

SEGMENTING QURBAN DONORS: APPLYING THE THEORY OF PLANNED BEHAVIOR

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SEGMENTING QURBAN DONORS: APPLYING THE THEORY OF PLANNED BEHAVIOR

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Abstract: This research aimed to conduct donor segmentation for sacrificial donations in LAZNAS BMH Surabaya based on the main concept of the Theory of Planned Behavior (TPB). This research was motivated by the need to continuously improve sales while acknowledging the lack of systematic efforts in segmenting and targeting animal sacrifice (*qurban*) donors. The current marketing program is general or one for all segments, which will likely be ineffective and inefficient. This research adopted a quantitative approach to systematically, factually, and accurately describe the characteristics and nature of the donors while depicting the phenomenon in detail. The clustering process utilized statistical cluster analysis techniques that formed four segments, namely: 1) Muslim Brotherhood in the Islamic Faith (*ukhuwah fii din al-islam muslim*); 2) Muslim Brotherhood in Nationalism (*ukhuwah wathaniyah muslim*); 3) Muslim Brotherhood in Humanity (*ukhuwah insaniyah muslim*); and 4) Muslim Brotherhood in Worship (*ukhuwah ubudiyah muslim*). These four segments were mapped based on demographic characteristics and intention to donate sacrificial animals. Recommendations regarding tactical marketing programs for each segment are provided to the management of LAZNAS BMH.

Keywords: Segmentation, religiosity, theory of planned behavior (TPB), attitudes, moral obligations, beliefs,

subjective norms, perceived behavioral control, donation intention.

Introduction

In recent years, the number of amil zakat institutions (zakat collectors and distributors) in Indonesia has grown very rapidly, leading to increased competition among these institutions, particularly in optimizing digital marketing platforms to attract as many donors as possible. When the phrase “*bayar kurban online*” is typed into the Google search engine, several amil zakat institutions with their marketing communications or promotions on digital platforms will appear. Customers have different characteristics, and to gain a better understanding of customer needs and desires, companies need to conduct clear and measurable market segmentation and targeting (Kotler & Keller, 2016).¹

Various variables can be utilized as the basis for market segmentation, including demographic, geographic, psychographic, and behavioral factors. By dividing the market into different segments based on their characteristics, marketing managers can more accurately tailor the company’s marketing activities to meet the preferences of customers in the targeted segments. Companies may decide to focus on one or several of these segments (Camilleri, 2018).² Segmentation plays a crucial role for both profit-oriented and non-profit-oriented organizations, including religious organizations, in effectively communicating their products or services to the target market more effectively with more efficient resources. Segmentation can contribute to strengthening brand equity through the formation of a positive brand image, increased sales, and market expansion (Hariansyah, 2019).³ Furthermore, Hariansyah (2019) stated that sixty percent of business failures are due to the failure to determine the target market,

¹ Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). England: Pearson Education Limited.

² Camilleri, M. A. (2018). Market segmentation, targeting, and positioning. In *Travel marketing, tourism economics and the airline product* (pp. 69-83). Springer, Cham.

³ Hariansyah, N. (2021). *Segmentasi Pasar Dalam Komunikasi Pemasaran Islam. Jurnal Al-Hikmah*, 19(2), 127-138.

market potential, and the inability to decide on the appropriate marketing concept.⁴

Empirical studies that examine giving behavior have been conducted by several researchers, particularly those adopting the Theory of Planned Behavior (TPB). Smith and McSweeney (2007)⁵ investigated the factors influencing giving behavior in Australia, including attitude, perceived behavioral control, norms, and donation intention. In Malaysia, Kashif et al. (2015) found that past behavior, norms, and donation intention positively influence the actual behavior of Malaysian society to donate.⁶ On the other hand, the research by Shukor et al. (2017) revealed that attitudes, self-reported behavior, descriptive norms, and moral norms do not significantly affect individuals' intention to donate. However, besides the main components of TPB, religiosity and individual trust in donation-collecting institutions were identified as important determinants directly influencing the attitude toward donation (Shukor et al., 2017).⁷

In Indonesia, studies related to voluntary donations are relatively limited. Kasri (2013) examined the motives and behavior of Indonesian donors in charitable activities, considering various demographic characteristics, socioeconomic conditions, and psychological factors such as religious motivation.⁸ His study indicated that the main reasons for donating are to help the poor/needy and to support religious goals. Additionally, Arsyianti and Kassim (2016) conducted a survey on 101 low-income Muslim households (earning around USD 80 per month) in Jakarta. They found that demographic factors such as respondents' city of origin, as well as socioeconomic conditions such as monthly income, the ratio of charity to income, and the ratio of debt to income significantly

⁴ Ibid

⁵ Smith, J. R., & McSweeney, A. (2007). Charitable giving: The effectiveness of a revised theory of planned behavior model in predicting donating intentions and behavior. *Journal of Community & Applied Social Psychology*, 17(5), 363-386.

⁶ Kashif, M., Saifuddin, S., & Hassan, A. (2015). Charity donation: intentions and behavior. *Marketing Intelligence & Planning*.

⁷ Shukor, S. A., Anwar, I. F., Aziz, S. A., & Sabri, H. (2017). Muslim attitude towards participation in cash waqf: Antecedents and consequences. *International Journal of Business and Society*, 18(S1), 193-204.

⁸ Kasri, R. A. (2013). Giving behaviors in Indonesia: Motives and marketing implications for Islamic charities. *Journal of Islamic Marketing*.

influence respondents' behavior in carrying out routine charity every month.⁹

The enthusiasm of Indonesian Muslims towards sacrificial donations continues to increase year by year, despite the economic conditions that are only experiencing stagnant growth. This is proven in the growing number of non-profit organizations, communities, charitable institutions, mosques, prayer rooms, Islamic boarding schools, educational centers, as well as modern eco farm-based farmers and livestock breeders who directly sell sacrificial animals both online and offline, which are always crowded with buyers on the roadside during the sacrificial season (<https://jatim.kemenag.go.id/>).¹⁰ Data from the Indonesian Ministry of Agriculture indicated that in 2022, the demand for sacrificial animals in Indonesia increased by 13% compared to 2021. Meanwhile, the stock of sacrificial animals for Eid al-Adha in 1443 Hijri or 2022 was still in surplus, with 391,433 animals available out of a total requirement of 1,814,402 sacrificial animals. The government is very optimistic that it will have a surplus of 391,258 sacrificial animals (<https://2020.kominfo.jatimprov.go.id/>).¹¹

This research chose the Baitul Maal Hidayatullah National Amil Zakat Institution (hereinafter referred to as LAZNAS BMH) in Surabaya, a zakat institution that has been managing sacrificial programs for 21 years and has been experiencing an increase in revenue annually (Annual Report, 2021).¹²

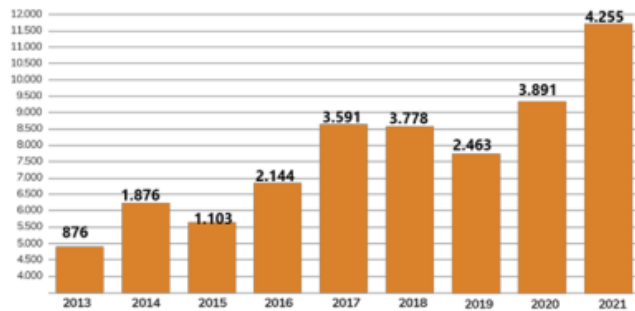
⁹ Arsyianti, L. D., & Kassim, S. (2016). Regular charity giving behavior among low-income households in Indonesia. *Intellectual Discourse*, 24(1).

¹⁰ *Pemintaan Hewan Kurban Naik, Kementerian Pertanian Pastikan Stok Aman*. Accessed on 23 January 2023 from <https://kominfo.jatimprov.go.id/berita/pemintaan-hewan-kurban-naik-kemen-pertanian-pastikan-stok-aman>

¹¹ *Pemintaan Hewan Kurban Naik, Kementerian Pertanian Pastikan Stok Aman*. Accessed on 23 January 2023 from <https://kominfo.jatimprov.go.id/>

¹² Annual report of BMH East Java Branch, Accessed on 12 January 2023 from <https://laporan-bmhjatim.com/anual-report/>

Figure 1. Growth of Baitul Maal Hidayatullah's Sacrificial Donations
Source: LAZNAS BMH's Annual Report, 2021



Market Segmentation

Companies need to target the right audience and effectively design sales strategies by conducting market segmentation to achieve their organizational goals optimally. The most important measure⁴⁴ in sales strategy is understanding the purpose and benefits of market segmentation. According to Tjiptono (2012), the main objective of market Segmentation, Targeting, and Positioning (STP) is to establish a product or brand in the minds of customers so that it possesses sustainable competitive advantages.¹³ Kotler and Keller (2016) explained that market segmentation can be done based on one or a combination of geographic, demographic, psychographic, and behavioral variables.¹⁴ Ciribeli and Miquelito (2015) elaborated that psychographic segmentation can be used to classify markets according to personality traits, lifestyles, values, motives, interests, and behaviors.¹⁵

The²⁷ Theory of Planned Behavior (TPB)

The Theory of Planned Behavior was developed to address the limitations of the Theory of Reasoned Action in dealing with behaviors

³⁶
¹³ Tjiptono, F. (2012). *Strategi Pemasaran* (3rd ed.). Yogyakarta, Indonesia: Andi offset. ³¹

¹⁴ Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). England: Pearson Education Limited.

¹⁵ Ciribeli, J. P., & Miquelito, S. (2015). Market segmentation by psychographic criteria: an essay on the main psychographic theoretical approaches and their relationship with performance criteria. *Visión de Futuro*, 19(1), 51-64

where individuals do not have full control over their intentions (Ajzen, 1991).¹⁶ The Theory of Reasoned Action (TRA) is a reasoned action theory that examines the causal relationship between belief, attitude, intention, and behavior, Ajzen, (2011).¹⁷

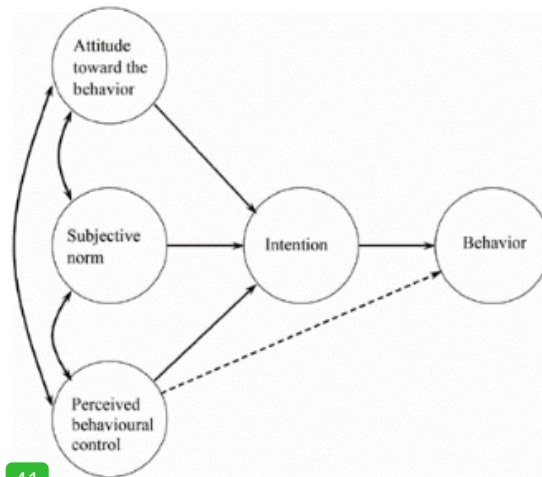


Figure 2. Theory of Planned Behavior (TPB)
Source: Ajzen (1991)¹⁸

In its development, the variables in TPB are not limited to attitudes, subjective norms, and perceived behavioral controls. Instead, the framework allows the inclusion of other variables to predict individuals' intentions and behaviors. Accordingly, related research has begun incorporating new variables to strengthen explanatory factors related to societal intentions, leading to a new approach known as TPB expansion. The expanded approach has allowed the inclusion of additional variables such as moral norms, beliefs, past behaviors, and self-reported behaviors (Kasri & Ramli, 2019).¹⁹ In the context of giving behavior among Muslims, additional variables often included

¹⁶ Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.

¹⁷ Ajzen, I. (2011). The theory of planned behavior. *Reactions and reflections. Psychology & Health*, 26(9), 1113-1127.

¹⁸ Ibid, (Ajzen, 1991).

¹⁹ Kasri, R. A., & Ramli, U. H. (2019). Why do Indonesian Muslims donate through mosques? A theory of planned behavior approach. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(5), 663-679.

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are religiosity and trust. In most cases, these variables directly influence attitudes (Kasri & Ramli, 2019).²⁰ In this consultative project, the intention within the TPB framework is donation, while the facts that drive the intention to donate are attitude, subjective norms, perceived behavioral control, religious belief, trust, and moral norms.

Attitude is defined as an individual's tendency to assess or evaluate certain behaviors positively or negatively (Smith & McSweeney, 2007).²¹ Kasri dan Ramli, (2019) stated that attitude is a favorable disposition based on the evaluation of the actions taken.²² Subjective norms refer to the perceived social pressures and decisions to engage or refrain from engaging in a particular behavior. Friends, family members, and co-workers of donors are individuals who exert a strong influence on the donor's subjective norms.²³ Perceived social pressures can be created by considering whether a specific behavior will be approved or disapproved by close friends, family members, or co-workers (Daud et al., 2015). (2022).

On the other hand, Perceived Behavioral Control is an individual's perception of the ease or difficulty with which they can perform a specific behavior (Kasri & Ramli, 2019).²⁴ In this study, perceived behavioral control is defined as the perception of control over donating behavior (Smith & Sweeney, 2007)²⁵

Beliefs and commitment to religion are characterized as religious beliefs (Daud & Noor, 2022).²⁶ Religiosity is considered the most important factor influencing the willingness of a Muslim to donate money (Kashif & Hassan, 2015).²⁷ Muslims believe that Islam requires the distribution of resources through charity as a test from God to

²⁰ Ibid

²¹ Smith, J. R., & McSweeney, A. (2007). Charitable giving: The effectiveness of a revised theory of planned behavior model in predicting donating intentions and behavior. *Journal of Community & Applied Social Psychology*, 17(5), 363-386.

²² Ibid (Kasri : 2019).

²³ Ibid

²⁴ Ibid (Kasri : 2019).

²⁵ Ibid (Smith, J. R., & McSweeney, A. (2007).

²⁶ Daud, M. S. M., Wahid, H., & Noor, M. A. M. (2022). The Influences of Attitude, Religiosity, and Subjective Norm on Muslim's Donation Intention During COVID-19 Lockdown in Malaysia. *Planning*, 17(3), 915-923.

²⁷ Kashif, M., Saifuddin, S., & Hassan, A. (2015). Charity donation: intentions and behavior. *Marketing Intelligence & Planning*.

believers, and transferring resources to those in need can relieve them of responsibility (Warner et al., 2015).²⁸

Alhidari et al. defined trust in Charitable Organizations (CO) as the primary driver of commitment and the trust built through shared values, communication, and non-opportunistic behavior. This conceptualization suggests that donors must trust that they share values with CO, that communication can enhance the trust in CO, and that trust in CO depends on donors' perceptions of whether the CO will remain faithful to its commitments and refrain from unfair advantage-taking (non-opportunistic behavior).²⁹

In moral situations where the decision to donate or not can be categorized, individuals' intentions to help others are more based on their sense of moral obligation than on attitudes and social norms to which they are bound (Beldad & Hoof 2014).³⁰ Basically, the concept of moral norms refers to the idea that individuals can assess whether a certain behavior is right or wrong regardless of its personal or social consequences; thus, moral norms largely originate from oneself (Kasri & Ramli, 2019).³¹

Donation Intention

Donation intention refers to a voluntary act of physically giving by individuals or legal entities without expecting any benefits in return (Maulana et al., 2020)³². Another definition of donation intention is the willingness of individuals or organizations to support the activities of non-profit organizations on an ongoing basis (Kasri & Ramli, 2019)³³. From a moral perspective, Pizarro

²⁸ Warner, C. M., Kılınc, R., Hale, C. W., Cohen, A. B., & Johnson, K. A. (2015). Religion and public goods provision: *Experimental and interview evidence from Catholicism and Islam in Europe*. *Comparative Politics*, 47(2), 189-209.

²⁹ Alhidari, I. S., Veludo-de-Oliveira, T. M., Yousafzai, S. Y., & Yani-de-Soriano, M. (2018). *Modeling the effect of multidimensional trust on individual monetary donations to charitable organizations*. *Nonprofit and Voluntary Sector Quarterly*, 47(3), 623-644.

³⁰ Beldad, A., Snij, B., & van Hoof, J. (2014). *Generosity the second time around: Determinants of individuals' repeat donation intention*. *Nonprofit and Voluntary Sector Quarterly*, 43(1), 144-163.

³¹ Ibid (Kasri & Ramli : 2019).

³² Maulana, m. h. h. (2020). *the effect of emotional marketing on donation intention (study on advertising in kitabisa. com crowdfunding media platform*. *jurnal ilmiah mahasiswa feb*, 8(2).

³³ Ibid (Kasri & Ramli : 2019).

(2000)³⁴ described donation intention as altruistic behavior driven by empathic responses and emotional regulation. The Giving Pledge organization believes that the desire to donate is an intention to dedicate a portion or all of the donors' possessions for the betterment of humanity (Maulan et al., 2020)³⁵.

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Profile of the Baitul Maal Hidayatullah National Amil Zakat Institution (LAZNAS BMH)

Baitul Maal Hidayatullah National Amil Zakat Institution (BMH) is a zakat institution that focuses on collecting funds for zakat, voluntary charity (*infaq*), voluntary alms-giving (*sedekah*), endowment (*wakaf*), grant (*hibah*), as well as humanitarian and Corporate Social Responsibility (CSR) funds from companies. It also carries out distribution activities through national programs in the fields of education, preaching, humanitarian aid, and economic empowerment. BMH has LAZNAS BMH service offices in 30 provinces and operates 97 service outlets in the regencies/cities throughout Indonesia. Through its management of zakat funds, BMH has made a significant impact in various regions of Indonesia. It has supported a minimum of 287 Islamic boarding schools, 5.213 *Dai Tanggub* (figures who convey religious messages without personal gain in remote areas) have spread throughout the archipelago, empowered and enabled thousands of underprivileged families to become self-reliant, and provide quality education to thousands of school-aged children. All of BMH's dedication and work is a masterpiece of support for all parties who have entrusted their Zakat, *Infaq*, and *Sedekah* (ZIS) through Baitul Maal Hidayatullah. In December 2015, BMH was officially recognized as a National Amil Zakat Institution (LAZNAS) by the Ministry of Religious Affairs of the Republic of Indonesia, under Decree No. 425/2015, in accordance with the provisions of Zakat Law No. 23/2011.

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³⁴ Pizarro, D. (2000). Nothing more than feelings? The role of emotions in moral judgment. *Journal for the Theory of Social Behavior*, 30(4), 355-375.

³⁵ Ibid (Maulana : 2020)

Research Methodology

This research utilized a descriptive quantitative approach. Descriptive research aims to systematically, factually, and accurately describe the facts and characteristics of a specific population or tries to describe a phenomenon in detail (Saunders et al. 2016).³⁶

The population of this study consisted of all donors who donated sacrificial animals and registered as members of LAZNAS BMH at the Surabaya operational office. The sample for this research was sacrificial animal donors of LAZNAS BMH aged between 20 and 70 years old who have made transactions for purchasing sacrificial animals in the last three years, from 2020 to 2022. The age range of 20 to 70 years was chosen for sampling to investigate the differences in characteristics, customer behavior, and other factors based on psychographic segmentation. The number of samples was determined by calculating 3-20 times the number of variables used (Mundfr et al., 2005).

In this research, primary data was collected through an online survey. The questionnaire provided was in the form of closed-ended questions, where the researcher provided a choice of answers for respondents to directly choose from the answers provided. The collected data were analyzed using statistical techniques such as Factor analysis, followed by Cluster Analysis and Difference Analysis, using the Statistical Program for Social Science (SPSS) software version 25.0. Factor Analysis is a technique for condensing a large set of variables or scale items into a smaller and more manageable number of dimensions or factors. The Factor Analysis in this research was performed by summarizing the correlation patterns and the underlying search for 'clusters' or groups of items that are closely related.

Cluster Analysis is a multivariate technique with the main objective of grouping objects based on their characteristics (Ediyanto & Satyahadewi, 2013)³⁷. In this study, the authors

³⁶ Saunders, M.N., Lewis P., & Thornhill, A. (2016). Research methods for business students (7th ed.). Edinburgh, UK: Pearson Education.

³⁷ Ediyanto, M. N. M., & Satyahadewi, N. (2013). Pengklasifikasian Karakteristik dengan Metode K-Means Klaster Analysis. Bimaster: Buletin Ilmiah Matematika, Statistika dan Terapannya, 2(02).

employed the K-Means Cluster Analysis method as a solution for classifying object characteristics. The K-Means method was chosen because the algorithm is relatively high in terms of object size, so this algorithm is relatively more scalable and efficient for processing large numbers of objects. Additionally, the K-Means algorithm is not influenced by the order of objects (Ediyanto & Satyahadewi, 2013).³⁸

According to Wulandari dan Liexzel (2020),³⁹ there are several stages in the Cluster Analysis process:

1. Measuring the Similarity between Objects
2. Creating Clusters
3. Interpreting Cluster Analysis, where the formed cluster groups are given names that describe their contents.

Results and Discussions

Out of a total of 517 collected questionnaires, after editing, the number of questionnaires available for further analysis was 410 resulting in a response rate of 89.75%. As described in Table 2, the majority of respondents were in the age range of 56-74 years old (65%) and female (52%). Most respondents were located in Surabaya (74%) and Sidoarjo (17%); however, there were also a small number of respondents residing in smaller cities in East Java, such as Bojonegoro, Gresik, Jember, Kediri, Madiun, Malang, Mojokerto, and Pasuruan.

Table 2. Respondent Profile

No	Attribute	N=464	%
1	Age		

³⁸ Ibid

³⁹ Wulandari & Liexzel. (2020). Activity-Based Segmentation to Indonesian Young Tourist, Undergraduate thesis, Petra Christian University, Surabaya

		34		
		20 – 39 years old	33	7%
		40 – 55 years old	131	28%
		56 – 74 years old	300	65%
2	Sex			
	Female		240	52%
	Male		224	48%
3	Place of residence			
	Gresik		10	2%
	Kediri		20	4%
	Malang		16	3%
	Sidoarjo		77	17%
	Surabaya		341	74%
4	Occupation			
	Physician		25	5%
	PNS (Civil Servants)		139	30%
	Private employees		299	65%
	Educator (Lecturer/Teacher)		1	0%
5	Average monthly income			
	IDR 4,000,000 - IDR 5,999,999		1	0%
	IDR 6,000,000 - IDR 7,999,999		134	29%
	IDR 8,000,000 - IDR 9,999,999		329	71%
6	Average household expenditure per month			
	IDR 2,500,000 - IDR 5,000,000		75	16%
	Above IDR 5,000,000		389	84%

Table 3 describes the tendency of data centralization and the magnitude of data variation derived from respondents' answers to the 26 measurement items.

Table 3. Descriptive Statistics of Attitude, Subjective Norms, Perceived Behavioral Control, Religiosity, Trust, and Mora Norms

Empirical Indicators	Mean	Std
----------------------	------	-----

A1. Donating sacrificial animals is a pleasurable activity	4.86	0.514
A2. Donating sacrificial animals is a beneficial action that I can do for others in need)	4.85	0.518
A3. When donating sacrificial animals, I experience inner satisfaction (peaceful and comfortable)	4.68	0.608
A4. Donating sacrificial animals is a good deed that should be done	4.65	0.710
Mean of the Attitude Variable	4.76	-
SN1. Family supports me in donating sacrificial animals	4.16	1.091
SN2. Family reminds me of the responsibility to donate sacrificial animals		
SN3. Family provides understanding to donors about the importance of donation	3.89	1.144
SN4. Friends support me in donating sacrificial animals	3.43	1.029
SN5. The community in my residential area encourages donating sacrificial animals	3.50	1.181
	4.13	1.004
Mean of the Subjective Norms Variable	3.82	-
PBC1. If I want to, it will be easy for me to donate sacrificial animals to a zakat institution	4.39	0.839
PBC2. I have full control over my decision to donate sacrificial animals.	4.60	0.681
Mean of the Perceived Behavioral Control Variable	4.50	-
RB1. Observing religious guidelines in daily life	4.70	0.534
RB2. Being aware that donating sacrificial animals is a religious practice that should be done	4.64	0.551
RB3. Understanding that donating sacrificial animals is a religious commandment	4.73	0.455
RB4. Believing that donating sacrificial animals will be appreciated in religion	4.26	0.594
RB5. Believing that donating will not reduce my money or wealth		
RB6. Feeling satisfied when fulfilling religious commandments	4.62	0.616
	4.66	0.618
Mean of the Religiosity Variable	4.57	-
T1. LAZNAS BMH is honest and trustworthy in dealing with donors	4.64	0.603
T2. LAZNAS BMH keeps what it promises	4.57	0.614
T3. LAZNAS BMH is a transparent zakat institution (e.g., in reporting the distribution of sacrificial animals)	4.64	0.602
T4. LAZNAS BMH is a trustworthy zakat institution	4.64	0.602
T6. LAZNAS BMH is a professionally managed zakat institution	4.64	0.602
Mean of the Trust Variable	4.62	-
MN1. Enjoy donating money to zakat institutions	3.45	0.711
MN2. Feel guilty or sinful if not donating sacrificial animals	4.16	0.957
MN3. Believe that donating sacrificial animals is evidence of moral obligation	3.97	0.987
MN4. Donating sacrificial animals aligns with my principles	4.36	0.755
Mean of the Moral Norms Variable	3.98	-

Table 4. Descriptive Statistics of the Donation Intentions Variable

<i>Donation Intention</i>	<i>Proportion</i>	<i>Percentage</i>
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29		
DI1. Low (1.00-2.33)	10	2.2%
DI2. Medium (2.34-3.67)	69	14.9%
DI3. High (3.68-5.00)	385	83.0%
Total	464	100%

Factor Analysis

The researchers used factor analysis to reduce the 26 questions of Religious belief, Trust, Moral Norms, and Donation Intention variables. In this study, exploratory factor analysis was employed to determine the formation of new factors. Several outputs from the factor analysis assisted the researchers in determining the formation of new factors.

Table 4. Newly Formed Factors

	Factor Name and Variable	Loading Factor	Eigenvalue	% Variance
F1 :	Religiosity		15.614	37.642
	RB1. Daily religious guidance	0.929		
	RB3. Religious commandments	0.917		
	T1. Honest, trustworthy	0.882		
	T3_1. Keeping promises	0.881		
	T4_3. Professional	0.881		
	T3_2. Transparent	0.881		
	RB2. Religious practices that must be carried out	0.796		
	RB5. It will not reduce wealth and assets	0.783		
	T2. Keeping promises	0.768		
	A3. Satisfying the inner self	0.723		
	RB6. Satisfied after fulfilling religious commandments	0.697		
	PBC1. Easy to donate sacrificial animals	0.647		
F2:	Social Influence		3.123	24.979
	SN4. Friend influence	0.930		
	SN2. Family reminders	0.896		
	SN5. Community environment where the donor resides	0.808		
	SN1. Family influence	0.785		
	SN3. Family provides understanding	0.783		
	MN4. Not donating sacrificial animals is contrary to principles	0.767		
	MN2. Feeling guilty if not donating sacrificial animals to charitable organizations	0.729		
F3:	Attitude		2.435	13.846

	A4. Good thing to do	0.933		
	PBC2. Have full control	0.737		
	A2. Useful	0.655		
	A1. Pleasurable	0.647		
F4:	Morality		1.497	10.724
	MN1. Type of person who likes to donate	0.770		
	MN3. Moral obligation to donate sacrificial animals	0.750		
	RB4. Will be appreciated for donating sacrificial animals	0.642		

Factor 1: Religiosity

The first factor that formed was Religiosity. This factor was formed from 12 variables or statement items that measure spirituality or religious beliefs, including: 1) observing religious guidance in daily life; 2) believing in religious commandments; 3) considering donating sacrificial animals as a religious practice that must be carried out; 4) having confidence that donating sacrificial animals will not reduce wealth and assets and being aware of institutions that keep their promises, honest, trustworthy, professional, and transparent. The variance value of this factor was 37.642, indicating that Religiosity could explain 37.64% of respondents' behavior related to sacrifice animal donations.

Factor 2: Social Influence

The second factor that formed was Social Influence. This factor was formed from seven statement items that measure social influence, including: 1) influence from friends; 2) reminders and encouragement from family to donate sacrificial animals; 3) family provides understanding; 4) the community environment where the respondents reside supports donating sacrificial animals; 5) not donating sacrificial animals is contrary to donor's principles, and 6) feeling guilty if not donating sacrificial animals through charitable organizations. The variance value of this factor was 24.979, indicating that this factor could explain 24.9% of respondents' behavior related to sacrificial animal donations.

Factor 3: Attitude

The third factor that formed was Attitude, with a variance of 13.846. This factor was formed from three statement items that measure respondents' attitudes towards sacrificial animal donations, stating that it is a good and valuable thing that should be done, as well as expressing that donating sacrificial animals is a pleasurable activity. In addition to the three attitude-related items, there was one item related to perceived behavioral control, indicating that donating sacrificial animals is under the full control of the respondents. Based on Table 4.11, it can be observed that the attitude factor could explain 13.84% of respondents' behavior related to sacrificial animal donations.

Factor 4: Morality

The fourth factor that formed was Morality. This factor was formed from three indicator items related to the moral norms variable, including the belief that donors are individuals who like to donate, having a moral obligation to donate sacrificial animals, and expecting appreciation for donating sacrificial animals. The variance value of this factor was 10.724, indicating that this factor could explain 10.72% of respondents' behavior related to sacrificial animal donations. The researchers then used the four newly formed factors to cluster the profiles of BMH donor respondents using cluster analysis.

Cluster Analysis

After conducting the factor analysis, the researchers performed cluster analysis. Based on the factor analysis results, the researchers used the four factors as the basis for conducting the cluster analysis. The regression results from the factor analysis were used for the cluster analysis.

Table 5. Clustering Results

Formed Clusters	
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Cluster Forming Factors	1 <i>Ukhuwah Fii Din Al-Islam Muslim</i>	2 <i>Ukhuwah Wathaniyah Muslim</i>	3 <i>Ukhuwah Insaniyah Muslim</i>	4 <i>Ukhuwah Ubudiyah Muslim</i>	ANOVA Result
F1. Religiosity	-2.80033	-1.17429	0.44473	0.95392	0.000
F2. Social Influence	-.77026	-.35681	0.65268	-1.43227	0.003
F3. Attitude	-3.95333	.31082	0.2355	-.09366	0.000
F4. Morality	-2.55498	.71077	0.00916	-.93109	0.000
Number of cluster members	10	131	248	75	-

Table 5 shows the final cluster center output of the four clusters formed based on the four new factors contributing to respondents' donation behavior, namely religiosity, social influence, attitude, and morality. Negative (-) values indicate that the data is below the total mean. In contrast, positive (+) values indicate that the data is above the total mean. The ANOVA values for the four cluster-forming factors indicate smaller values than 0.05. This means that the four cluster-forming factors, such as religiosity, social influence, attitude, and morality, have been proven significantly dividing the respondents into the existing four clusters.

Cluster 1 : *Ukhuwah Fii Din Al-Islam Muslim*

In Table 5, the final cluster center for Cluster 1 has all negative values. This indicates that this cluster's religiosity, social influence, attitude, and morality are below the total mean of the sample. In other words, this cluster was not closely aligned with any of the four cluster-forming factors. It is possible that the factors influencing the intention of this cluster to donate sacrificial animals are not influenced by any of the four factors, whether it be religiosity, social influence, attitude, or morality. In terms of cluster size, the number of respondents in this cluster is the smallest, with only 10 respondents (2.2% of the total respondents). In terms of the intention to donate sacrificial animals, this cluster members have a low donation intention. Based on these characteristics, the researchers decided to name this cluster ***Ukhuwah Fii Din Al-Islam Muslim***.

Cluster 2: *Ukhuwah Wathaniyah Muslim*

As seen in Table 5, the highest final cluster center values for Cluster 2 are correlated with the morality factor (0.71077). Members of this cluster have characteristics of donating sacrificial animals based on moral norms, including moral obligation, liking to donate to zakat institutions, and feeling guilty and sinful if they do not donate sacrificial animals. This means that members of this cluster not only regulate their relationships with others but also their relationship with God (Norms). This cluster has 28.2% or 131 respondents. The cluster predominantly comprises women with an average age of 56-74 years old (18.3% or 85 respondents). The majority of respondents in this cluster reside in Sidoarjo (13.6% or 63 respondents) and work as private employees (18.5% or 86 respondents). The monthly income of cluster members ranges from IDR 6,000,000 - IDR 7,000,000 (17.5% or 81 respondents), with monthly expenses exceeding IDR 5,000,000 (15.1% or 70 respondents). This cluster has a total of 131 members, and 128 of them have a high level of donation intention (3). Considering the finding that morality is the most dominant factor and the demographic characteristics of Cluster 2, the researchers decided to name this cluster ***Ukhuwah Wathaniyah Muslim***.





























Cluster 3: Ukhuwah Insaniyah Muslim

Table 5 illustrates that the highest final cluster center values for Cluster 3 are correlated with the social influence factor (0.65268). This means that social influence and community, including support and influence from family, friends, relatives, and the residential environment, play a significant role for this cluster members. In terms of cluster size, Cluster 3 has the most significant number of members among the three clusters, with 248 respondents or 53.4% of the total respondents in the research. Demographically, this cluster is dominated by women aged 56-74 years old, amounting to 30.6% or 142 respondents. The majority of cluster members reside in Surabaya (47.8% or 222 respondents) and work as private employees (29.7% or 138 respondents) with an average monthly income ranging from IDR 8,000,000 to IDR 9,000,000 (51.3% or 238 respondents) and an average monthly expenditure exceeding IDR 5,000,000 (53.2% or 247 respondents). Cluster 3 has a high level of donation intention. Based on these characteristics, the researchers decided to name this cluster ***Ukhuwah Insaniyah Muslim***.

Cluster 4: *Ukhuwah Ubudiyah Muslim*.

Table 5 depicts that the highest final cluster center values for Cluster 4 are correlated with the social influence factor (0.95352). For this cluster, religious guidance in daily life is important to be observed. Members of this cluster also recognize that donating sacrificial animals is a religious practice that must be carried out, following religious commandments, believing that donating does not diminish wealth, and feeling satisfied after fulfilling religious obligations. 16.2% or 75 of the total respondents in the research fall into this *Ukhuwah Ubudiyah Muslim* cluster. Demographically, this cluster is predominantly composed of men aged 56-74 years old, amounting to 11.2% or 75 respondents. Most of them work as private employees (14% or 65 respondents) and reside in Surabaya (13.4% or 62 respondents). They have an average monthly income ranging from IDR 8,000,000 to IDR 9,000,000 (9.1% or 42 respondents), with monthly expenses exceeding IDR 5,000,000 (15.5% or 72 respondents). The majority of cluster members have a moderate level of donation intention (2), totaling 65 respondents. Based on these characteristics, the researchers decided to name this cluster *Ukhuwah Ubudiyah Muslim*.

Table 6. Cross-Tabulation of Clusters and the Demographic Profiles and Level of Donation Intention

	 Muslim Ukhuwah Fii Din Al-Islam (10)	 Muslim Ukhuwah Ri'athunyah (131)	 Muslim Ukhuwah Insaniyah (248)	 Muslim Ukhuwah Ubudiyah (75)
Age	20-39 (2,2%)	56-74 (14%)	56-74 (39,4%)	56-74 (11,2%)
Gender	 Male (2,2%)	 Female (18,3%)	 Female (30,6%)	 Male (13,4%)
Domicile	 Surabaya (2,2%)	 Sidoarjo (13,6%)	 Surabaya (47,8%)	 Surabaya (13,4%)
Job	 Pegawai Swasta (2,2%)	 Pegawai Swasta (18,5%)	 Pegawai Swasta (29,7%)	 Pegawai Swasta (14%)
Income	 6-7jt (2,2%)	 6-7jt (17,5%)	 8-9jt (51,3%)	 8-9jt (9,1%)
Outcome	 2,5-5jt (2,2%)	 >5jt (15,1%)	 >5jt (53,2%)	 >5jt (15,5%)
Donation Intention	 Rendah (2,2%)	 Tinggi (22,6%)	 Tinggi (29,3%)	 Sedang (11,2%)

Note: The table above represents the "dominant" values from the clustering results.

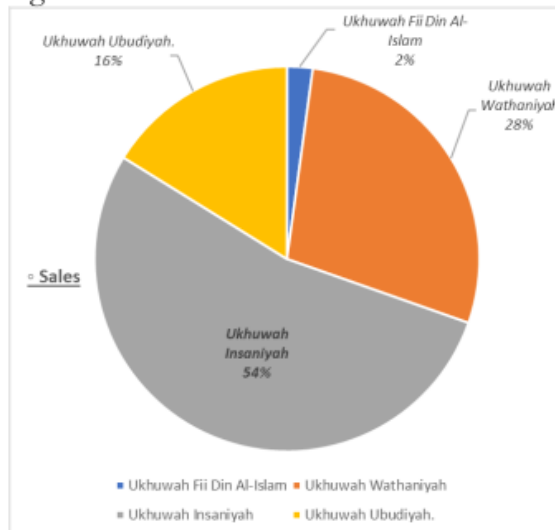
Discussion of Cluster Analysis Results

The main objective of this study was to map the profile of sacrificial animal donors at BMH Surabaya, considering that no segmentation process had been conducted previously to align relevant marketing programs with the identified segments. Based on the survey conducted among 464 respondents who are donors at LAZNAS BMH, four segments were identified based on the elements of donation intention for sacrificial animals and demographic characteristics (Figure 4).

1. *Ukhuwah Fii Din Al-Islam Muslim Cluster*

This cluster has a small quantity of only 10 respondents with a low intention to donate sacrificial animals. In addition to having a low intention to donate sacrificial animals, this segment also lacks characteristics that reflect the four factors forming donation behavior. Based on this consideration, LAZNAS BMH shall strives to continuously enhance education by improving the knowledge and attitudes of members in this cluster so that they can be directed to donate sacrificial animals in the future.

Figure 1 Cluster Size Profile



2. *Ukhuwah Wathaniyah* Muslim Cluster

For the *Ukhuwah Wathaniyah* Muslim cluster, moral value is the most dominant factor forming sacrificial animal donation behavior. Islam, as a religion that emphasizes unity and has a universal nature, also promotes the concept of national brotherhood known as *Ukhuwah Wathaniyah*. As stated in the Qur'an, Surah Al-Furqan, verse 54, (n.d.)⁴⁰ *Ukhuwah Wathaniyah* refers to brotherhood based on lineage or nationality. This brotherhood occurs because individuals are born and live in the same region or country, creating a sense of national unity without distinguishing race or religion, based on norms and behaviors, Herwani, H. (2020)⁴¹.

In Islam, social morality is referred to as *al-ihسان*, which has the meaning of all good deeds, all human interactions with God or among humans or their environment, contributing to the elevation of human dignity, roles, and self-improvement, Amin (1996)⁴². *Al-ihسان* is like the art aspect of Islam that encompasses solid foundational values that influence the thoughts and behaviors of the community, which in turn will motivate them to achieve their life goals.

According to Hisyam (2021), morality is the whole element of values, social norms, and human behavior that are interrelated and each element works independently and mutually supports one another to achieve the purpose of human life in society.⁴³ Morality serves as a mandatory guide, regulating appropriateness, decency, provisions, and principles that control human behavior when interacting with others. In Indonesia, societal norms refer to Pancasila and the 1945 Constitution, and both of them are understood as a comprehensive set of values, social norms, and human behavior that manifest through creativity, unity, and productivity in societal, national, and state life.

In the context of the behavior of donating sacrificial animals, the Muslim community in Indonesia is strongly influenced by moral motivations in deciding to participate in this act. Through the act of sacrifice, human interaction with fellow beings is manifested. Sacrifice

⁴⁰ al-Qur'an Surah Al-Furqan verse 54, (n.d)

⁴¹ Herwani, H. (2020). *Ukhuwah Islamiyah Dalam Pandangan Al-Qur'an*. Cross-border, 3(2), 294-301.

⁴² Amin, M. M. (Ed.). (1989). *Moralitas pembangunan: perspektif agama-agama di Indonesia. Lajnah Kajian dan Pengembangan Sumberdaya Manusia Nabdhlatul Ulama Daerah Istimewa Yogyakarta*.

⁴³ Hisyam, C. J. (2021). *Sistem Sosial Budaya Indonesia*. Bumi Aksara.

is seen as a moral principle and obligation that must be fulfilled, and Muslims will feel guilty and sinful if they do not participate in donating sacrificial animals. This is the basis of why members of this cluster strongly adhere to the principles of social norms and cultural values in donating sacrificial animals. For researchers, this cluster is interesting as the Indonesian Muslim community still holds the norm as one of the guidelines, meaning that not participating in donating sacrificial animals would lead to feelings of guilt, sin, and moral misconduct. The ***Ukhuwah Wathaniyah Muslim*** Cluster has a high donation intention, so BMH can make efforts to seize opportunities from this segment. This segment should not be ignored as it holds considerable potential, both in terms of income and monthly expenses.

3. *Ukhuwah Insaniyah Muslim* Cluster

The third cluster is *Ukhuwah Insaniyah Muslim*. The findings related to this cluster provide new insights for the researchers. Notably, the members of this cluster represent a significant proportion (53.4%) of the respondents. This cluster was formed by the influence of social and community factors, including the support and influence of family, friends, relatives, and the local environment.

In Islam, *Ukhuwah* refers to brotherhood, originating from the root word that means to care for one another. *Ukhuwah*, or brotherhood among Muslims, is a model of human interaction whose principles are outlined in the Qur'an and Hadith as a form of brotherhood for the sake of Allah SWT. Through religious motivation, various forms of goodness are achieved, leading to the realization of a strong unity (Amalia, M., 2020). (2020)⁴⁴.

Meanwhile, *Ukhuwah Insaniyah* refers to the brotherhood among human beings. Since all creatures are creations of Allah SWT and originate from the same source, Adam and Eve, the Qur'an recognizes that all human beings imply the existence of *Ukhuwah Insaniyah*, as brotherhood among human beings does not consider race, ethnicity, language, social status, economic status, or any specific country, Herwani, H. (2020)⁴⁵. Then *Ukhuwah Insaniyah* fosters a sense of togetherness and community in behavior and life.

Collectivistic culture or *Ukhuwah* is reflected in the harmonious coexistence, collective support, and solidarity among fellow citizens. Its influence is very significant in a positive way. For example, the Commemoration of Islamic Holidays (PHBI) organized by communities serve as communal moments or *Ukhuwah-Jamaah* that unite people in religious, artistic, and social activities.

Hofstede (2020), in his theory of cultural dimensions, stated that Indonesia is a collectivistic country. Collectivism is a value in which society is bound by cohesive relationships. Every individual has a high level of interdependence on one another in society. This dependence is not only between immediate family but also between social groups within society.⁴⁶ Collectivism is a cultural value that emphasizes the interests of the group over individual interests. Each individual is seen as part of a larger group. The values of collectivism focus on harmony, respecting parental expectations, and meeting the needs of others.

According to the Indonesian Dictionary (KBBI), the term “*komunal*” means “related or together,” indicating a focus on communal life and active participation of the community in activities involving many people. Indonesia is known for its culture of congregational, collectivism, collaboration, sharing, mutual cooperation, participation, and togetherness, such as in communal meals and gatherings. The Javanese proverb “*mangan ora mangan sing penting ngumpul*” (it doesn’t matter if we have something to eat or not, but the most important thing is we are together) represents one of the cultural values of collectivism deeply rooted in society, emphasizing communalism and togetherness.

In the context of donating sacrificial animals, since Indonesian society embraces the culture of *Ukhuwah Insaniyah* or collectivism, the sense of togetherness, collective action, mutual cooperation, and other social motivations become the driving force for donating sacrificial animals, especially when family, friends, and the community encourage and arrange it. For example, an older sibling will follow the social reference when their younger sibling performs the act of sacrificial worship, and the same goes for the community they live in. The *Ukhuwah Insaniyah Muslim* cluster should be a focus for LAZNAS

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⁴⁶ Dunakhir, S. (2022). *Kualitas Jasa Audit dalam Perspektif Dimensi Budaya Hofstede*. *Business Management Journal*, 18(2), 119-130.

BMH to design its strategies or marketing programs. So far, BMH has employed a retail, individual, personal, one-to-one approach and has not specifically targeted the *Ukhuwah Insaniyah Muslim* cluster, while this research finding indicates that this cluster represents a large potential market for BMH in the future.

4. *Ukhuwah Ubudiyah Muslim* Cluster

The fourth cluster is called *Ukhuwah Ubudiyah Muslim*. This cluster is named after religiosity, which is the most dominant factor. In terms of language, “*Ubudiyah*” is derived from the word “*abada*,” which means devotion. Meanwhile, according to *syara*’ (Islamic teaching), it means fulfilling Allah SWT’s commandments in daily life by assuming the responsibilities of being a servant of Allah SWT, Fauzi F. A. (2024)⁴⁷. So it can be concluded that *Ukhuwah Ubudiyah* is a medium to get closer to Allah SWT by fulfilling the obligations of a servant towards their Lord. This includes acts of worship such as prayer, fasting, voluntary alms-giving, donating sacrificial animals, zakat, hajj, and more. Essentially, it signifies the brotherhood among creatures and the shared submission to Allah, where all creatures are considered siblings in the sense of equality, (Herwani H, 2020)⁴⁸.

The *Ukhuwah Ubudiyah Muslim* cluster exhibits a high behavior to follow religious guidance in daily life and acknowledges that donating sacrificial animals is a religious practice that must be performed, adhere to religious commandments, believe that donating does not diminish wealth, and experience satisfaction after fulfilling religious obligations. In Quran, Surah Al-Kautsar, verse 2, (n.d)⁴⁹ it is mentioned that the act of sacrificing is worship to get closer to Allah. Although it is not obligatory (*sunnah*), the act of sacrificing serves as a reminder for Muslims that Allah is the creator and ruler of humans, the earth, the universe, and everything within it. Furthermore, donating sacrificial animals is an expression of gratitude to Allah for His abundant blessings by sharing valuable food with those in need (the poor, widows, elderly, abandoned children, malnourished

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⁴⁷ FAUZI RIZQON, F. A. (2020). *Penguatan Pendidikan Agama Islam Tentang Ubudiyah Melalui Pembelajaran Kitab Fathul Qorib (Studi Kasus Di Madrasah Aliyah Darussalam Krempyang Tanjunganom Nganjuk)* (Doctoral dissertation, IAIN KEDIRI).

⁴⁸ Ibid (Herwani H (2020).

⁴⁹ Quran, Surah Al-Kautsar, verse 2, (n.d)

individuals, and others). In addition, performing the sacrificial ritual with deep devotion cultivates virtuous qualities such as obedience, submission to Allah's commands, generosity towards others, repentance, increased gratitude, and so forth. It also helps eliminate negative traits such as worldly attachments, greed, stinginess, arrogance, grudges, envy, and other negative traits.

In the Islamic belief system, Allah guarantees that those who perform sacrificial worship will not experience a decrease in their wealth but may even have their wealth multiplied. By carrying out this act of worship, individuals will receive abundant rewards as they fulfill the religious commandments commanded by Allah.

In terms of cluster size, the *Ukhuwah Ubudiyah Muslim* cluster is not as large as the *Ukhuwah Insaniyah* and *Wathaniyah Muslim* clusters, as it consists of only 75 members or 16% of the total respondents. However, the *Ukhuwah Ubudiyah Muslim* cluster deserves special attention from BMH. Although they have a moderate level of donation intention, this cluster continues to grow alongside their level of understanding, awareness, and calling to fulfill their religious obligations. In other words, Muslims who donate sacrificial animals due to religious factors will continue to increase.

Conclusion and Recommendations

Based on the findings and discussions in the previous chapters, several conclusions can be drawn as follows:

1. Four segments were formed based on the survey results, namely *Ukhuwah Fii Din Al-Islam Muslim*, *Ukhuwah Wathaniyah Muslim*, *Ukhuwah Insaniyah Muslim*, and *Ukhuwah Ubudiyah Muslim*
 - a. The first cluster is *Ukhuwah Fii Din Al-Islam Muslim*. This segment consists of a small number of respondents, only 10 individuals. It shows no tendency to donate sacrificial animals based on the four factors, namely religiosity, social influence, attitudes, and morality. The first cluster is dominated by millennial Muslims with an average income of IDR 6,000,000 – 7,000,000, meaning that this segment views sacrificial animal donations based on affordability and the convenience of online donations. Although the donation intention level of this segment is low, BMH needs to provide education and

strengthen knowledge and attitudes for long-term marketing actions.

- b. The second cluster is *Ukhuwah Wathaniyah Muslim*. This segment is predominantly driven by moral factors in donating sacrificial animals, meaning that there is a sense of guilt, sin, and immorality if the donor does not donate. Additionally, the donation intention level in this cluster is high. BMH needs to implement strategic and continuous efforts to seize opportunities from this segment. This second segment should not be ignored as it has significant potential in terms of income and monthly expenses. Some strategic recommendations proposed by the researchers include repetitive education through soft-selling approaches highlighting the urgency, benefits, and value of donating sacrificial animals as a calling and norm.
- c. The third cluster is *Ukhuwah Insaniyah Muslim*. The finding from this cluster is surprising, as it consists of a high number of respondents (53.4%) and formed through social influences such as family, friends, relatives, and the local community. Strategic recommendations proposed by the researchers to capture market opportunities in this segment include enhancing the value of programs to establish a strong brand image that positions BMH as a recommended choice for sacrificial animal donations, thereby creating effective inbound word-of-mouth marketing to attract customers.
- d. The fourth cluster is *Ukhuwah Ubudiyah Muslim*. This segment is predominantly influenced by religiosity, with a moderate level of donation intention among only 75 respondents. Although this segment is not as large as the communal Muslim segment, it still requires special attention from BMH. As the understanding, awareness, and calling of the community towards donating sacrificial animals continue to grow, the potential for this *Ukhuwah Ubudiyah Muslim* will be even greater.

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