going through zakat management institutions. There are several factors contributing to this preference. Firstly, individuals feel more satisfied, comfortable, and efficient when they personally channel their ZIS to the mustahik whom they know and trust to be in need. This direct interaction allows them to witness the concrete effect of their wealth distribution. Secondly, there may be a lack of trust in the distribution process carried out by zakat management institutions, whether due to concerns about transparency, efficiency, or personal experiences. Additionally, the limitations imposed by the pandemic, such as restricted access to zakat institutions, also play a role in this tendency, as revealed by the findings of this study. This was discovered to be in line with the findings of Nur'aini & Ridla (2015) but contradicts Handayani et al. (2019).

## CONCLUSION

This study investigated the factors influencing the hijrah community's decision to pay ZIS during the COVID-19 pandemic, examining the roles of religiosity, altruism, subjective norms, behavioral control, and institutional image. The findings reveal that religiosity, altruism, and subjective norms significantly impact ZIS payment decisions within this community. This suggests that individuals with strong religious convictions, driven by empathy and a sense of social responsibility, and influenced by their social networks, are more likely to contribute to ZIS.

Interestingly, behavioral control and institutional image did not exhibit a significant influence. This implies that the hijrah community's commitment to fulfilling their religious obligation of ZIS might outweigh practical considerations related to ease of payment or perceptions of institutional effectiveness. The preference for direct giving, motivated by trust and a desire for tangible impact, further explains the limited influence of institutional image.

This study contributes to the understanding of Islamic philanthropic behavior by providing empirical evidence of the factors driving ZIS payments within the increasingly prominent hijrah community. The findings offer practical guidance for ZIS management institutions seeking to increase ZIS collection. By developing strategies that resonate with the community's social and spiritual values, such as emphasizing religious duty and social responsibility, and by increasing trust and accessibility through greater transparency, ZIS institutions can more effectively engage with the hijrah community.

However, this study is limited by its specific focus on the Hijrah community in Indonesia. Future research should explore these factors among more diverse Muslim populations and in different socio-cultural contexts to enhance the generalizability of the findings. Further research could also explore other potential factors influencing ZIS contributions, such as financial literacy, the influence of specific religious teachings, and the role of technology in facilitating ZIS payments.

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