

Determinants of Intention to Accelerate Zakat Payment During the Covid-19 Pandemic: Empirical Insights from Muslim Youth Perspectives

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ABSTRACT

This paper aims to investigate the intention to accelerate zakat payment during COVID-19 pandemic among muslim youth. This study examines the Theory of Planned Behavior model. Partial Least Square Structural equation modeling (SEM-PLS) approach is used to test structural models and measurements. In the structural model, SEM-PLS was chosen because of its effectiveness in estimating direct and indirect effects in a model. In addition, although the sample size is relatively small and the SEM-PLS complex model can work efficiently. Online questionnaires were distributed to purposively selected respondents throughout Indonesia, which consists of all major islands. In total, there are 242 respondents collected. This study found that Attitude variable and the Perceived Behavioral Control variable affect the intention to accelerate zakat payment during the Covid 19 Pandemic among muslim youth. In addition, Subjective Norms variable is not significantly proven as the determinant. This study has limitations, namely the sample is representative of all islands in Indonesia, but the scattered sample is dominated by the island of Java.

Keywords: Zakat, TPB, Muslim Youth, COVID-19.

INTRODUCTION

The 2019 corona virus disease pandemic (COVID-19) is currently spreading very rapidly globally. This new virus, which appeared in 2019 in China, the city of Wuhan, has shocked the world. Even covid-19 has been designated as a global pandemic by WHO after approximately 120 countries were reported to be exposed to this virus (Aji, et al., 2021).

The COVID-19 pandemic has severely crippled the global economy. In order to limit the spread of the virus, governments in various countries have implemented a lock down system and restrictions in various activities. For example, in the case of transportation, the aviation business, trains, buses and other public transportation are affected. Almost all countries affected by Covid-19 closed

all educational, commercial, sports and spiritual institutions. Because of this, Industry has suffered greatly from the closure of related facilities in various countries. People who are in the aviation and tourism industry face great difficulties. In addition, the country's production level is very low. Many developed countries are now facing the threat of high inflation and an increase in the number of unemployment as a result of lower productivity while government spending continues to increase on the care and rehabilitation of patients exposed to Covid-19. (Maity, Chakraborty, & Prasenjit, 2020).

Covid-19 is not the first deadly outbreak to occur in the world. There have been other global crises before. However, covid-19 is different from other crises such as the 2008 financial crisis. The damage

from this pandemic is severe and potentially more devastating than any other crisis because of the speed and scale it causes (Sogani, 2020). Besides the impact of the crisis caused by Covid-19 is not only experienced by lower middle income countries, but also almost all countries (Fernandes, 2020).

In addition, this pandemic has affected humanity to be moved to help each other by making fundraising or donations (Aji, et al., 2021). Where donations are recommended by all religions (Ranganathan & Henley, 2008), including Islam (Kasri & Ramli, Why do Indonesian Muslims donate through mosques? A theory of planned behaviour approach, 2019). As for Islam, sharing has become an obligation, where there is one pillar of Islam, namely zakat. During the pandemic, it is estimated that there will be a decrease in zakat collection. But it turns out that on the contrary, the collection of ZIS BAZNAS and some other zakat has increased. For example, BAZNAS Pusat in Ramadhan 1441 H recorded a 56 percent increase in ZIS collection compared to Ramadhan 1440 H (Beik, 2020).

The increase in the number of zakat receipts in Indonesia is also supported by technological innovations in online zakat collection during the pandemic. For example, Kitabisa.com, Go-pay, OVO, DANA, BAZNAS and LinkAja are tools that provide services to pay zakat online during the pandemic (Aji, et al., 2021). In Indonesia, the younger generation is considered a very important community group (Kasri & Chaerunnisa, 2020). Data from the Central Statistics Agency (BPS) states that the young generation aged 17-40 years is approximately 100 million (BPS, 2020). The population of productive age is also quite high where the use of technology is also quite high and rapid among youth. Therefore, it is believed that rapid technological developments can play a major role in shaping the behavior of Muslim youth, including in philanthropic

activities such as accelerating zakat payments during the COVID-19 pandemic.

Indonesian vice president Ma'ruf Amin encouraged the public to accelerate the payment of zakat (Mudassir, 2020), and also encourage BAZNAS to innovate in taking zakat from the community (Pungki, 2021). Not only the vice president, the Minister of Religion Fachrul Rozi also issued a policy where the policy was to ask the National Zakat Agency (BAZNAS) and the Amil Zakat Institution to accelerate the collection and distribution of zakat mal. Apart from zakat mal, the minister also asked for zakat fitrah to be paid since the beginning of Ramadan (Tim Hikmah detikcom, 2020). In addition, the Speaker of the People's Consultative Assembly Bambang Soesatyo also encouraged the acceleration of paying zakat and also encouraged the government to carry out socialization of zakat fitrah to the community through religious figures, community leaders and influencers to invite people to pay zakat as soon as possible (Red-001, 2020). This is also confirmed by the circular letter Number 8 of 2020 concerning the Acceleration of Payment and Distribution of Zakat and Optimizing Waqf as a Social Safety Net in the Health Emergency of COVID-19.

At the micro level, zakat plays an important role in channeling or allocating funds (Jedidia & Guerbouj, 2020). While at the macro level the effects of zakat include economic growth, wealth distribution, social security and poverty alleviation (Haq, 2013). In addition, zakat also plays an important role in dealing with the crisis caused by the Covid-19 pandemic. Zakat fund distribution program for those affected by the pandemic has greatly reduced their burden (Hambari, Arif, & Zaim, 2020).

According to Bashir (2002) zakat is also an important social security instrument. Zakat contributes to upholding social solidarity in society (Abdullah & Suhaib, 2011). Zakat is also expected to reduce unequal wealth distribution where

the wealth is only circulated among a few hands and is also expected to maintain social security (Al Qardawi, 2009). Zakat is a safety tool to help the needy and the poor (Jedidia & Guerbouj, 2020). In addition, zakat is also a tool to fight against poverty (Ibrahim & Shahrudin, 2015).

LITERATURE REVIEW

During the time of Umar bin Khattab there was a crisis, namely the Ramada crisis. The Ramada crisis occurred in 1 year during the Umar government and occurred in the Hijaz region (Munif, 2012). The conditions during the crisis at that time did not rain so that the soil was black, animals had died and many people were stricken with diseases. (Iskandar & Aqbar, Analisis Kebijakan Penarikan Zakat Umar bin Khattab dan Relevansinya Terhadap Masa Krisis Pandemi Covid-19, 2020). In the land of Syria, an infectious disease has emerged, namely the bubonic plague (Iskandar & Aqbar, 2020) which caused many people to die so that trade through the country of Syria stopped. Many people experience hunger during the Ramada crisis due to famine and long drought (Iskandar & Aqbar, Analisis Kebijakan Penarikan Zakat Umar bin Khattab dan Relevansinya Terhadap Masa Krisis Pandemi Covid-19, 2020). The crisis that occurred had an impact on the economy, government, social and health. In order to reduce the impact that occurred, Umar implemented a policy in the economic sector, namely a policy of delaying taking zakat on farms because at that time many livestock died. (Munif, 2012). In addition, another policy is to promote zakat collection before the haul period comes (Iskandar & Aqbar, Analisis Kebijakan Penarikan Zakat Umar bin Khattab dan Relevansinya Terhadap Masa Krisis Pandemi Covid-19, 2020).

The policy of delaying taking zakat on farms that has reached the nishab only applies to farmers whose livestock are affected during the Ramada crisis. (Iskandar & Aqbar, 2020). This Umar

policy is based on the conditions of breeders who are also experiencing difficulties. Where, the hundred goats owned by these breeders still had no meaning for their survival at that time (Munif, 2012). In the realm of fiqh science, delaying paying zakat is permissible, although the fuqaha recommend to paying zakat immediately (Munif, 2012). It is permissible to pay zakat mal before the haul period (Mahmuddin, Rafi, Aqbar, & Iskandar, 2020). Rusyd (1995) said that according to Imam Abu Hanifah and Imam Syafii it is permissible to issue zakat mal before his haul, based on the following hadith:

“From Ali radhiyallahu 'anhu that Abbas radhiyallahu'anhu asked the Prophet sallallahu'alaihi wasallam about hastening zakat before their mandatory time came? Then he gave rukhsah for him in that matter”

Meanwhile, for zakat fitrah according to the Imam Syafii school, it is permissible to pay zakat fitrah at the beginning of Ramadan. so that zakat fitrah cannot be paid outside the predetermined time even in an urgent situation, because the urgent situation cannot be a reason that justifies *ta'jil* zakat fitrah (Mahmuddin, Rafi, Aqbar, & Iskandar, 2020).

The Umar policy in terms of postponing zakat withdrawals has become a consideration by some scholars in allowing postponement of paying zakat (Munif, 2012). Umar bin Khattab's policies at times of crisis have relevance to the Covid-19 pandemic crisis so that some Umar policies may be implemented. (Iskandar & Aqbar, 2020). Therefore, there are other solutions to help Muslim brothers and sisters who are in need during the Covid-19 pandemic, by intensifying the advice to give alms and donations to people who have more assets (Mahmuddin, Rafi, Aqbar, & Iskandar, 2020).

Research on the intention to pay zakat has been carried out by many

researchers. For example, Huda, Rini, Mardoni, & Putra (2012) use Theory of Planned Behavior to explain obedience behavior in paying zakat. Meanwhile, Heikal, Khaddafi, & Falahuddin (2014) used the revised Theory of Planned behavior to test compliance behavior in paying commercial zakat. Andam & Osman, (2017) used extended theory of planned behavior to find out the factors that influence the intention of Filipino Muslims to provide zakat on employment income. It was found that the variable attitude and control behavior had a positive and significant effect on Muzakki's intention variable and the subjective norm variable had no significant effect. while the variables that have a positive relationship with the intention to pay zakat on employment income are attitudes, descriptive norms and moral norms. The variable subjective norms, past behavior, and perceptions of behavior control have a positive and significant effect on the intention to pay commercial zakat.

Bidin & Idris (2009) and Saad & Haniffa (2014) conducted research using Theory of reasoned action to determine the factors that influence the intention to pay zakat on income and zakat on business. The results showed that the variable attitude and subjective norms had a significant effect on the intention to pay zakat income. and intention to be a significant predictor of zakat compliance behavior.

Research conducted by Sareye & Haji-Othman (2017) aims to examine the effect of attitudes, subjective norms, and service quality on the intention to pay zakat with the research object of Sole Business Owner in Kuala Ketil. As for Othman & Fisol (2017) conducted a study to examine the role of Islamic religiosity, moral attitudes and obligations towards the intention to pay zakat income with the research object of the Malaysian Kedah community. Meanwhile, Muhammad & Saad's research (2016) aims to determine the reliability and validity of the

dimensions of trust and its relationship with the intention to pay zakat with the research object of Kano Nigeria. The research results of Sareye & Haji-Othman (2017) show that subjective attitudes and norms have a positive and significant effect on the intention to pay zakat. However, the quality of service does not affect the intention to pay zakat on business. Whereas in the research of Othman & Fisol (2017) it was found that Islamic religiosity, attitudes and moral obligations have a significant relationship with the intention to pay zakat income. In addition, the results of research by Muhammad & Saad (2016) show that all constructs can be used to measure the intention to pay zakat in Kano Nigeria. In addition, these results indicate that all four variables are valid.

Besides zakat, research on infaq has been conducted by Aji, et al., (2021) and about donations by Kashif & Run (2015). Aji, et al., (2021) used theory TRA and SPT to determine the factors that influenced someone to pay online infaq during the Covid-19 pandemic. As for the results of his research, all the hypotheses generated from TRA and SPT have a significant effect on the intention to pay infaq online during the pandemic. while Kashif & Run (2015) used Extended Theory of Planned behavior to determine the determinants of a person's intention to donate money. The results of this study reveal strong support for the Theory of planned behavior model in building the relationship between the independent and dependent variables identified in the context of developing countries in Pakistan.

By examining the Theory of Planned Behavior (TPB), this study aims to determine the factors that influence the intention to accelerate zakat payments during the Covid-19 pandemic among Muslim youth in Indonesia.

RESEARCH METHODOLOGY

The data used by the author in this study is primary data. Data were collected by means of a questionnaire given to respondents who had been determined in the study. The questions in this research questionnaire use a five-point Likert scale. Namely starting from 1 (Strongly disagree) to 5 (Strongly agree). This type of research uses a quantitative approach. The model used in this research is SEM-PLS (Partial Least Square) using WarpPLS. The sampling technique used in this research is purposive

sampling technique, which only chooses respondents who are Muslim and Indonesian citizens to adjust to the research objectives. The sample collected in this study amounted to 242 respondents.

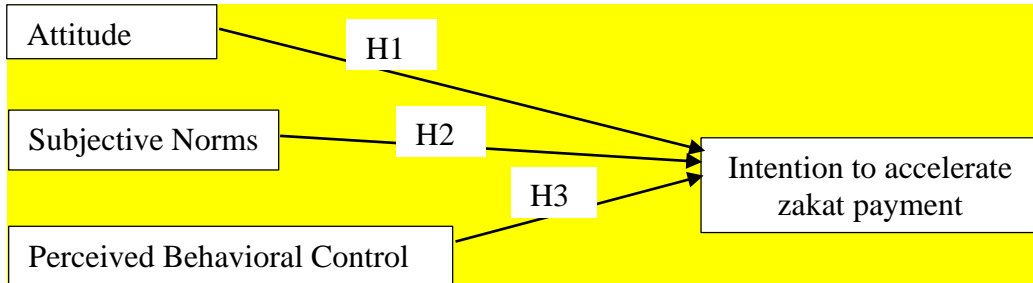
The exogenous latent variables in this study consisted of 3 variables, namely Attitude (ξ_1) Subjective Norms (ξ_2) and Perceived Behavioral Control (ξ_3) and endogenous latent variables, namely Intention (η). Referring to these variables, it can be developed into several indicator variables, namely as follows:

Table 1.Indicator Variable

<i>Latent Variable</i>	<i>Indicator</i>	<i>Symbol</i>	<i>Adopted From</i>
Attitude (ξ_1)	Accelerating the payment of zakat during the COVID-19 pandemic is a good idea	ATT1	(Aji, et al., 2021), (Smith & McSweeney, 2007), (Annahl, Al Anshory, & Aulia, 2021), (Kasri & Chaerunnisa, 2020))
	I believe that accelerating zakat payments during the COVID-19 pandemic is very beneficial	ATT2	
	I believe that accelerating the payment of zakat during the COVID-19 pandemic can help overcome the effects of the COVID-19 pandemic.	ATT3	
	Accelerating zakat payments during the COVID-19 pandemic is beneficial for me in fulfilling my obligations as a Muslim and muzakki.	ATT4	
Subjective Norms (ξ_2)	During the COVID-19 pandemic, most people I know accelerated zakat payments.	SN1	(Aji, et al., 2021), (Annahl, Al Anshory, & Aulia, 2021), (Kasri & Chaerunnisa, 2020)
	Important people in my life accelerated zakat payments during the COVID-19 pandemic,	SN2	
	Most people I know think that I should accelerate the payment of zakat during the COVID-19 pandemic.	SN3	
Perceived Behavioral Control (ξ_3)	I thought that I could accelerate the payment of zakat during the COVID-19 pandemic.	PBC1	(Annahl, Al Anshory, & Aulia, 2021), (Smith & McSweeney, 2007), (Kasri & Chaerunnisa, 2020)
	Accelerate zakat payments during the COVID-19 pandemic was easy for me.	PBC2	
	If I wanted, I would accelerate zakat payments during the COVID-19 pandemic.	PBC3	
	I am sure that I will accelerate the payment of zakat during the COVID-19 pandemic.	PBC4	
	Even though my income during the pandemic has decreased, I will still accelerate the payment of zakat.	PBC5	
Intention (η)	I will accelerate zakat payments to help those affected by COVID-19.	INT1	(Aji, et al., 2021), (Annahl, Al

I have intention to accelerate zakat payments to help those affected.	INT2	Anshory, & Aulia, 2021), (Kasri & Chaerunnisa, 2020)
Due to COVID-19 I was encouraged to accelerate zakat payments to help those affected.	INT3	

The following is the research framework in this research. The model used is the SEM-PLS model.



Hypothesis

- H1: Attitude has a positive and significant effect on muslim intention to accelerate zakat payment during the Covid-19 pandemic
- H2: Subjective Norms have a positive and significant effect on muslim intention to accelerate zakat payment during the Covid-19 pandemic
- H3: Perceived Behavioral Control has a positive and significant effect on the

intention of muslim to accelerate zakat payment during the Covid-19 pandemic

RESULT AND DISCUSSION

In total, there were 242 respondents enrolled in this study. Where the number of male respondents was 99 (41%) and female respondents were 143 (59%). The table below provides more detailed information about the characteristics of the respondents about the region, age, education etc.

Table 2. Respondent Characteristics

<i>Demographic variables</i>	<i>N</i>	<i>(%)</i>
Gender		
Male	99	41
Female	143	59
Region		
Java island	159	66
Sumatera island	53	22
Bali and Nusa Tenggara islands	13	5
Kalimantan island	9	4
Sulawesi island	5	2
Papua island	3	1
Age		
17-30 tahun	232	96
31-40 tahun	10	4
Education		
Junior high school degree	2	1
Senior high school degree	150	62
Undergraduate degree	87	36
Master degree	3	1
Occupation		
Student	183	76

<i>Demographic variables</i>	<i>N</i>	<i>(%)</i>
Labor	31	13
Entrepreneur	21	9
Other	7	3
Monthly Income before COVID-19		
<2.000.000	170	70
2.000.000-3.900.000	48	20
4.000.000-5.900.000	16	7
>6.000.000	8	3
Monthly Income after COVID-19		
<2.000.000	186	77
2.000.000-3.900.000	36	15
4.000.000-5.900.000	11	5
>6.000.000	9	4
Monthly spending before COVID-19		
<2.000.000	195	81
2.000.000-3.900.000	38	16
4.000.000-5.900.000	6	2
>6.000.000	3	1
Monthly spending after COVID-19		
<2.000.000	199	82
2.000.000-3.900.000	33	14
4.000.000-5.900.000	3	1
>6.000.000	7	3

Measurement Model Test-Validity and Reliability

The validity test consists of convergent and discriminant validity. Convergent validity was assessed by looking at the loading factor value and the AVE value. Where the item is free from convergence validity errors if it has an AVE value in each variable greater than 0.5, with a loading factor value in each variable more than 0.5. While discriminant validity can be met if the correlation value of one variable with

other variables is greater than the correlation value of all variables. Another way that can be used to fulfill this test is the cross loading value. If the cross loading value of each question item variable on other variables is greater than the correlation value of the question item variable on other variables. As for the reliability test, it can be said to be reliable if the composite reliability (CR) and Cronbach's alpha score are greater than 0.70 (Hair et al., 2014).

Table 3. Convergence Validity and Construct Reliability Results

<i>Items</i>	<i>Loadings</i>	<i>AVE</i>	<i>Alpha</i>	<i>CR</i>
Attitude		0.767	0.899	0.929
ATT1	(0.846)			
ATT2	(0.918)			
ATT3	(0.878)			
ATT4	(0.861)			
Subjective Norms		0.824	0.893	0.933
SN1	(0.921)			
SN2	(0.902)			
SN3	(0.900)			
Perceived Behavioral Control		0.753	0.918	0.938
PBC1	(0.877)			
PBC2	(0.863)			
PBC3	(0.837)			
PBC4	(0.882)			
PBC5	(0.878)			

Intention		0.842	0.906	0.941
INT1	(0.926)			
INT2	(0.934)			
INT3	(0.893)			

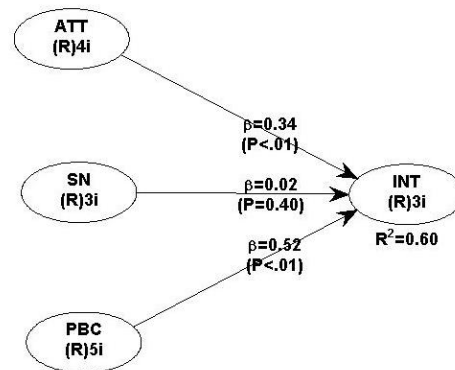


Figure 1. Research Model

From the statistical test results, the influence of attitudes on intentions to accelerate zakat payments during the COVID-19 pandemic, the insights of muslim youth is supported ($\beta=0.340$, p-value <0.01) so that it supports H1. While the influence of subjective norms does not significantly affect the intention of Muslims to accelerate zakat payment during the COVID-19 pandemic ($\beta =$

0.020, p-value = 0.40) so H2 is not supported. In addition, the results also reveal that perceived behavioral control has a significant influence on Muslim intentions to accelerate zakat payment during the COVID-19 pandemic ($\beta =0.520$, p-value <0.01) thus supporting H3. Thus, in this study only subjective norms have no significant effect.

Table 4. Testing Result

Path	β	Remark
Attitude \rightarrow Intention	0.340*	H1 is supported
Subjective Norms \rightarrow Intention	0.020 ^{ns}	H2 is Unsupported
Perceived Behavioral Control \rightarrow Intention	0.520*	H3 is supported

Notes: *p-value <0.01 (Significant) ; ^{ns} = not significant

This research model is based on the theory of planned behavior. From the statistical results above, it is known that two hypotheses are supported and one hypothesis is not supported. This finding supports previous research in the context of intention to pay zakat, such as Huda, Rini, Mardoni, & Putra (2012) where the results of the study show that subjective norms also have no significant effect. This finding is different from the research conducted by Bidin & Idris (2009) with the context of income zakat where the results of

subjective norms have a significant effect on the intention to pay zakat income.

The results showed that the variable generated from the Theory of planned behavior, namely attitude had a significant effect on intentions to accelerate zakat payments during the covid-19 pandemic, the insights from muslim youth. It can be implied that a person's personality strongly encourage people's behavioral intentions, especially in carrying out activities acceleration of paying zakat during the COVID-19 pandemic.

Another variable, namely perceived behavioral control, also significantly affects a person's intention to accelerate the payment of zakat, the insights from muslim youth which implies that ease or difficulty affects people in doing something, especially in accelerating paying zakat during the COVID-19 pandemic. The results of this study are in accordance with Ajzen (2005) Planned Behavior theory. In theory, perceived behavioral control factors have the characteristics of both strengthening and weakening intentions. If the behavior is perceived as doable, the intention will be strengthened. If the behavior is found to be difficult or impossible, then the intention will be weakened.

In addition, what is interesting from the results of this study is that one of the variables from the TPB, namely Subjective Norms does not have a significant influence, even though there is Circular Letter Number 8 of 2020 dated April 9, 2020 concerning Acceleration of Payments and Distribution of Zakat and Optimization of Waqf as a Social Safety Net in COVID-19 Health Emergency, where there is implicit social pressure related to this. However, insights from Muslim youths show that social pressure cannot encourage people's behavioral intentions, especially the intention to accelerate zakat payments during the COVID-19 pandemic. This is possible because of respondents is not a civil servant. so that there is no social pressure from the government regarding regulations made by the government. This is contrary to research conducted by Aji, et al., (2021) where in the context of online infaq, subjective norms have a significant influence on intention to pay infaq online during the pandemic.

Subjective norms have no significant effect on the intention to accelerate the payment of zakat during the COVID-19 pandemic, this can occur because social pressures are not too influential, where people in general still

believe that paying zakat is obligatory, so the most important thing is to fulfill the obligation in the required time. In addition, the public has not been educated about the benefits and role of accelerating zakat payments during this pandemic, so that in an emergency like this social pressure does not affect the acceleration of zakat payments.

CONCLUSION

The main objective of this study is to examine the intention to accelerate zakat payment during the COVID-19 pandemic from the insights of muslim youths. This study is based on the TPB Theory model. The results show that attitude and Perceived Behavioral Control have significant positive effect on intentions to accelerate zakat payment during the Covid-19 pandemic. Meanwhile, the Subjective Norms does not have a significant influence on intention to accelerate zakat payment during COVID-19. In addition, the model reveals that Attitude variable, Subjective Norms, and Perceived Behavioral Control variable may explain 60,1% of the determinants of intentions to accelerate zakat payment during the COVID-19 pandemic, the insight from muslim youth. In other words, 39.9% determinants is not included in the model.

The limitation in this study is that the sample is representative of all islands in Indonesia, but the scattered sample is dominated by the island of Java. Reaching respondents far from East to West is a big challenge. during the Covid-19 pandemic where there are regulations, especially to keep distance. Furthermore, it will be very interesting if further research can examine the intentions of muzakki to estimate zakat payments during the pandemic, where the respondents are muzakki who have fulfilled the nishab and haul zakat.

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APPENDIX

Table 5. Cross Loading

	ATT	SN	PBC	INT
ATT1	(0.846)	0.030	0.108	0.040
ATT2	(0.918)	-0.099	-0.025	0.003
ATT3	(0.878)	0.015	-0.061	-0.056
ATT4	(0.861)	0.061	-0.016	0.014
SN1	-0.022	(0.921)	-0.078	-0.030
SN2	0.027	(0.902)	-0.069	0.075
SN3	-0.004	(0.900)	0.149	-0.045
PBC1	-0.043	-0.047	(0.877)	0.001
PBC2	-0.072	-0.066	(0.863)	-0.117
PBC3	-0.001	-0.141	(0.837)	0.015
PBC4	0.086	0.195	(0.882)	0.004
PBC5	0.029	0.049	(0.878)	0.097
INT1	0.001	-0.017	0.132	(0.926)
INT2	0.086	0.002	-0.104	(0.934)
INT3	-0.092	0.015	-0.028	(0.893)

Table 6. Square Roots of AVE

	ATT	SN	PBC	INT
ATT	(0.876)	0.506	0.564	0.640
SN	0.506	(0.908)	0.702	0.549
PBC	0.564	0.702	(0.868)	0.720
INT	0.640	0.549	0.720	(0.918)

Table 7. Inner Analysis Result

	ATT	SN	PBC	INT
R-squared				0.601
Adj. R-squared				0.596
Composite reliab.	0.929	0.933	0.938	0.941
Cronbach's alpha	0.899	0.893	0.918	0.906

Avg. var. extrac.	0.767	0.824	0.753	0.842
Full collin.VIF	1.811	2.043	2.899	2.493
Q-squared				0.606