

Netnography on Zakat Research: Case Study of Payroll Deduction for Zakat among Civil Servants

Rosana Eri Puspita¹, Yusvita Nena Arinta², & Mohamed Asmy Bin Mohd Thas Thaker³

¹Sharia Business Management Program, IAIN Salatiga

²Sharia Accounting Program, IAIN Salatiga

³Kulliyyah of Economics and Management Sciences, International Islamic University Malaysia

Paper to be presented at the 5th International Conference of Zakat (ICONZ)
22-23 November 2021, Jakarta, Indonesia

ABSTRACT

The news about payroll deduction for zakat among civil servants has become a conversation on social media. This study analyzes the behavior patterns of netizens on social media regarding payroll deduction for zakat among civil servants. The approach used in this research is qualitative with netnography method. The sample size of this study is 302 comments on two reputable YouTube channels, each of which has more than 2000 views. The data mining process is done with NAWALA software while data processing is done with NVIVO software. The results of the study show that two things are discussed by netizens regarding the topic of payroll deduction for zakat among civil servants, namely zakat compliance and e-WOM. This study is the first study to analyze zakat which analyzes the behavior patterns of netizens regarding payroll deduction for zakat among civil servants on social media using the netnography method. If the regulation on payroll deduction for zakat among civil servants is enforced, it must also be accompanied by actions that can encourage zakat compliance and increase public trust in zakat management institutions. In addition, e-WOM also needs to be managed properly so that netizens' behavior towards payroll deduction can be formed.

Keywords: Zakat, Compliance, Trust, Netnography

INTRODUCTION

Zakat is a religious monetary obligation that is paid in fulfilling Allah's commands. Zakat is an integral part of the Islamic economic system because zakat has a significant impact in realizing a decent standard of living without any gaps so that social harmonization can be created (Sawmar, A.A. and Mohammed, M.O, 2021). Zakat plays an important role in the distribution of justice, reducing poverty and equity (Bilo, C. and Machado, A.C., 2020). Looking at the country of Indonesia with a large Muslim population, good zakat management will realize the great potential for the number of

zakat receipts in Indonesia (Riwajanti Nur Indah et al, 2018). The potential for zakat that can be utilized optimally is 217 trillion from the actual absorption of 6 trillion in 2018 (Hakim, 2018).

The discourse that has emerged to optimally absorb the potential realization of zakat in the last 2 years is zakat deductions for civil servants. The discourse continues to roll and becomes a trending topic throughout social networks or social media such as Instagram, YouTube, and others. The discourse is based on the large absorption potential of zakat deductions for the ASN profession reaching 10 trillion (CNN, January 25, 2018). In line with the statement

of the Minister of Finance Sri Mulyani, at the academic activity of the Annual Islamic Conference (AIFC) in Yogyakarta on August 23, 2017, which stated the statement of the candidate for a policy, namely the implementation of zakat management as a tax by the government. This has become a controversial public debate with pros and cons.

Pros and Cons arising from the candidate for the zakat deduction policy of 2.5% of the income of civil servants. The contra opinion regarding the reduction of income for the payment of zakat is that the reason for this policy is that zakat is an obligation for every Muslim related to the application of the integral values of Islam. This opinion leads to personal problems that do not need to interfere in state affairs. The policy of cutting income on zakat has an impact on a heavy burden for ASN because there are double payments, namely the payment of income zakat and the payment of income tax. This discourse will have an impact on the decline in tax revenues resulting in a budget deficit. Another contradictory opinion is that there is a significant difference between the estimated potential of zakat and the realization of zakat absorption by zakat management institutions. Forcing the payment of zakat compulsorily creates a motion of no confidence or distrust in zakat management institutions (Shaikh, 2016). The crisis of trust is the main factor of opinion that does not approve of the government's cutting of zakat on salaries of ASN. From the controversial discourse above, this study tries to trace the public's response, especially for ASN who act as *muzakki* (zakat payers) related to the national policy plan regarding zakat deductions from ASN salaries.

This study measures the response of prospective release policy candidates. In searching for solutions, the netnographic method is of particular concern in this study.

With netnography, the search for the behavioral window occurs naturally as in the case of information seeking by netizens on social media regarding payroll deduction for zakat among civil servants through electronic word of mouth.

The contribution of this research is that there are two focuses of finding new things in the debate about reducing zakat for civil servants. The main focus is behavior patterns of netizens on social media regarding payroll deduction for zakat among civil servants by using a netnographic approach. The second focus is in this paper showing the mechanism steps in using NVivo 12 s to analyze unstructured data samples originating from the internet.

LITERATURE REVIEW

Netnography

Netnography or known as ethnography on the Internet is a new term in qualitative research methodology which is the adoption of ethnographic research techniques to explain the description of community and culture that is manifested from communication with computer media (Kozinets, 2002). As a research technique in zakat research, netnography tries to explore publicly available information in the public sphere to identify and explain the needs and influence of netizens' decisions on the relevant zakat deduction opinions. Netnography explores examples specifically where communities are produced through computer-mediated communication (CMC) (Hudaefi F. A and Beik, I. S, 2021) . Netnography in this study is used to trace the answers needed by using listen-to comments that spread on web pages and analyzing the behavior and responses of users.

Theory Reasoned Action

The original TRA describes attitudes and subjective norms as the center of the formation of behavioral performance (Ajzen, I. & Fishbein, M, 1980). Theory Reasoned Action studies all aspects that influence the formation of attitudes and behavior (Ahmad, N. N., Tarmidi, M., Ridzwan, I. U., Hamid, M. A., & Roni, R. A, 2014). In this theory, some factors are the main triggers in determining behavioral intentions, namely the first is a person's attitude towards behavior and subjective norms. Referring to the theory, in this study, there are people's opinions or references that can lead a person's thoughts, intentions in determining attitudes and behavior. subjective norm into a normative function or belief. Someone will believe in references or opinions that determine the ability to think and behave. Conversely, trust in the opinion or reference that most of the references express an opinion not to perform the behavior then people will act to avoid the behavior. Therefore, subjective norms, in general, can be determined by opinions or references that influence individuals or groups per group to meet the expectations of the attitudes and behaviors taken (Halizah Md, Arif Kasumalinda Alwi, Agoos Munalis Tahir, 2011). This research is based on factor analysis consisting of individual internal and individual social influences such as community, close relatives, family, friends, or social environment that can influence individual behavior towards behavioral decision making. These factors according to the Theory of Reasoned Action will have an impact on the influence of individual intentions related to certain actions. The main emphasis is on the influence of taking action, and whether the behavior decision-maker and the chosen action are compliant or not (Sarwono, Sarlito W. dan Eko A. Meinarno, 2014). This research is based on the Theory of Reasoned Action where the intention to

comply with the behavior is the main focus of the research.

Electronic Word of Mouth (E WOM)

In terms of influencing thought through opinion, the main foundation is the provision of communication. There are four main motivations for providing word-of-mouth communication (Dichter, 1966). These motivations include self-involvement, product involvement, involvement of others, and message involvement. Thus word of mouth becomes a person's motivation to listen and even act based on references from the provision of word of mouth (Tor W. Andreassen and Sandra Streukens, 2009). WOM documentation in the research itself has been very much like involvement in the fields of reduction, risk, inequality, or even satisfaction. WOM's involvement in the study used face-to-face aspects, but the demands of the rapid development of the need for information led to the mediation of word of mouth using computer media. Known as Electronic Word of Mouth (E WOM) uses communication media with different characteristics to influence the thoughts and opinions of others. The main effect is that people's minds are more open to Electronic Word of Mouth because they have more active accessibility, easier to find information (become the motivation for the process of getting the information they need). The second effect is that there are several issues related to social influence with an impact on the effectiveness of Electronic Word of Mouth. The third influence is credibility which is the source of the problem. In Electronic Word of Mouth communication occurs with computer mediation because there is minimal face-to-face interaction, decision-makers determine the use of information cues to determine source credibility, have special knowledge of the information in question, have intimate relationships with listeners, and can be proven real (McKenna, K.Y. and Bargh, J.A,

2000). Electronic WOM with its unique characteristics is one of the predictors that can determine behavior and attitudes. The unique characteristics of e-WOM have several unique characteristics. First, there is no face-to-face, communication takes place on social networks, social media, dialogue is electronic. What happens is communication through their respective typing media, passively reading through social networks, either social media or social chat, observing through virtual media, and writing messages actively on social networks. The second characteristic, technical WOM takes place in private, while Electronic WOM takes place in the general rubric. The third unique characteristic is that WOM documentation is still difficult so that WOM is not futuristic, in contrast to E-WOM which can be stored for long-term reference purposes. Finally, E-WOM is more in demand with a broader orientation goal than an experience-based orientation (Novak and Hoffman, 2003). With so many people will be actively looking for public space through social networks so that it will lead to opinions expressed by Electronic Word of Mouth E-WOM.

Research Question

Based on the literature review used in this study, the researcher examines the behavior patterns of netizens regarding payroll deduction for zakat among civil servants.

RQ1. How netnography can define netizens' behavioral pattern on payroll deduction for zakat among civil servants?

METHOD

Target Observation selection

The first step in selecting observation targets is to collect data on the content that discusses payroll deduction for zakat among civil servants. From the data collection, there is 107 content on Youtube with various types of content such as interviews, religious lectures by *ustadz*, and news.

The next step in the selection is to determine the criteria that will be the target of observation, or what is called the sampling technique. The sampling technique used in this study is purposive sampling, which is a sampling technique that uses certain criteria (Cooper & Schindler, 2014). There are two criteria used in this study. First, the videos analyzed are news videos. Second, the video is classified as a reputable video seen from the number of views that exceeds 2000 views. From this sampling technique, it can be determined that the sample of this research is 302 comments from the two selected videos. Table 2 is a table that represents a video image that meets the criteria that have been determined in this study.

Tabel 2. Target Observation

No	Year	Source	Title of video	Viewers	Comments
1	2021	KOMPASTV	<i>Ada Wacana Gaji Dipotong untuk Zakat</i>	5149	179
2	2021	KOMPASTV	<i>Baznas Ajukan Draf Gaji PNS Dipotong 2,5 Persen untuk Zakat</i>	2455	123
Total				7604	302

Data Collection

Data collection is done by extracting the comments on the video that is the target of observation. The software used in the data mining process is NAWALA. The data was

extracted on November 9, 2021. This NAWALA software makes it possible to extract data on social media. NAWALA is a pilot software made by Indonesians for research data mining using comments on

social media objects. This software is a web-based application developed with PHP programming and an MYSQL database (Wahyudi, 2021).

There are several stages in the data mining process. The first step is to determine the keywords you are looking for. The keyword used in this data mining process is "Zakat ASN". ASN stands for State Civil Apparatus or civil servant. From this search, a list of 107 videos with this theme appears. Second, the selection of videos that will be the target of observation with predetermined criteria. From this process, two videos were selected from the existing 107 videos. The third stage, data extraction. At this stage, the comment data is extracted.

Data analysis

This study uses NVIVO software to facilitate data analysis. This software was developed by QSRinternational based on windows and Mac (Bazeley & Richards, 2020). There are several stages in this research. First, import the extracted data using the Nawala software. Second, reduce irrelevant data to be processed. Third, processing data with the features available in the NVIVO software. Finally, look for patterns from the results of data processing and related to theory.

RESULT AND DISCUSSION

The discussion of this research begins with determining what topics are widely discussed by netizens regarding the news on payroll deduction for zakat among civil servants. The discussion is carried out by observing what topics are widely discussed by netizens. By using the unit of analysis in the form of words, the results of the word frequency query result using the NVIVO software show that the words that often appear and become the topic of netizen conversation are about rights, corruption, knowledge, consent,

coercion, and prudence. Table 2 presented ten words that were typed a lot by netizens.

Tabel 2. The ten most discussed words by netizens

No	1 st Video	2 nd Video
1	Money	Right
2	Corrupted	Corruption
3	Corruption	Corrupted
4	Corruptor	Corruptor
5	Right	Know
6	Forced	Agree
7	Foundation	Forced
8	Funds	Give
9	Target	Corrupt
10	Beware	Foundation

From the results of the investigation on the word frequency query result, the discussion continued in more depth on the topics discussed. To see the pattern formed, this study uses the treemap feature in the NVIVO software, so it can be seen that the results of this study are converging on two things. First, regarding zakat compliance. This can be seen from the words that appear such as rights, forced, give, and agree. Second, e-WOM management. This can be seen from the words that appear such as corruption, corruptor, corrupted, and foundation.

The issue of zakat compliance includes seven interesting performance elements to be studied one by one (Nahar, 2018). First, zakat payment mode. Second, the determinants of zakat compliance behavior. Third, the choice of zakat payment. Fourth, the antecedent of zakat trust. The fifth, motivation of intention on payment of zakat on income. Sixth, confidence level on zakat distribution. Seventh, religiosity impact zakat compliance behavior. Lastly, zakat payment experience.

The first performance element, zakat payment mode, became a discussion that was widely discussed by netizens regarding the case of payroll deduction for zakat among civil servants. Netizens feel entitled that their

salaries are not deducted to pay zakat. Here is a quote from one of the netizens who were traced.

"The government should not interfere in zakat matters, we have our rights, and we know the right target for us to distribute, just manage the country better, I'm not sincere.....!!!!" (Video 1_100th comment)

From this quote, it can be analyzed that netizens feel they have their rights in regulating the zakat that must be issued, and there is no need for regulation from the government. A study on zakat explains that regulations made by the government can affect zakat payment behavior, including zakat payment compliance (Munandar, 2021). Regulations that seem forced are also discussed by netizens. Excerpts from netizen comments in the second video describe this.

"This is forcing civil servants... zakat should not be forced... must be sincere... moreover what is deducted from the salary of civil servants whose salary should be the right to provide for the family... remember zakat is not coercion, let alone the purpose is not clear who and where...!!!!!!!!!!!!" (2nd video_100th comment)

From analyzing the quote sentences above, it can be seen that the payment mode discussed by netizens is related to other factors. In this case, government regulation is a strong predictor of behavior (Riggs, Widmier, & Plank, 2016), including accepting regulations regarding payment modes. In other words, if payroll deduction for zakat among civil servants becomes a regulation, then this will change the behavior of civil servants in doing zakat.

The second thing discussed in the performance element in zakat compliance is the determinant of zakat compliance behavior. The discussion of behavior is a

complex matter because it involves many factors. Behavioral aspects cannot be separated from the Theory of Planned Behavior (Ajzen, 1991, 2005; Lee, Murphy, & Neale, 2009). Three aspects influence the behavior of *muzaki* or netizens who comment, namely attitudes, subjective norms, and perceived behavior control. Attitude is formed from many factors that influence it, and one of the most influential is knowledge. The knowledge gained from netizens will form opinions that will cognitively shape their attitudes on payroll deduction for zakat among civil servants. The logic of thinking from this theory teaches that knowledge or literacy is an important factor to strive for before this regulation is enacted.

The third thing that is discussed in the performance of the zakat compliance element is the choice of zakat payment. This is much discussed in this case. Fourth is the antecedent of zakat trust. Trust is one of the predictors that influence behavior patterns, including compliance behavior in paying zakat. Trust in the government or zakat management institutions is a point that must be considered in the payroll deduction for zakat among civil servants because the topic of netizen discussion leads to this. Like the excerpts of netizen comments from search results in the following first and second videos.

"For the state, it ends up being corrupted. It's better to distribute zakat directly to those who are entitled to it or trusted foundations such as Islamic boarding schools, nursing homes, orphanages... It's the turn of the state to need money, use any zakat strategy. But people's rights are not fulfilled. After all, there are taxes, do you want more zakat? Don't be shy about state officials at this time."

"Don't be... Don't believe it... I'm sorry.... Money makes those who

manage/hold it drool" (2nd video_5th comment)

The fifth, motivation of intention on payment of zakat on income. Discussions about intention are also widely discussed in the theory of planned behavior (Ben Mansour, 2016; Chiu et al., 2017). The intention is a factor that mediates other factors that give rise to behavior. If a positive attitude regarding payroll deduction for zakat among civil servants has been formed, then the desire will also be formed. And if the desire has been formed, then the expected behavior will be formed.

The sixth topic discussed in the performance element of zakat compliance is the confidence level of zakat distribution. This element is very important and is a word that is often mentioned by netizens in interviews such as the interview quote written above. The discussion of zakat distribution is closely related to other keywords that are included in the word frequency feature on NVIVO, namely corrupt, target, and give. So in other words, zakat distribution is closely related to trust which has been discussed in the third element in zakat compliance.

The last performance element of zakat trust is about the zakat payment experience. Experience is a key to the behavioral concept (Imran, Haeberle, & Van Husen, 2017). By feeling an experience, an individual will be more likely to be able to decide which behavior to take after experiencing and experiencing an experience for himself. In the study, payroll deduction for zakat among civil servants has not been carried out, so that the opinions of netizens that are formed are still sourced from external to themselves. This will be different if netizens have experienced it themselves. The formation of the experience to be formed needs to be considered by regulators so that positive *muzaki* behavior is formed.

Figure 1 presents a word cloud from comments on Youtube and becomes a study in this study of payroll deduction for zakat among civil servants.



Figure 1. Word Cloud of Video comments

Zakat compliance which is the main topic in this discussion relates to the theory of planned behavior (TPB). This theory is a development of the Theory of Reason Action (TRA) which was previously initiated (Ajzen, 2005). In other words, the parent theory used in this study is TRA. The results of the exposition of this netnographic study further confirm the increasingly well-established TRA in explaining individual behavior and what treatment should be used to shape individual behavior. This case shows that the formation of netizen opinions cannot be separated from behavioral theory. Something that netizens type on social media is a cognitive representation of the individual netizen.

Discussion about netnography cannot be separated from e-WOM. Individual

behavior can be influenced by other individuals through conversations on social media (Ek Styvén & Foster, 2018). Management of e-WOM must be done properly so that the conversation on social media that occurs is more positive. Turning off the comment column in the official news carried out by the zakat management agency regarding sensitive news such as payroll deductions like this has two sides. The positive side of these actions is to reduce negative conversations. However, this policy also has a negative side. Other media that talk about this issue will continue to be a place to exchange comments and get lots of views and comments from netizens.

E-WOM positively or negatively will affect the perception of netizens (Sun, Gonzalez-Jimenez, & Wang, 2021). Thus, zakat fund managers must manage organization communication to form a good perception and in the end, will initiate the emergence of positive e-WOM. Organizational communication can be done by using the performance element of the zakat compliance approach which he explained earlier in the discussion.

CONCLUSION AND SUGGESTION

Zakat compliance is the topic of discussion in this study. Several performance elements in zakat compliance are fulfilled in this aspect, namely zakat payment mode, trust, motivation, and experience. The problems that exist in this study can be discussed and solved by using a behavioral study approach framework. If regulations regarding payroll deduction for zakat among civil servants are enacted, then it is better for policymakers and institutions dealing with zakat to conduct studies on the behavior of *muzaki* so as not to cause many problems. Another important thing to do is the management of e-WOM with organizational communication management.

LIMITATION

The limitation in this netnographic research is that the researcher analyzes all the comments and does not know the real netizens or buzzers.

REFERENCES

- Ahmad, N. N., Tarmidi, M., Ridzwan, I. U., Hamid, M. A., & Roni, R. A. (2014). The Application of Unified Theory of Acceptance and Use of Technology (UTAUT) for Predicting the Usage of E-Zakat Online System. *International Journal of Science and Research (IJSR)*, 3(4), 63–67.
- Ajzen, I. & Fishbein, M. (1980). *Understanding attitudes and predicting social behaviour*.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior & Human Decision Processes* 50 - 50, (2), 179. <https://doi.org/10.4135/9781446249215.n22>
- Ajzen, I. (2005). Attitudes, Personality and Behavior. *International Journal of Strategic Innovative Marketing*, Vol. 3, p. 117.
- Bazeley, P., & Richards, L. (2020). *The NVIVO: Qualitative Project Book*. Sage Publications Ltd.
- Ben Mansour, K. (2016). An analysis of business' acceptance of internet banking: an integration of e-trust to the TAM. *Journal of Business and Industrial Marketing*, 31(8), 982–994.
- Chiu, J. L., Bool, N. C., Chiu, C. L., Chiu, J. L., Bool, N. C., & Chiu, C. L. (2017). *Challenges and factors in influencing initial trust and behavioral intention*

- to use mobile banking services in the Philippines.*
<https://doi.org/10.1108/APJIE-08-2017-029>
- Cooper, D. R., & Schindler, P. S. (2014). *Business Research Methods*. New York: McGraw-Hill Education.
- Ek Styvén, M., & Foster, T. (2018). Who am I if you can't see me? The "self" of young travellers as driver of eWOM in social media. *Journal of Tourism Futures*, 4(1), 80–92.
- Imran, S., Haeberle, D., & Van Husen, C. (2017). Governance: A New Perspective to Service Design Process. *Procedia CIRP*, 64, 318–323.
<https://doi.org/10.1016/j.procir.2017.03.021>
- Lee, R., Murphy, J., & Neale, L. (2009). The interactions of consumption characteristics on social norms. *Journal of Consumer Marketing*, 26(4), 277–285.
<https://doi.org/10.1108/07363760910965873>
- Munandar, A. (2021). *Does Regulation Increase Zakat Payment ?*
- Nahar, H. S. (2018). Exploring stakeholders' views on a corporatized zakat institution's management performance. *International Journal of Ethics and Systems*.
<https://doi.org/10.1108/IJOES-08-2018-0115>
- Riggs, J. F., Widmier, S., & Plank, R. E. (2016). *The impact of pharmaceutical industry salesperson regulations, guidance statements, and laws on their sales behaviors: a taxonomy with managerial insight*. 10, 161–191.
- Sun, Y., Gonzalez-Jimenez, H., & Wang, S. (2021). Examining the relationships between e-WOM, consumer ethnocentrism and brand equity. *Journal of Business Research*, 130(November 2018), 564–573.
<https://doi.org/10.1016/j.jbusres.2019.09.040>
- Wahyudi, L. (2021). *Aplikasi riset netnografi*. Surakarta: UNS.

Rosana Eri Puspita
 IAIN Salatiga, Indonesia
 rosana.eri.p@iainsalatiga.ac.id

Yusvita Nena Arinta
 IAIN Salatiga, Indonesia

Mohamed Asmy Bin Mohd Thas Thaker
 International Islamic University Malaysia,
 Malaysia

