

MARKET SEGMENTATION FOR QURBAN DONORS OF ZAKAT AMIL INSTITUTION

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Abstract: Despite the increasing number of zakat amil institutions in Indonesia in the past few years, many lack market segmentation-oriented efforts in serving the donor members. Marketing tactics and programs are often designed general, believing that every member would respond the same to ‘one for all’ programs. This research aimed to conduct market segmentation for *qurban* donors with the Theory of Planned Behavior (TPB) as the underpinning theory. A survey of 464 members of Baitul Maal Hidayatullah National Zakat Amil Institute (BMH) Surabaya was performed. Employing cluster analysis statistical technique, this study identified four distinct *qurban* donor segments, namely: 1) *Aqliyah* segment with 2%; 2) *Ibsaniyah* segment with 28%; 3) *Insaniyah* segment with 54% and 4) *Ubudiyah* segment with 16%. This result shows that religious is not the only motive of offering sacrifice. In fact, *insaniyah* which refers to solidarity is the most prevalent motive.

Keywords: Market segmentation, theory of planned behavior (TPB), *qurban* donors, zakat amil institution.

Introduction

In recent years, the number of zakat amil institutions in Indonesia has proliferated. The proliferation of zakat management agency has led to increased competition among these institutions, including diversification of services and optimizing digital marketing platforms to attract new donors.¹ These institutions do not only collecting and

¹ Armiadi Musa, et. al., “Digital-Based Information System of Zakat Management in Indonesia: Strategies for Increasing Revenue in Fiqh Muamalah Perspectives,” *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 6, 2 (2022).

distributing zakat, since they also provide other charity-related services, such as handling and managing *udhiyah qurban* (sacrifice by slaughtering cattle stock). On this service, digital platforms is offered, for instance, through a cashless *qurban* donation program or *bayar kurban online*. From business marketing perspective, Muslims who appoint these institutions to perform their qurban are customers. They have different characteristics, and to gain a better understanding of customer needs and desires, companies need to conduct precise and measurable market segmentation and targeting.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.³ Sixty percent of business failures are due to the failure to determine the target market potential and the inability to decide on the appropriate marketing concept.⁴ By dividing the market into different segments based on their characteristics, marketing managers can more accurately tailor the company's marketing activities to meet customers' preferences in the targeted segments. Market segmentation can be done based on one or a combination of geographic, demographic, psychographic, and behavioral variables.⁵

Empirical studies that examine donation behavior have been conducted by several researchers, particularly those adopting the Theory of Planned Behavior (TPB). Smith and Mc. Sweeney,⁶ for instance, investigated the factors influencing giving behavior in Australia, namely attitude, perceived behavioral control, norms, and donation intention. In Malaysia, Kashif et al. found that past behavior, norms, and donation intention positively influence the actual behavior

² P. Kotler & K. L. Keller, *Marketing management* (15th ed.) (England: Pearson Education Limited, 2016).

³ N. Hariansyah, "Segmentasi pasar dalam komunikasi pemasaran Islam," *Jurnal Al-Hikmah* 19, 2 (2021), pp. 127-138.

⁴ Ibid.

⁵ Kotler, *Marketing management*.

⁶ J. R. Smith & A. McSweeney, "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 (2007), pp. 363-386.

of Malaysian society to donate.⁷ On the other hand, the research by Shukor et al. revealed that attitudes, self-reported behavior, descriptive norms, and moral norms do not significantly affect individuals' intention to donate. Besides the main components of TPB, religiosity and individual trust in donation-collecting institutions were identified as essential determinants directly influencing the attitude toward donation.⁸

To the authors' knowledge, studies related to voluntary donations in Indonesia are still limited. Kasri examined the motives and behavior of Indonesian donors in charitable activities.⁹ His study indicated that the main reasons for donating are to help the poor/needy and to support spiritual goals. Additionally, Arsyianti and Kassim surveyed 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 influence respondents' behavior in carrying out routine donations.¹⁰

The enthusiasm of Indonesian Muslims towards *qurban* donations continues to increase year by year regardless the national economic conditions. Data from the Indonesian Ministry of Agriculture indicated that in 2022, the demand for *qurban* animals in Indonesia increased by 13% compared to 2021. Modern ecofarm-based farmers and livestock breeders who directly sell *qurban* animals both online and offline are always crowded with buyers on the roadside during the *qurban* season (<https://jatim.kemenag.go.id/>).¹¹

There are two types of zakat management institutions in Indonesia, the government-backed but autonomous are called Badan Amil Zakat

⁷ M. Kashif, S. Sarifuddin, & A. Hassan, "Charity donation: Intentions and behaviour," *Marketing Intelligence & Planning* 33, 1 (2015), pp. 90-102.

⁸ SA. Shukor, IF. Anwar, SA. Aziz, & H. Sabri, "Muslim Attitude Towards Participation In Cash Waqf: Antecedents and Consequences," *International Journal of Business and Society* 18,1 (2017), pp. 193-204.

⁹ RA. Kasri, "Giving behaviors in Indonesia: motives and marketing implications for Islamic charities," *Journal of Islamic Marketing* 4, 3 (2013), pp. 306-324.

¹⁰ LD. Arsyianti & S. Kassim, "Regular Charity Giving Behavior Among Low-income Households in Indonesia," *Intellectual Discourse* 24, 1 (2016), pp. 133-156.

¹¹ *Pemintaan Hewan Kurban Naik, Kementerian Pertanian Pastikan Stok Aman*. Accessed on 23 November 2023 from <https://kominfo.jatimprov.go.id/berita/pemintaan-hewan-kurban-naik-kementerian-pertanian-pastikan-stok-aman>

(BAZ) or zakat management body, whereas the private ones called Lembaga Amil Zakat (LAZ) or zakat management institution. To legally operate in collecting and distributing zakat, LAZ should be certified by the government.¹² One of those private zakat institutions is Baitul Maal Hidayatullah National Zakat Amil Institution (hereinafter will be abbreviated LAZNAS BMH). It is a private zakat institution that focuses on collecting funds for zakat (obligatory alms-giving), *infaq* (voluntary charity), *sedekah* (voluntary alms-giving), *wakaf* (endowment), *hibab* (grant), as well as Corporate Social Responsibility (CSR) funds from profit-oriented companies. It also carries out distribution activities through national programs in education, preaching, humanitarian aid, and economic empowerment. BMH has 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* (Muslim preachers who operate in remote areas) throughout the archipelago, empowered and enabled thousands of underprivileged families to become self-reliant, and provided quality education to thousands of school-aged children. In December 2015, BMH was officially recognized as a Lembaga Amil Zakat National (LAZNAS) or private zakat management institution 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.

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior was originally developed by Ajzen.¹³ Attitudes, subjective norms, and perceived behavioural control are variables that predict individuals' intentions and behaviours. The expanded approach has allowed the inclusion of additional variables such as moral norms, beliefs, past behaviors, and self-reported

¹² Saidurrahman, "The Politics of Zakat Management in Indonesia: The Tension Between BAZ and LAZ," *Journal of Indonesian Islam* 7, 2 (2013).

¹³ I. Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* 50, 2 (1991), pp. 179-211.

behaviors.¹⁴ In the context of giving behavior among Muslims, religiosity and trust are often included. These variables often directly influence attitudes.¹⁵ In this study, the intention refers to the *qurban* donation.

Attitude is defined as an individual's tendency to assess or evaluate certain behaviors positively or negatively.¹⁶ Kasri dan Ramli, stated that attitude is a favorable disposition based on evaluating the actions taken.¹⁷ Subjective norms refer to the perceived social pressures and decisions to engage or refrain from engaging in a particular behavior. Friends, family members, and donor co-workers are individuals who strongly influence the donor's subjective norms.¹⁸ 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.¹⁹ 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.²⁰ It is defined as the perception of control over donating behavior.²¹

Beliefs and commitment to religion are characterized as religious beliefs.²² Religiosity is considered the most critical factor influencing the willingness of a Muslim to donate money.²³ Muslims believe that Islam requires the distribution of resources through charity as a test

¹⁴ RA. Kasri, & UH. Ramli, "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 (2019), pp. 663-679.

¹⁵ Ibid.

¹⁶ JR. Smith, & A. McSweeney "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 (2007), pp. 363-386.

¹⁷ Kasri & Ramli, "Why do Indonesian Muslims Donate Through Mosques?."

¹⁸ Ibid

¹⁹ MS. Daud, H. Wahid, & MAM. Noor, "The Influences of Attitude, Religiosity, and Subjective Norm on Muslim's Donation Intention during COVID-19 Lockdown in Malaysia," *International Journal of Sustainable Development & Planning* 17, 3 (2022), pp. 915-923.

²⁰ Kasri & Ramli, "Why do Indonesian Muslims Donate Through Mosques?."

²¹ Smith & McSweeney "Charitable Giving."

²² Daud, Wahid, & Noor, "The Influences of Attitude, Religiosity, and Subjective Norm," pp. 915-923.

²³ M. Kashif, S. Sarifuddin, & A. Hassan, "Charity Donation: Intentions and Behaviour," *Marketing Intelligence & Planning* 33, 1 (2015), pp. 90-102.

from God to believers, and transferring resources to those in need can relieve them of responsibility.²⁴ Meanwhile, Alhidari, Veludo-de-Oliveira, Yousafzai & Yani-de-Soriano 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).²⁵ 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.²⁶ Moral norms refer to the idea that individuals can assess whether a particular behavior is right or wrong regardless of its personal or social consequences.²⁷

Donation Intention

Bin-Nashwan and Al-Daihani²⁸ stated that giving donations or charity and religion should go hand in hand. Major religions, such as Islam, Christianity, Buddhism and Hinduism, declare giving donations as a general rule of social behavior.²⁹ God's commands always

²⁴ CM. Warner, R. Kılınc, CW. Hale, AB. Cohen, & KA. Johnson, "Religion and Public Goods Provision: Experimental and Interview Evidence from Catholicism and Islam in Europe," *Comparative Politics* 47, 2 (2015), pp. 189-209.

²⁵ IS. Alhidari, TM. Veludo-de-Oliveira, SY. Yousafzai, & M. Yani-de-Soriano, "Modeling the Effect of Multidimensional Trust on Individual Monetary Donations to Charitable Organizations," *Nonprofit and Voluntary Sector Quarterly* 47, 3 (2018), pp. 623-644.

²⁶ A. Beldad, B. Snip, & J. van Hoof, "Generosity The Second Time Around: Determinants Of Individuals' Repeat Donation Intention," *Nonprofit and Voluntary Sector Quarterly* 43, 1 (2014), pp. 144-163.

²⁷ Kasri & Ramli, "Why do Indonesian Muslims Donate Through Mosques?."

²⁸ SA. Bin-Nashwan, H. Abdul-Jabbar, SA. Aziz, & A. Haladu, "Zakah Compliance Behavior Among Entrepreneurs: Economic Factors Approach," *International Journal of Ethics and Systems* 36, 2 (2020), pp. 285-302.

²⁹ ME. de Abreu, RMS. Laureano, RV. da Silva, & P. Dionísio, "Framing Charitable Appeals: The Effect Of Message Framing And Perceived Susceptibility To The Negative Consequences Of Inaction On Donation Intention," *International Journal of Nonprofit and Voluntary Sector Marketing* 276 (2015), pp. 256-276.

encourage religious people to help vulnerable or underprivileged groups. The importance of generosity and giving was taught in all religions. Therefore, religiosity is considered an important motive in strengthening a person's tendency to donate. Abreu et al. shows that donors with strong religious beliefs influence donation behavior.³⁰

Ranganathan and Henle³¹ argue that religiosity is an important factor in attitudes to help others and behavioral intentions to donate. A person with a high level of religiosity has altruistic behavior so that they have a positive attitude towards charity activities and a positive intention to donate. Donation intention refers to a voluntary act of physically giving by individuals or legal entities without expecting any benefits in return.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.³³

From a moral perspective, Pizarro³⁴ 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.³⁵

Surveying the *Qurban* Donor Members of LAZNAS BMH

This research utilized a descriptive quantitative approach. The population of this study consisted of all donors who donated *qurban* animals and registered as members of LAZNAS BMH of the Surabaya operational office. The sample was *qurban* animal donors aged between 20 and 70 years old who have made transactions for purchasing *qurban* animals in the last three years, from 2020 to 2022. The primary data was collected through an online survey, and then were analyzed using

³⁰ Ibid.

³¹ SK. Ranganathan & WH. Henley, "Determinants Of Charitable Donation Intentions: A Structural Equation Model," *International Journal Of Nonprofit And Voluntary Sector Marketing* 13, 1 (2008), pp. 1-11.

³² MHH. Maulana, "The Effect of Emotional Marketing on Donation Intention (Study on Advertising in kitabisa.com crowdfunding media platform," *Jurnal Ilmiah Mahasiswa FEB* 8, 2 (2020).

³³ Kasri & Ramli, "Why do Indonesian Muslims Donate Through Mosques?."

³⁴ D. Pizarro, "Nothing more than Feelings? The Role of Emotions in Moral Judgment," *Journal for the Theory of Social Behavior* 30, 4 (2000), pp. 355-375.

³⁵ Maulana, "The Effect of Emotional Marketing on Donation Intention."

statistical techniques of Factor Analysis, followed by Cluster Analysis using the SPSS software version 25.0. Cluster Analysis is a multivariate technique whose primary purpose is grouping objects based on their characteristics.³⁶

Profiles of Research Participants

Out of a total of 517 collected questionnaires, after editing, the number of questionnaires available for further analysis was 464, 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.

Table 1. Respondent Profile

No	Attribute	N=464	%
1	<i>Age</i>		
	20 – 39 years old	33	7
	40 – 55 years old	131	28
2	56 – 74 years old	300	65
	<i>Gender</i>		
	Female	240	52
3	Male	224	48
	<i>Place of residence</i>		
	Gresik	10	2
4	Kediri	20	4
	Malang	16	3
	Sidoarjo	77	17
	Surabaya	341	74
	<i>Occupation</i>		
5	Physician	25	5
	PNS (Civil Servants)	139	30
	Private employees	299	65
	Educator (Lecturer/Teacher)	1	0
	<i>Average monthly income</i>	134	29
	IDR 4,000,000 -	329	71

³⁶ Ediyanto, NM. Mara, & N. Satyahadewi, “Pengklasifikasian Karakteristik dengan Metode K-Means Cluster Analysis,” *Buletin Ilmiah Matematika, Statistika dan Terapannya* 2, 2 (2013), pp. 133-136.

No	Attribute	N=464	%
6	IDR 5,999,999		
	IDR 6,000,000 -	75	16
	IDR 7,999,999	389	84
	IDR 8,000,000 -		
	IDR 9,999,999		
	<i>Average household expenditure per month</i>		
7	IDR 2,500,000 -		
	IDR 5,000,000		
	Above IDR 5,000,000		
	Donation intention tendency	10	2.2
	Low (1.00-2.33)	69	14.9
	Medium (2.34-3.67)	385	83.0
	High (3.68-5.00)		

Four Qurban Donor Segments of LAZNAS BMH

Table 2 shows the final cluster center output of the clusters formed based on the four new factors contributing to respondents' donation behavior: religiosity, social influence, attitude, and morality.

Table 2. Qurban Donor Segmentation Results

Cluster Forming Factors	Formed Clusters				ANOVA Result
	1 <i>Aqliyah</i>	2 <i>Ihsaniyah</i>	3 <i>Insaniyah</i>	4 <i>Ubudiyah</i>	
F1. Religiosity	-2.80033	-1.17429	0.44473	0.95392	0.000
F2. Social Influence	-3.95333	.31082	0.2355	-0.09366	0.000
F3. Attitude	-2.55498	.71077	0.00916	-0.93109	0.000
F4. Morality					
Number of cluster members	10 (2%)	131 (28%)	248 (54%)	75 (16%)	-

The above negative (-) values indicate that the data is below the mean score. In contrast, positive (+) values indicate that the data exceeds 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 to divide the respondents into the existing four clusters significantly.

Figure 1. Demographic profile of *qurban* donor segments and level of *qurban* donation intention

	 <i>Aqliyah Qurban Donors</i> (10)	 <i>Ihsaniyah Qurban Donors</i> (131)	 <i>Inسانيyah Qurban Donors</i> (248)	 <i>Ubbudiyah Qurban Donors</i> (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	 Employee (2,2%)	 Employee (18,5%)	 Employee (29,7%)	 Employee (14%)
Income	 IDR 6-7 Million (2,2%)	 IDR 6-7 Million (17,5%)	 IDR 8-9 Million (51,3%)	 IDR 8-9 Million (9,1%)
Outcome	 IDR 2,5-5 Million (2,2%)	 > IDR 5 Million (15,1%)	 > IDR 5 Million (53,2%)	 > IDR 5 Million (15,5%)
Donation Intention	 Low (2,2%)	 High (22,6%)	 High (29,3%)	 Medium (11,2%)

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

Cluster (Segment) 1: Aqliyah Qurban Donors

As seen in Table 2, cluster 1 has all negative values, meaning that this cluster’s scores of religiosity, social influence, attitude, and morality are below the total mean of the sample. It indicates that 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

segment to donate *qurban* animals are not influenced by any of the four factors. Their intention to do *qurban* donation might be pragmatic just because they are Muslim that is why they somehow should participate in the *qurban* donation although the amount is just a few with low intention to *qurban*. On this basis, this cluster is named *Aqliyah* segment.

The member of *Aqliyah* segment is 10 respondents only (2.2% out of total 464). However, 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 *qurban* animals in the future. BMH needs to provide education and strengthen knowledge and attitudes for long-term marketing actions.

Cluster (Segment) 2: Ihsaniyah Qurban Donors

As shown in Table 2, the highest final cluster center values of Cluster 2 is correlated with the morality factor (0.71077). That is, moral value is the dominant factor in *qurban* animal donation behavior. This segment likes to give donation to zakat amil institutions, and donating animals for *qurban* is believed as a moral obligation, which in turn, by doing so, their scarification will be valued in practicing Islam religion.

In Islam, social morality is referred to as *al-ihسان*, which has the meaning of all good deeds, and all human interactions with God or among humans or their environment, contributing to the elevation of human dignity, roles, and self-improvement.³⁷ *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, 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.³⁸ Morality is 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,

³⁷ MM. Amin, *Moralitas Pembangunan: Perspektif Agama-agama di Indonesia* (Yogyakarta: Nahdlatul Ulama, 1994).

³⁸ C.J. Hisyam, *Sistem sosial budaya Indonesia* (Jakarta: Bumi Aksara, 2021).

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 *qurban* 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 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 *qurban* animals. This is why members of this cluster firmly adhere to the principles of social norms and cultural values in presenting *qurban* 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 *qurban* animals would lead to feelings of guilt, sin, and moral misconduct.

Considering that morality is the most dominant factor and the demographic characteristics as portrayed above, this cluster is named *Ihsaniyah segment*. It has a total of 131 members, and 128 of them have a high level of donation intention. It predominantly comprises women with an average age of 56-74 years old (18.3% or 85 respondents). Most 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 to IDR 7,000,000 (17.5% or 81 respondents), with monthly expenses exceeding IDR 5,000,000 (15.1% or 70 respondents).

The *Ihsaniyah* segment 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 in income and monthly expenses. 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 income and monthly expenses. Strategic recommendations proposed include repetitive education through soft-selling approaches highlighting the urgency, benefits, and value of donating *qurban* animals as a calling and norm. For example, launching soft selling marketing tactics through content marketing. The zakat amil institutions can generate educative articles, blogs, or podcast whose topics that relate to daily Muslim's life and moral norms.

Cluster (Segment) 3: Insaniyah Qurban Donors

Table 2 illustrates that the highest final cluster center values of Cluster 3 is associated 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 of members. On this basis, this cluster is named *Insaniyah* segment.

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.³⁹ It 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, realizing a substantial unity.⁴⁰ It fosters a sense of togetherness and community in behavior and life.

Indonesia is considered as a collectivistic society and this fits with the principle of *insaniyah*, that is, the harmonious coexistence, collective support, and solidarity among fellow citizens. Its influence is very significant in a positive way. For example, the Celebration of Islamic Holidays (PHBI) organized by communities serve as communal moments or *Ukhuwah-Jamaah* that unite people in religious, artistic, and social activities. Hofstede, in his theory of cultural dimensions, stated that Indonesia is a collectivistic country. Collectivism is a value in which cohesive relationships bind society. 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.⁴¹ 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.

³⁹ H. Herwani, "Ukhuwah Islamiyah dalam pandangan Al-Qur'an," *Cross-border* 3, 2 (2020), pp. 294-301.

⁴⁰ M. Amalia, *Mempererat Ukhuwah Islamiyah di Masa Pandemi Covid-19* (Banten: Makmood Publishing, 2020).

⁴¹ S. Dunakhir, "Kualitas Jasa Audit dalam Perspektif Dimensi Budaya Hofstede," *Business Management Journal* 18, 2 (2022), pp. 119-130.

Indonesia is known for its culture of congregational, collectivism, collaboration, sharing, 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 *qurban* 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 *qurban* 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 *qurban* worship, and the same goes for their community.

In terms of cluster size, Insaniyah segment consists of the highest number of members (248 respondents or 53.4% of the total). Demographically, this segment is dominated by women aged 56-74, 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, thus, it should be a focus for LAZNAS BMH to design its strategies or marketing programs. So far, BMH has employed a retail, individual, personal, and one-to-one approach and has not explicitly targeted the *Insaniyah* cluster, while this research finding indicates that this cluster represents a sizeable potential market for BMH in the future. 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 *qurban* animal donations, thereby creating effective inbound word-of-mouth marketing to attract customers. Zakat amil institution may collaborate with public figures such as religious influencers to encourage members and public to do *qurban* donation.

Cluster (Segment) 4: Ubudiyah Qurban Donors

As depicted in Table 2, the highest final cluster center values of Cluster 4 is strongly linked with the religiosity factor (0.95352). For this cluster, religious guidance in daily life is essential to be observed. Members of this cluster also recognize that donating *qurban* 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. On this basis, this cluster is named *Ubudiyah* segment.

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.⁴² 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 *qurban* 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.⁴³

The *Ubudiyah* segment exhibits a high behavior to follow religious guidance in daily life. It acknowledges that donating *qurban* animals is a religious practice that must be performed, adheres to religious commandments, believes that donating does not diminish wealth, and experiences satisfaction after fulfilling religious obligations. In The Quran (108: 2), it is mentioned that offering sacrifice is worship to get closer to Allah. Although it is not obligatory, the act of offering sacrifice 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 *qurban* 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 individuals, and others). In addition, performing the *qurban* ritual with deep devotion cultivates virtuous qualities such as obedience, submission to Allah's commands, generosity towards others,

⁴² FA. Rizqon, "Penguatan Pendidikan Agama Islam Tentang Ubudiyah Melalui Pembelajaran Kitab Fathul Qorib (Studi Kasus Di Madrasah Aliyah Darussalam Krempeyang Tanjunganom Nganjuk," Dissertation, IAIN Kediri (2020).

⁴³ Herwani, "Ukhuwah Islamiyah dalam pandangan Al-Qur'an.

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 *qurban* 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.

It counts for 16.2% out of total (75 respondents) in the research fall into this *Ubudiyah segment*. 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 *Ubudiyah* segment is not as large as the *Insaniyah* and *Isbsaniyah* segments. However, this segment 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. More conventional marketing tactics can be used to reach this segment. As such awareness and calling of the community towards donating *qurban* animals continue to grow, the potential for this *Ubudiyah* segment will be even more tremendous.

Conclusion

This study aimed to employ market segmentation for *qurban* donors Baitul Maal Hidayatullah National Zakat Amil Institute (BMH) Surabaya adopting the Theory of Planned Behavior (TPB). A survey of 464 members of the zakat amil institution was completed and the results found four different *qurban* donor segments, namely: 1) *Aqliyah* segment; 2) *Ibsaniyah* segment; 3) *Insaniyah* segment and 4) *Ubudiyah* segment.

Aqliyah segment's characteristics show that their intention to do *qurban* donation was not affected by any of the four factors of religiosity, attitude, social influences and moral norms. While this segment exhibits a low intention to do *qurban* donation, there might be

a pragmatic reason for them to do the donation, for instance, just because they are Muslim that is why they somehow should participate in the *qurban* donation. *Ihsaniyah* segment is the second segment identified among the BMH members. This segment puts moral value as the dominant factor in *qurban* animal donation. They like to give donation to zakat amil institutions, and donating animals for *qurban* is believed as a moral obligation, which in turn, by doing so, their scarification will be valued in practicing Islam religion. The third segment, *Insaniyah qurban* donors show a tendency that their intention to donate is driven mainly by the *social influence and community, including support and influence from family, friends, relatives, and the residential environment, play a significant role for this cluster of members.* Last segment found is *Ubbudiyah qurban* donors who show that religiosity becomes the dominant factor that influence them to give donation. Members of this segment recognize that donating *qurban* 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.

The principle of market segmentation and market targeting concept underline that to be effectively serving the market, each segment should be treated with different marketing program that fit with their respective characteristics. For *Aqliyah* segment, zakat amil institutions needs to continuously educate this segment about the most essential value of giving *qurban* so that they can be directed to donate in the future. As for *Ihsaniyah* segment, soft selling marketing tactics through content marketing for instances, generating articles, blogs, or podcast whose topics that relate to daily Muslim's life and moral norms. Next, for *Insaniyah* segment, since this segment take into account the social influence when making the decision, hence, zakat amil institution may collaborate with public figures such as religious influencers to encourage members and public to do *qurban* donation. Last, for *Ubbudiyah* segment, more conventional marketing tactics can be selected to reach this segment. Distributing posters, flyers, and mini booklets containing about religious content to mosques and offices and other formal institutions can be executed.

This research is not without limitations. Further research can employ a mix-method reseach design to allow the survey results be confirmed with or validated by deeper insights from the interview participants This research departs from a marketing framework of the

Theory of Planned Behavior (TPB). Further research therefore can be developed using the different theoretical perspective such as sharia economic and self-determination theory. []

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