

Determinants of Intention to Patronize Zakat Institutions among Academicians of Marawi, Philippines

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Abstract - The institutionalization or establishment of zakat institutions in the catholic country of the Philippines remains a challenging endeavour for the minority Muslim Filipinos. The Zakat Institution has a promising role in poverty alleviation among marginalized Muslim Filipinos, especially in Marawi City, which was devastated during the 2017 Marawi Siege and exacerbated by the economic crises caused by the COVID-19 pandemic. If established, the noble mission of the Zakat institution is accomplished and sustained if it is well patronized. This study examined the factors influencing potential zakat payers' intention to patronize zakat institutions, using the theory of planned behavior. The quantitative research method was utilized. Five hundred survey questionnaires were distributed to academicians at Bangsa Moro Autonomous Region in Muslim Mindanao (BARMM), specifically in Marawi City. The Pearson Product-Moment Correlation and Multiple Regression analysis analyzed 366 completed survey questionnaires. According to the study's findings, Attitude, Subjective Norms, and Perceived Behavioral Control all had a significant relationship with the intention to patronize Zakat Institutions. Moreover, all three variables best predict the academicians' intention to patronize zakat institutions. Triggering the influencing factors will maximize zakat collection, resulting in more beneficiaries being served. This research contributes to the advocacy and promotion of zakat institutions in the Philippines.

Keywords: Zakat Institution Patronage, Filipino Muslim Academicians, Theory of Planned Behavior

1.0 Introduction

Muslim Filipinos are one of the country's minority groups, accounting for between 5% and 10%. These Muslim Filipinos are concentrated in the south, particularly in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). In 2018, the Philippine Statistics Authority revealed the severity of this minority group's poverty. They were regarded as the poorest region, with a poverty rate incidence of 55.4 %. Their condition worsened as a result of the 2017 Marawi siege and the grave economic crisis triggered by the covid 19 pandemic.

With the worst socio-economic condition besetting the people in Marawi City and of the BARMM, the establishment of a zakat institution in the Philippines is very timely, relevant, and important. Zakat Institution is a charitable institution whose mission is to uplift the lives of the poor and boost the socio-economic state of depressed societies, particularly during times of crisis. (Linden, 2011).

Zakat Institutions are trustworthy organizations that administer Zakat in Muslim nations. It is a charitable organization primarily responsible for collecting Zakat and distributing it to designated beneficiaries (Abioyea et al. 2011).

Zakat is a mandatory religious obligation of every Muslim believer. All Muslims who have the means must apportion a fraction of their excess earnings and must distribute it to the rightful beneficiaries as zakat. Shariah specifies giving 2.5 percent of one's net wealth every year to fulfil the economic needs of the eight categories of Zakat recipients.

Zakat can be given directly to the zakat recipient or channeled through a charitable organization called the Zakat Institution. These Zakat institutions might be private or government organizations that focus on managing and maximizing Zakat collection and distribution to the rightful beneficiaries.

Worldwide, practicing Muslims pay their Zakat through zakat institutions, which help institutionalize the country's zakat collection. In Muslim-majority nations such as Malaysia, Indonesia, Pakistan, and the Kingdom of Saudi Arabia, the Zakat institution exists, but not in the Philippines. Due to the absence of a Zakat institution in the Philippines, Zakat is distributed directly to closely related beneficiaries. As a result, the impact

is not felt as strongly as possible because collection and distribution are not optimized or systematized. Moreover, as a minority population in the predominantly Catholic country of the Philippines, Muslims could not create the Zakat institution until now (Andam & Osman, 2019). Thus, institutionalizing zakat collection continues to be challenging for Muslims in the Philippines, especially for BARMM officials. Zakat is of considerable assistance to Muslim Filipinos, particularly during the COVID-19 pandemic, during which poverty grew rampant.

Numerous studies have been conducted to address Zakat-related issues in Muslim-majority countries such as Malaysia, Indonesia, Pakistan, and Bangladesh, with a particular emphasis on the zakat institution, zakat management, and zakat payers (Mustafa et al. 2013; Azman & Bidin, 2015; Al Jaffri Saad & Haiffa, 2014; Abioyea et al., 2011; & Hosain et al., 2020; Sahban & Johari, 2021; Wahab & Rahman, 2013). However, there are few studies in a Christian-majority country like the Philippines, so this study was conducted.

This study aims to ascertain the viewpoints of selected Muslim Filipino academicians from the BARMM, specifically Marawi City, on the possibility of establishing a formal zakat institution in the Philippines. Specifically, it aims to ascertain their intention to patronize the zakat institution if one is established and the factors influencing their decision. More specifically, the study aims the following:

1. Determine the participants' level of attitude, subjective norms, and perceived behavioural control towards patronizing zakat institutions;
2. Determine the participants' level of intention towards zakat institution patronage;
3. Determine any significant relationship between the intention to patronize and the: attitude, subjective norms, and perceived behavioural control; and
4. Determine which variables influence the intention to patronize Zakat Institutions.

The study is guided by the Theory of Planned Behavior which originated from the Theory of Reasoned Action (Ajzen, 1991). Using this Theory of Planned Behavior, Azen (1991) argued that intention positively drives the performance of an action. Meaning, the more determined the intention, the more likely the action will be performed. Additionally, three variables shape the intention, namely: attitude, subjective norms and perceived behavioural control.

Thus, this study employs the three elements in the Theory of Planned Behavior to identify the factors influencing the intention to patronize zakat institutions in the Philippines. The structural diagram or conceptual framework is presented in Figure 1 below.

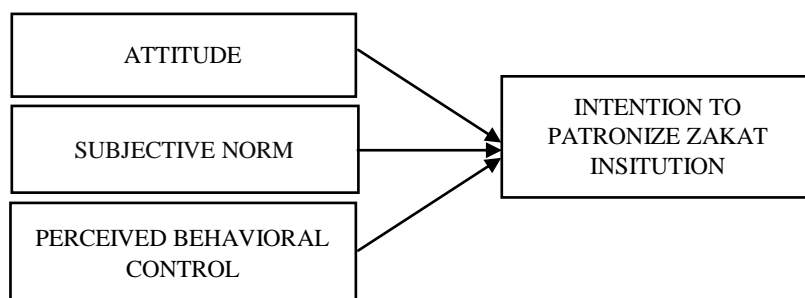


Figure 1. The study's conceptual framework.

2.0 Literature Review

2.1 Concept of Zakat

Zakat is the third of the five fundamental pillars of Islam. It is a spiritual obligation. Payment of Zakat is mandatory for every Muslim, together with other commandments like praying five times a day, fasting in the month of Ramadhan, pilgrimage to Makkah, and the recital of the belief in the oneness of ALLAH, and the belief that Muhammad is the final messenger.

Zakat is an Arabic term that refers to a person's wealth that they give to another. Purification, growth, increase, benefits, and thankfulness are all associated with it. Purification can be viewed as a means of ridding zakat payers' souls of selfishness and greed. Zakat is also used to clean the zakat payers' property (Hussain & Abdullah, 2015). When you give Zakat, you strengthen your righteousness and piety (Johari et al., 2015).

Growth refers to beneficiaries' ability to put their zakat contributions into productive ways to earn more significant revenue (Abdul Aziz et al., 2013).

A Muslim must reach the nisab and haul to be considered a zakat payer. They must first reach puberty, be sane, and be independent. Second, they must have and control a sum of wealth equal to the market worth of 85 grams of gold (nisab). The third criterion is a haul, implying that the wealth must have been in the owner's possession for at least a year (Qardawi, 2006).

The money collected from Zakat payments should be allocated to less fortunate Muslims, and there are eight Asnaf categories as follows: al fuqara' (the destitute), al-maskin (the impoverished), amil (the zakat administrator), a convert, al riqab (slave), al Charmin (the debtor), fi-sabilillah (those who fight on Allah's cause), and finally ibn sabil (a traveller) (Bin Mohd Ali et al., 2014).

While there are eight zakat recipients specified, scholars generally believe that the emphasis for zakat funds should be on poverty alleviation through help to the poor and needy (Mohd Noor et al., 2013). Accordingly, there are two conceivable outcomes for delivering Zakat. The first is the direct distribution of lifelong support to those unable to work, requiring consumable items. The second case is when zakat funds subsidize activities that generate revenue and enhance the recipient's life. Zakat funds may also be utilized to fund development projects, educational services, health care services, and the like. Zakat must be able to improve their lives to a basic standard of living (Saad & Abdullah, 2014).

2.2 Zakat as a Tool for Poverty Alleviation

Zakat averts the deterioration of society. According to Kusuma & Sukmana's (2010)'s empirical study, one of the primary aims of Zakat is to reduce income inequality within the socio-economic framework. According to their findings, equal distribution of resources among the poor and needy may result in favourable economic conditions.

Bin Wan Yusoff (2008), in his study titled "Modern Approach to Zakat as an Economic and Social Instrument for Poverty Alleviation and Stability," discussed how Zakat contributes to resolving and eliminating the causes of six major social problems, namely: socio-economic disparity; beggars and begging; the essence of brotherhood in Islam; accidents and natural calamities; the problem of involuntary celibacy; and the problem of the homeless.

Bin Wan Yusoff (2008) also emphasized that the zakat institution can significantly resolve human society's problems. It relieves the poor and aims to enable them to access higher education, acquire hard and soft skills, and own the means of production by providing them with the tools and machinery necessary for productive work. Implementing Zakat could be particularly beneficial in modern times for developing human capital, both on an individual and community level.

Hairunnizam & Radiah (2010) and Nadzri et al (2012), on the other hand, articulated that Zakat serves as a particular measure for poverty eradication. Thus, failure to collect Zakat results in poverty, hardship, hostility, and the loss of social benefits from an Islamic perspective. And this notion is reinforced by a prophetic tradition in which the Prophet is claimed to have remarked:

"Any (Muslim) community that refuses the payment Zakat, Allah will punish them with thirst and hunger" (Ibn Majah, 2007).

2.3 Zakat Institution

Zakat Institutions are trustworthy organizations that administer Zakat in Muslim nations, authorized to collect Zakat from zakat payers and distribute it to designated beneficiaries. It is intended to aid in establishing social welfare and promoting community equality. This institution is expected to play a critical role in advancing Zakat's socio-economic aims (Wahab & Rahman, 2013; Ibrahim, 2015).

Zakat institutions were formed throughout the Prophet Muhammad's and successive caliphs' lifetimes (Barizah et al., 2007; Al-Qaradawi, 1999). According to Ashraf & Hassan (2013), the state collected and administered Zakat funds in early Islamic governments. However, Zakat management has encountered historical difficulties following the demise of early Islamic governments. For now, contemporary zakat institutions are not

enforced, whereas historical zakat institutions were integrated into mainstream governance (Abdul Rahman, 2010).

Malaysia, Indonesia, Brunei and other countries with a sizable Muslim population are privileged to establish and operate zakat institutions under state law (binti Abdullah, 2010; Rahman et.al.,2012;). But some chose not to administer it and instead, delegate its management to foundations and non-governmental organizations. If there is no Islamic government, an organized body selected by Muslims handles the zakat institution. On the other hand, states with significant Muslim minorities face constitutional opposition to collective zakat management (Powell, 2011). As a result, they pay Zakat directly to their preferred beneficiaries.

Like other Muslim minority countries, the Philippines has not yet established a formal zakat institution nor institutionalized zakat collection and disbursements by its government. As a result, Muslims in the Philippines donate their Zakat directly to the beneficiary of their choice (Gamon&Tagoranao, 2018).

3.0 Methodology

The study used the descriptive-correlational, and causal research design to establish the relationships among the variables and identify the factors influencing the participants' intention to patronize zakat institutions. The mean and standard deviation was used for Descriptive Analysis. For the inferential statistics, Pearson Product-Moment Correlation was used to determine any significant relationship between the dependent and independent variable, while the Multiple Regression Analysis was used to determine which of the independent variables are predictors of the dependent variable.

The study took place in Marawi City, Lanao del Sur, Philippines. Marawi City is part of the Bangsa Moro Autonomous Region in Muslim Mindanao (BARMM), located in the southern part of the country. Marawi City is primarily a Muslim City, with 99.6 per cent of the population being Muslim.

The participants are Muslim Filipino academicians, that includes professors, faculty, and administrators of higher learning institutions in Marawi City as of SY2021-2022. 500 participants were selected using the proportionate stratified random sampling procedure.

The study uses a research-made questionnaire patterned from other researchers with a similar purpose and validated by a group composed of three panels of an expert. It was subjected to pilot testing and reliability testing before its distribution to the respondents.

4.0 Results and Discussion

4.1 Descriptive Statistics

The descriptive statistics are based on the average mean score of the items on each variable. Regardless of the number of questions on each variable, the minimum and maximum scores are 1 and 5, respectively. Below is Table 1, which summarizes the descriptive statistics of the independent dependent variables used in this study.

Table1. Summary of Descriptive Statistics of Independent and Dependent Variable

N=366	M	SD	Description
Attitude	4.29	0.657	Moderately Favorable
Subjective Norms	3.55	0.856	Moderately Influenced
Perceived Behavioral Control	3.73	0.674	Moderate Control
Intention	4.0	0.754	Moderately Positive

Findings showed that participants' level of attitude towards the zakat institution was moderately favourable, with an average mean of 4.29 and a standard deviation of .657. It was indicated by their positive feeling of happiness, fulfillment, and pride for supporting the zakat institution due to the favourable impact it will bring to the marginalized society.

Results showed that the participants were moderately influenced by the referent groups or important persons (subjective norms), as indicated by the overall mean of 3.55 and standard deviation of .856. Most influential is their immediate families, followed by religious leaders/imam/ustaj then their friends, peers, and relatives but not much by colleagues and supervisors.

The table above also showed the participants' moderate level of perceived behavioural control with an overall mean and standard deviation of 3.74 and .674, respectively. The participants were in moderate control to support the zakat institution. This was indicated by their moderate capacity, ability, means, resources, qualification, access, and discretion to pay zakat and patronize zakat institutions.

Finally, the study revealed the participants' level of intention to patronize the zakat institution, which was rated moderately positive with an average mean of 4 and a standard deviation of .754. They indicated their relatively positive inclination, plan, and interest to support and patronize the zakat institution.

4.2 Relationship between intention to patronize and: Attitude, Subjective Norms and Perceived Behavioral Control

Presented in Table 2 in the next page, is the result of the Pearson r - moment correlation analysis. This is after performing preliminary analysis to ensure no violation of normality, linearity, and homoscedasticity assumptions. The study hypothesized that: There is no significant relationship between the intention to patronize and: Attitude, Subjective Norm, and Perceived Behavioral Control.

Table 2. Relationship Between Intention to patronize and: Attitude, Subjective Norm, and Perceived Behavioral Control

Variables	Pearson Correlation Coefficient	p-value Sig. (2-tailed)	Interpretation
Attitude	.651** .000	Significant	
Subjective Norm	.404** .000	Significant	
Perceived Behavioral Control	.403** .000	Significant	

** $p < 0.001$ (2-tailed)

The result shows, that there is a statistically significant relationship between Intention and all three independent variables Attitude ($r=.651$, $p<.001$), Subjective Norm ($r=.404$, $p<.001$), and Perceived Behavioral Control ($r=.403$, $p<.001$). All three variables, namely: Attitude, Subjective Norm, and Perceived Behavioral Control, are positively correlated with Intention. Variable Attitude has the strongest correlation with a moderate positive correlation ($r=.651$), followed by the Subjective Norm with a low positive correlation ($r=.404$), and Perceived Behavioral Control also with a low positive correlation ($r=.403$). Because all three independents were found to have a statistically significant relationship with the dependent variable, the null hypothesis is rejected.

4.3 Variables influencing the intention to patronize Zakat Institutions

Table 3 below shows the standard multiple regression analysis results after performing the Reliability Test, Normality Test, and Multicollinearity Test. The study posed a null hypothesis: No variable influences the intention to patronize the zakat institution.

Table 3. Multiple Regression Analysis of the variables that best predict Intention to patronize Zakat Institution.

Independent Variable	Dependent Variable: Intention to Patronize Zakat Institution				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	StdError	Beta		
(Constant)	.470	.229		2.056	.040
Attitude	.494	.050	.448	9.837	.000
Subjective Norms	.121	.040	.137	3.020	.003
Perceived Behavioral Control	.252	.048	.231	5.288	.000

a Dependent Variable: Intention to patronize zakat Institution, $R=.640$, $R^2=.410$.

Adjusted $R^2=.405$; F Statistics (3, 363) = 83.357; Sig=.000. *Significance level

= $p < 0.05$. ** Significance level = $p < 0.01$

Results revealed that all three variables contributed statistically significantly to explaining intention, with attitude ($\beta = 0.448$, $p < 0.001$) being the most powerful, followed by perceived behavioural control ($\beta = 0.231$, $p < 0.001$) and lastly, Subjective norm ($\beta = .137$, $p = 0.003$). The findings indicate that Null Hypothesis2 is rejected, as all three variables influence zakat institution patronage.

The fit of the Regression Model showed an R-value of .640, indicating a good value for analysis. The regression model had an adjusted R-square of 0.405 ($F = 83.357$, $p < 0.001$) suggesting that 40.5% of the variance in behavioural intention can be predicted from the variables attitude, subject norm, and perceived behavioural control. The findings support the model's suitability for predicting behavioural intention.

A regression equation can be developed, which will also serve as a model, as follows:

$$Y' = .470 + .494X_1 + .121X_2 + .252X_3$$

where Y' = Intention;

X_1 = Attitude;

X_2 = Subject Norms, and

X_3 = Perceived Behavioral Control

The equation above describes the relationship between the independent and dependent variables. The equation expresses the increased behavioural intention predicted by a one-unit increase in the predictor. Holding all other variables constant, every unit increase in attitude leads to a .494-unit increase in behavioural intention; every unit increase in subject norms leads to a .121-unit increase in behavioural intention; while every unit increase in perceived behavioural control leads to a .252-unit increase in behavioural intention.

5.0 Conclusions and Recommendations

5.1 Conclusions

Zakat Institution, if established in the Philippines, particularly in Marawi City, will be patronized by the Academicians. And most likely by other professionals, businessmen and other potential zakat payers. Independent variables such as attitude, subjective norms and perceived behavioural control are found to be an influencing factor towards ZI patronage. The regression model indicated that 40.5 percent of the variance in behavioural intention can be predicted from the variables' attitude, subjective norms, and perceived behavioural control.

Further, this study supports the Theory of Planned Behavior. The findings of this study agree with previous studies claiming that attitude, subjective norms, and perceived behavioural control have significant influence over the intention of performing the behavior (Armitage & Conner, 2001), which in this case, specifically refers to the intention to patronize the zakat institution. It means that a favourable attitude towards patronizing zakat institutions leads to the intention to patronize ZI. It also means that the referent groups such as families, relatives, religious leaders, peers and friends directly affect one's intention to patronize ZI. But not much on colleagues and supervisors. Further, the capacity to pay, convenience, easiness and accessibility are influencing factors on the intention to perform a behavior, such as patronizing the ZI.

5.2 Recommendations

Top Officials of Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) and the National Commission on Muslim Filipino (NCMF) may consider the results of this study as inputs in policy formulation and the development of programs and activities relating to promotion, advocacy, establishment, and sustainability of zakat institution. Institutionalization of Zakat and establishing a zakat institution in the Philippines is a milestone program that may be sponsored or initiated by BARMM and NCMF the soonest to uplift Filipino Muslims' socio-economic and spiritual conditions.

Since this study concluded that attitude, perceived behavioural control, and subjective norms positively influence intention to patronize zakat institutions, increasing its salience through intervention programs by BARMM and NCMF may lead to increased intention to patronize zakat institutions. For instance, awareness programs like seminars, training, workshops, and orientations may be conducted among the professionals who are potential zakat payers/donors, including businesspeople/entrepreneurs. Promotion and advertisements on radio, tv, social media and the like will also increase awareness, leading to a favourable perception and a favourable attitude. Religious leaders, who were found to be an influence in this study, may be required to highlight during Friday sermons the benefits of giving zakat through zakat institutions and its positive outcome. This promotes a positive attitude, leading to the intention to pay zakat through zakat institutions.

Moreover, BARMM, thru the Department of Education, may require the inclusion of topics about zakat and zakat institutions in the DepEd curriculum at the appropriate level. Also, there is a need for this topic to be extensively discussed in Madaris school.

Parents are great teachers and influencers on a child. They need to walk their talk by practicing the giving of zakat. Children will appreciate the giving of zakat if parents have been doing it.

Muslim academicians like faculty and school administrators may inculcate in the minds of the youth/students the benefits, significance, implications, and relevance of zakat and zakat institutions. More and further research on these topics is highly suggested among students, faculty, and researcher. It is suggested that a follow-up study of the same topic be conducted to include Muslim academicians of BARMM. Research of the same topics or related topics may be undertaken to have as participants Muslim professionals of various fields such as doctors, engineers, accountants, nurses, bankers, and even business people/entrepreneurs. This is to contribute to the generalizability of the entire Filipino Muslim. Future studies may employ other research methods like the interview method to gain a deeper insight into the influencing factors that patronize zakat institutions.

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