

Kidz Jaman Now Effect: How Millennials' Opinion Leader In Social Media Can Influence Their Followers' Intention To Pay Zakat

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ABSTRACT

This study examines the relationship of Opinion Leader postings in Instagram that share information about Zakat towards the Intention of Pay Zakat. In 2030 Indonesia gets demographic bonus with 52.9% of total work force comes from millennials generation. Lembaga Amil Zakat (LAZ) require appropriate promotional strategies to prospective muzakki of the millennials generation. Previous studies showed millennials closely with social media and are easily affected by peers. Experimental study was conducted using online questionnaire to see the relation of zakat ad education content posted by millennials favored opinion leader on social media of Instagram on the intention of paying zakat. Opinion leaders used in this research are Instagram's celebrity, millennials' parenting figures, government figures, and religious leaders. By using Theory Planned Behavior and Source of Credibility, this research shows the trustworthiness of the opinion leader can increase intention to pay zakat. Otherwise, the attractiveness of the opinion leader negatively significant to the intention to pay zakat. Moreover, religiosity, attitude towards the ad, and perceived behavioral control also positively significant toward the intention to pay zakat. So, this study can provide an insight on the LAZ in the selection of appropriate zakat product endorsers by focusing on their trustworthiness. LAZ also need to create social media content that can boost religiosity, and easiness channel to pay zakat.

Keywords: opinion leader, intention to pay zakat, theory planned behavior, source of credibility

INTRODUCTION

In 2017 the Central Statistics Agency of Indonesia predicts that the Muslim population in Indonesia reaches 228,608,655 people. This amount is the largest Muslim population in the world. The large number of Muslims in Indonesia should have implications for the large number of zakat collected. Considering zakat is one of the sources of Islamic financial income and is

one of the obligations that must be fulfilled by a Muslim.

Based on the data from Badan Amil Zakat Nasional Indonesia (BAZNAS), the number of zakat funds collected in Indonesia in 2017 reached to Rp. 6 trillion. This amount increased by 33% of the total funds collected in 2016 (the amount up to Rp 4.016 trillion). Despite experiencing an increase every year, the zakat collection is still 1.3% of the potential zakat that should

be collected. (Ubdibesua 2017 Zakat Outlook, 2016),

Interestingly, Indonesia is one of the countries that love to share. The Charities Aid Foundation, 2017 attaches a data sharing index of a total of 139 countries in the world. Indonesia is the second country after Myanmar which has high giving behavior (altruism). The index sees giving behavior that can be seen from the willingness of someone to donate money, help others, and participate in volunteer activities. As a country that has people who like to share and help others (CAF, 2017), Indonesia collect zakat as a form of giving. The low amount of zakat collected in Indonesia compared to the potential that should have been collected, is evidence that people's understanding of zakat is still very low.

This is even more interesting coupled with the demographic bonus momentum in 2020. This shows that in that year most of the Indonesian people were in the productive age. In 2017, the Indonesian Central Statistics Agency stated that millennial generation had reached 52.9% of the total workforce in Indonesia. Millennials generation itself is a generation born between 1980-2000 (Corodeanu, 2015). Assuming that the workforce still survives in 2020, the potential for zakat payments in that year will reach 69,920,228 people. This shows that millennial generation is the key to success where the amount of zakat fund collection can be maximized.

The government and other zakat institutions need to find the right marketing strategy in order to increase the interest of millennials to pay tithes. Based on Priawan's

research in 2017, millennials are a generation that is closely related to technology. This indicates that a different approach needs to be applied to millennials compared to previous generations. The use of social media that most of the users are millennials can be used as a model of the right marketing socialization approach.

Philanthropic institutions such as Kitabisa.com have previously carried out marketing strategies by utilizing the role of Opinion Leaders to be used as effective means of attracting people to donate. Opinion leaders are figures who can influence the information they have in contrast to ordinary people in general. In his Chaney 2001 study, revealed that opinion leaders are very important disseminators of information. Their role are able to influence others in carrying out certain actions. So opinion leaders are the right strategy in helping marketing.

Based on the above reviews, researchers are interested in making research on the influence of opinion leaders on Instagram on the literacy and intention of the community to pay zakat in Indonesia. With the momentum of the large number of productive ages, literacy about zakat that is less able to be overcome with the opinion leader role in inviting millennials to tithe. Opinion leader through information delivered on social media can lead that giving with tithe is a cool thing and can have a big impact on the lives of others. In this study, we want to examine the influence of zakat literacy on the intention to pay zakat to millennials and also the influence of leader opinion on Instagram on the intention to pay zakat to millennials.

LITERATURE REVIEW

Zakat

Zakat is an Islamic social fund which is obligatory for every Muslim who has fulfilled the minimum limit of obligatory zakat (*nisab*) property. Currently, professional zakat has been developed which is calculated from the wages, income, or salary that a person receives when he reaches 85 grams of gold for one year. Distribution of professional zakat is the same as other zakat malls, namely on 8 *asnaf*: *fakir*, poor, zakat managers, converts, slaves, people who are debt-ridden, fighters in the way of Allah, and those who are on their way (*ibn sabil*) (QS At-Taubah: 60)

Opinion Leader

Opinion Leaders are people who have a role to influence members of their social networks by disseminating information to others (Chaney, 2001 in Iswani, 2017). Iswani (2017) found that the higher opinion leadership behavior has a positive influence on online word of mouth communication. When opinion leadership often invites or recommends something / product, the higher the interaction of social media users in the form of online word of mouth communication, the products / services uploaded on social media.

Source of Credibility and Source of Attractiveness

Source of credibility is a person who has knowledge, abilities, experience, information, and trust about something

(Belch & Belch, 2008). In the world of marketing, the creation of advertisements can use characters who introduce a product / service. Belch (2008) looks at the source of credibility in terms of expertise and trustworthiness. Expertise is viewed from the knowledge or expertise possessed by the communicator. In addition, attractiveness is a consideration in choosing characters to be used in advertisements.

Intention to Pay Zakat

Intention to pay zakat is a person's intention to issue zakat (Sulistiyowati, 2006). Ajzen (1991) mentions intention is a factor or motivation that drives a person's behavior. Sulistiyowati in 2014 found that someone's intention to pay zakat is positively influenced by the reference group. According to Karijin (2007) in Suryani (2017) also mentioned that subjective norms of group behavior affect individual behavior in paying zakat.

Religiosity

Religiosity is a belief about the existence of God so that it makes him behave according to the teachings of his Lord (Rizal and Amin, 2017). Religiosity can be seen in general with questions that do not include rituals of worship of a religion and some specifically show the religiosity of a religion. Jana-Masri and Priester (2007) measure Muslim religiosity by seeing belief through the harmony of faith and behavior whether it is in accordance with the Qur'an and Sunnah.

METHODOLOGY

Research Participants

The population in this study were students active in 4 universities in Indonesia (UI, UGM, ITB, and IPB) which included millennials and had social media. The sample selection is based on the results of the World University Ranking which shows the 3 largest campuses in Indonesia that produce many alumni working in strategic sectors are the University of Indonesia, Gadjah Mada University, and the Bandung Institute of Technology. In addition, Kemenristek DIKTI also released 4 of the best universities in Indonesia, namely the University of Indonesia, Gadjah Mada University, the Bandung Institute of Technology, and the Bogor Institute of Agriculture.

As in the demographic bonus projection in 2030 that will be dominated by millennials, this research can be useful to prepare the right approach for millennials to pay zakat. So that when this generation has become obligatory zakat, the *amil zakat* institution already knows the right strategy for collecting zakat. Determination of the number of samples taken as the number of samples that can project from the student population active in 4 universities in Indonesia (UI, UGM, ITB, and IPB) as follows:

$$N = \frac{N}{1 + Ne^2}$$

$$= 399$$

N= Total Population

N= Population

e= error

| University | Total of Active Student | Sample |
|----------------------------|-------------------------|------------|
| Universitas Indonesia | 48.728 | 125 |
| Universitas Gadjah Mada | 60.525 | 156 |
| Institut Teknologi Bandung | 15.324 | 39 |
| Institut Pertanian Bogor | 20.831 | 79 |
| Total | 155.318 | 399 |

Data Types

The type of data used in this study is primary data and secondary data. Primary data is obtained from online questionnaires through Google Form which are distributed online through social media; interviews with zakat experts to develop zakat literacy questions; and collect secondary data from the results of literature studies in journals and scientific articles. Questionnaires use Likert scale questions.

The sampling method used is purposive sampling. According to Suharsimi Arikunto (2010) purposive sampling is sampling that is done by taking the subject not based on strata, random or regional but based on the existence of certain assessments. The specific assessment in question is active students in one University (UI, UGM, ITB, and IPB) who are Muslims, active on social media, and know Instagram accounts from

Retnohening, Ria Ricis, Ridwan Kamil, and Muzammil.

RESULTS & DISCUSSION

Data Collection Technique

This study uses experimental methods. Subana and Sudrajat (2011) state that the pseudo research objective is to estimate actual experimental conditions in circumstances where it is not possible to control or manipulate all relevant variables. The test is carried out in two times, the first measurement is carried out on samples randomly selected from the population. Then the intervention was done by presenting the content and images regarding zakat from each opinion leader through an online questionnaire. Then a second measurement is carried out in another sample group, which is chosen randomly from the same population. This design is very good for avoiding the effects or effects of "Test", although it cannot control "history", "maturity

Descriptive Analysis

In the descriptive analysis of data statistics processed in the research model, there were 466 respondents. But the variables used were only 460, because 6 respondents did not choose to complete the study. Most respondents are women with an average age of 20 years. The Theory of Planned Behavior uses three variables to see intentions namely attitude, Subjective Norms, Perceive Behavior. This research adds knowledge variables about zakat and religiosity. The results of descriptive analysis show that the five independent variables have an average value that is almost the same as each other. The highest average value is found in the Perceive Behavior variable, while the lowest is the attitude variable.

Research and Data Analysis Models

This research uses Multilinear Regression data analysis. This technique is used to analyze the factors that influence the intention to pay zakat:

$$Y_i = \beta + \text{Age} + d_{\text{sex}} + \beta_1 \text{ Knowledge about Zakat} + \beta_2 \text{ Religiosity} + \beta_3 \text{ Expertise} + \beta_4 \text{ Trustworthiness} + \beta_5 \text{ Attractiveness} + \varepsilon$$

Notes:

- Y_i : Intention to pay zakat
- D_{sex} : dummy sex (0=woman, 1=man)
- ε: error

Regression Analysis

| Variables | Gen eral Equ atio n | Trea tmen t for Rid wan Kam il | Trea tmen t for Muz amm il Hasb ullah | Trea tmen t for Retn o Heni ng | Trea tmen t for Ria Rici s |
|-----------------|---------------------|--------------------------------|---------------------------------------|--------------------------------|----------------------------|
| mean_relig ius | 0.23 2** * | 0.27 7*** | 0.25 4*** | 0.23 1*** | 0.12 7 |
| mean_kno wledge | (0.0 368) | (0.0 737) | (0.06 16) | (0.0 698) | (0.0 796) |
| | - | - | 0.02 32 | - | 0.01 91 |

| | | | | | |
|-------------|------|------|-------|------|------|
| | 803 | 96 | | 09 | |
| | (0.0 | (0.0 | (0.06 | (0.0 | (0.0 |
| | 335) | 866) | 24) | 546) | 625) |
| mean_perc | 0.67 | 0.52 | 0.71 | 0.66 | 0.73 |
| eive_behio | 6** | 4*** | 9*** | 7*** | 1*** |
| ur | * | | | | |
| | (0.0 | (0.0 | (0.05 | (0.0 | (0.0 |
| | 355) | 849) | 49) | 527) | 695) |
| mean_subj | - | 0.11 | - | - | - |
| ective norm | 0.02 | 5* | 0.01 | 0.06 | 0.11 |
| | 49 | | 58 | 42 | 9 |
| | (0.0 | (0.0 | (0.04 | (0.0 | (0.0 |
| | 293) | 622) | 44) | 459) | 868) |
| mean_attitu | 0.08 | 0.21 | - | 0.14 | 0.06 |
| des | 82* | 3*** | 0.02 | 0*** | 18 |
| | * | | 69 | | |
| | (0.0 | (0.0 | (0.05 | (0.0 | (0.0 |
| | 360) | 804) | 51) | 452) | 895) |
| mean_expe | 0.00 | 0.24 | 0.12 | - | - |
| rtise | 987 | 0*** | 4 | 0.11 | 0.08 |
| | | | | 9 | 93 |
| | (0.0 | (0.0 | (0.07 | (0.0 | (0.0 |
| | 383) | 850) | 62) | 754) | 790) |
| mean_atrac | - | - | - | 0.02 | 0.07 |
| tiveness | 0.06 | 0.17 | 0.15 | 35 | 34 |
| | 38* | 4** | 3** | | |
| | * | | | | |
| | (0.0 | (0.0 | (0.06 | (0.0 | (0.0 |
| | 316) | 718) | 51) | 669) | 667) |
| mean_trust | 0.11 | - | 0.10 | 0.09 | 0.22 |
| wortiness | 1** | 0.06 | 1 | 82 | 2*** |
| | * | 85 | | | |
| | (0.0 | (0.0 | (0.08 | (0.0 | (0.0 |
| | 400) | 881) | 09) | 606) | 842) |
| Constant | 0.10 | - | - | 0.54 | 0.10 |
| | 6 | 0.17 | 0.05 | 1* | 0 |
| | | 4 | 02 | | |
| | (0.1 | (0.2 | (0.31 | (0.2 | (0.4 |
| | 77) | 97) | 4) | 76) | 98) |

| | | | | | |
|------------|------|------|------|------|------|
| Observatio | 466 | 108 | 124 | 121 | 113 |
| ns | | | | | |
| R-squared | 0.76 | 0.78 | 0.82 | 0.80 | 0.74 |
| | 6 | 2 | 3 | 1 | 8 |

Robust standard errors in parentheses

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Source: Author

In the above regression, consists of five research models namely, a model with all treatment data, data with Ridwan Kamil's treatment, data with Muzamil Hasbullah treatment, data with silent Retno Hening treatment and data with Ria Ricis Treatment. This study uses TPB theory (theory planed behavior) to explain a person's intention to pay tithe, the results obtained from the variables above are as follows: In the religious variable has a strong positive relationship with the intention of millennial generation in tithing. It can be said that the increasing level of religious generation of this generation will increase the intention to pay zakat. This finding was not significant in the samples that received Ria Ricis treatment. In line with the research of Istiqomah, Nisa, and Maya (2017) which shows that an individual's religiosity can improve behavior to give. This result confirms that the *amil zakat* body or institution in making BAZNAS publications / advertisements must contain matters related to religiosity. Thus the researcher's hypothesis on religiosity is rejected.

Unlike the projected literacy variables with knowledge variables on zakat having a non-significant positive relationship to the intention to pay tithe to millennial generations, this finding is consistent across all research models. This shows that the aspect of knowledge for

tithing for millennials is not a major problem in shaping their intentions, because the ease of access to technology in this generation is very high, so they are more easily access to knowledge about zakat. Thus the hypothesis of the researchers on religiosity failed to be rejected.

Then the perceive behavior control variable has a strong significant positive relationship to the intention to pay tithe millennials. This strong significance occurs in all research models. This finding explains that the easier the payment of zakat will increase the intention to pay zakat (Azman, 2011).

The attitude variable shows a significant positive relationship to the intention to pay tithe to millennials. However, this finding was not significant in the samples that received the treatment of Muzammil Hasbullah and Ria Ricis. The source of credibility variable is projected with indicators of expertise, attractiveness and trustworthiness of the endorser. In the expertise variable a positive relationship to the intention to pay tithe, this finding occurred at the sample that received the treatment of Ridwan Kamil and Muzammil Hasbullah.

Interesting findings from this study are that attractiveness variables from endorsers have a significant negative relationship to intention to pay tithe, so that in determining attractiveness variable endorsers do not serve as a top priority for selecting endorsers. This finding occurred in all data, data with Ridwan Kamil's treatment and data with Muzamil Hasbullah's treatment. The trustworthiness variable in the endorser has a significant positive

relationship between intention to pay tithe. This finding is very strong in the first and fifth models, in the fourth model it is significant but not strong compared to the others.

CONCLUSION

1. In the case study this study shows that knowledge variables do not significantly affect the intention to pay zakat.
2. Ease of paying zakat (perceived behavioral control) has a positive influence on the intention to pay zakat. Attitudes towards advertising also have a positive influence on the intention to pay zakat. This shows that the payment of zakat is easy and the higher the attitude of zakat advertising can increase the intention to pay zakat.

On the source side of the credibility of the opinion leader, you can increase the intention to pay zakat. On the other hand, on the source of attractive side, it has a negative relationship with the intention to pay zakat. This shows the more attractive opinion leader can reduce the intention to pay zakat.

SUGGESTIONS

Islamic philanthropic organizations can use the results of this study as a strategy to market zakat products, trustworthiness opinion leaders are an important factor that influences one's intention to pay zakat. The marketing team from philanthropic organizations can develop zakat marketing content that uses opinion leaders who have high trustworthiness. A person's intention to pay zakat can be higher when getting

information from trusted opinion leaders. Conversely, the attractiveness aspect of leader opinion does not need to be the main focus, because it actually reduces one's intention to pay zakat.

Moreover, philanthropic organizations also need to determine strategies to improve the religiosity of prospective *muzakki*. This study shows that the more religious a person is, the higher the intention to pay tithes. Providing an understanding of how Islam commands the obligation to pay tithes and zakat success stories in helping fulfil the needs of the underprivileged can be used as a strategy to increase zakat collection. Regarding advertising strategies, philanthropic organizations can use opinion leaders who have high trustworthiness to socialize zakat. The form of zakat socialization can be done by making posts on social media opinion leaders from the postulate of alms giving, the success story of zakat during the Islamic caliphate, and the provisions regarding zakat. One of the other keys to be able to succeed zakat ad content is to repeat and build strong interactions between opinion leaders and followers. The study of Ilicic & Webster (2011) shows that the more frequent communication between opinion leaders can increase adherence, trust, commitment, and encourage purchases.

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