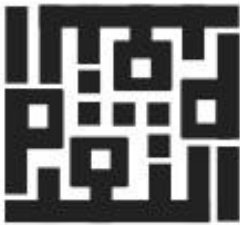


Digital Zakat Payment: User Experience of Islamic Bank in Indonesia

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ABSTRACT

Zakat plays an important role in Islamic social financial institutions. So far, the receipt and payment of zakat has been carried out in many areas, starting from places of worship, social organizations, zakat institutions, to business institutions. In the modern era, the number of media and digital zakat payment centers has mushroomed, so that people have several alternatives. Therefore, this study aims to explore the experience of users of digital zakat services, especially Islamic banks in Indonesia. To achieve research objectives, the authors use descriptive analysis. The research was conducted by distributing online questionnaires using the Google form. The questionnaire survey was conducted for five weeks, from July to August 2022. The sample for this study was 100 digital payment users at Islamic banks. Users are divided into three sections; they are users of m-banking, ATM, and both. Limitations/implications of this study using a relatively small sample size compared to the size of the Indonesian population. Thus, the results must be interpreted with the observed sample. Practical Implications Islamic banks should ensure that their system is easy for people to make zakat payments online. Originality/value This study offers new insights related to quantitative studies on digital zakat and the behavior of zakat payers, especially in Indonesia.

Introduction

The development of the internet has drastically changed business models in all fields and has been transformed into a medium for transactions and purchasing decisions (Pramesti et al., 2020). Especially with the presence of digital payment facilities that facilitate financial transactions. According to Ardi &

Subchan, (2015) banking users get very concrete benefits, especially after smartphones began to develop and have many new functions. One of the business models that has transformed into digital services and services is an Islamic bank. Islamic banks besides functioning as financial intermediary institutions also play a role in carrying out social functions, namely receiving funds from zakat (Nafik

and Wahyudi, 2018).

Paying zakat is an obligation for every Muslim who has the ability to pay it (Meylianda., et al 2022). Zakat means giving out a certain portion of certain assets that have reached the Nisab for those who are entitled to receive it. Aside from being an obligation, through zakat, the Qur'an makes it a responsibility to help one another. In particular, Islam makes zakat as an instrument to ensure income balance in society. Thus, zakat can reduce economic inequality. Zakat in an Islamic perspective can only play an important role in alleviating poverty if zakat is integrated with all strategies. Zakat payments can be made in various places, starting at places of worship such as mosques/mushallas, amil institutions and even through banking institutions such as Islamic banks.

M-Banking and ATM are one of the means and alternatives used by Islamic banks in serving zakat payments. Some research findings conclude that most Amil Zakat Institutions (LAZ) use Islamic banking M-Banking services in collecting zakat funds (Fauzi et al., 2020; Hayati et al., 2021; Yuliar, 2021; Zetira & Fatwa, 2021). Likewise, recently, people's behavior using M-banking services and through ATMs in paying zakat has increased (Hidayat & Mukhlisin, 2020; Nurul Aini et al., 2018). In other words, people have switched from direct services (directly coming to institutional offices, zakat outlets and others) to digital bank services and through ATMs in paying zakat (Kharisma & Jayanto, 2021). In short, digital zakat payments are getting more and more public attention.

Based on the findings of Sisdianto et al., (2021) and Syahputra & Mukhtasar (2021)

digital zakat payments have shown an increase in zakat funds in private zakat institutions. In contrast to the findings of Hidayat & Mukhlisin, (2020) which stated that although there was an increase, the payment of zakat was still low. Even though there are digital zakat payment technology devices, more people still do it in a direct way. This is caused by low digital zakat literacy and public trust in zakat institutions (Lutfiyanto, 2020; Sisdianto et al., 2021). In fact, digital payments have an impact on increasing convenience, efficiency, security, and ease of use (Mukhtisar et al., 2021; Tazkiyyaturrohmah, 2018). In addition, promotion and education of digital zakat payments continues to be carried out using various social media platforms (Situmorang, 2021). The use of digital zakat as a medium for zakat payments by users is considered an interesting thing that creates willingness and trust (Aminah et al., 2021). Thus, digital zakat payments will be a way of migrating traditional zakat payments to digital (Hafiduddin, Wahyudi, 2022).

Many indicators contribute to digital zakat payments such as benefits, ease of use, security, trust, responsiveness. Research by Sofiyawati & Halimah (2022), digital-based muzakki behavior is influenced by social, psychological, and personal factors. The community satisfaction factor in using technology is the key to digital zakat payments as found by the findings (Alfian & Widodo, 2022). Meanwhile, Anggraini & Indrarini (2022), trust is an important factor that becomes people's preference in paying zakat through digital. Al Athar & Al Arif (2021), concluded that indicators of trust, perception, and convenience contribute to zakat payments through

digital. Syafira Et Al., (2020), concluded that indicators of religiosity and trust contribute to digital zakat payments. Another study conducted by Antonio et al., (2020) stated that service quality influences the behavior of muzakki paying zakat through digital means.

Based on the preliminary explanation, this study aims to explore the experience of digital zakat payments, especially users of Islamic banks in Indonesia with indicators of benefits, ease of use, security, trust and responsiveness. The analysis in this study contributes to the literature in two ways. First, it contributes to the literature examining digital zakat payments among Islamic bank users. This study contributes to the literature by exploring how Islamic bank policies, such as professional zakat payment policies, affect Islamic bank users. Second, this research contributes to the latest literature on digital zakat payments based on user experience. Third, stakeholders can find out the characteristics and behavior of users in utilizing digital payments to meet their needs. Therefore, a basic evaluation can be carried out so that the user's goal of zakat is achieved.

Literature Review

There have been many studies related to zakat with payment methods. Research by Ahmad et al., (2014) tested the extent to which individual zakat payers in Selangor use e-zakat online. The findings show that there is a need to increase awareness and use of e-zakat online. The existence of awareness and utilization of e-zakat will have a positive impact on the growth of zakat nationally. Basrowi, (2020) proved in his research findings that e-zakat is able to

increase the number of muzaki, increase zakat receipts, reduce risk, which in turn is able to increase the welfare of muztahik and able to reduce the number of muztahik to become muzaki. In line with the findings of Azizah & Choirin, (2019) which concluded that the presence of financial technology (fintech) is very useful for zakat payments in Indonesia. which in turn has an impact on accelerating the pace of economic growth and poverty alleviation. Therefore, Bara & Fariz, (2022) recommends zakat institutions in Indonesia to develop and improve technology as a medium for digital zakat payments.

Another study by Syahputra & Mukhtasar, (2021) which describes a significant increase in zakat receipts through digital zakat payments. This increase was driven by digital zakat features that are able to provide convenience, security, time and place flexibility, efficiency and effectiveness for muzakki in channeling their zakat payments. In fact, according to Utami & Nasor, (2021) the role of digital zakat is able to touch the development of slum areas. Although statistically the relationship between the potential of zakat and the welfare level of densely populated settlements has not been analyzed statistically, theoretically digital zakat can become one of the pillars for achieving community welfare through the distribution of zakat. Sukmawati et al., (2022) tested the factors that influence the acceptance and use of technology by muzakki for non-cash zakat payments. The findings show that muzakki's decision to pay non-cash ZIS is influenced by internal spiritual motivation and other factors, such as perceived convenience that affect perceived benefits.

Amid the optimism for digital zakat payments, there are still some problems. The findings of Utami et al., (2020) which reveal challenges in efforts to increase the potential for receiving digital zakat in Indonesia are internet access which is still weak and uneven in Indonesia. Specifically for paying zakat through Islamic banks, internal problems were found as a result of research (Utami, 2019), including; transparency of zakat reports, increasing literacy, accelerating and optimizing the digital management of zakat in Islamic banks. The internal strategic policies of Islamic banks can encourage an increase in zakat payers in Islamic banks.

Research Method

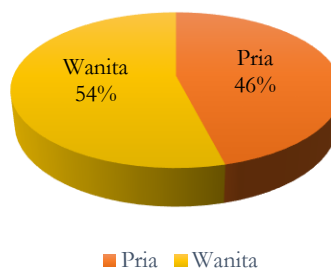
To achieve research objectives, this study uses survey analysis. Research conducted by distributing online questionnaires using google forms. The data collection method by distributing questionnaires was carried out for five weeks, from July to August 2022. The sample for this study was 100 digital zakat payers with snowball sampling techniq. Users are divided into three sections; they are users of M-banking and ATM, and both. Data analysis uses descriptive techniques to describe the experience of digital zakat users in Islamic banks. The collected data is converted into a data matrix using SPSS 23.0.

Result and Discussion

Characteristics of respondents based on gender

Based on Figure 1 it shows that the number of respondents based on male gender was 46 people or 46% and 54 people or 54% were female.

Figure 1.
Respondents by Gender

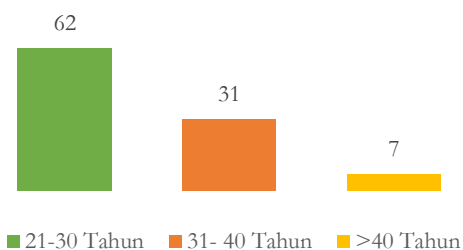


Source: Primary data processed (2022)

Characteristics of respondents based on Age

Based on Figure 2, it shows that there are 62 respondents aged between 21-30 years, 31 people aged between 31-40, and 7 people aged >40.

Figure 2.
Respondents based on Age

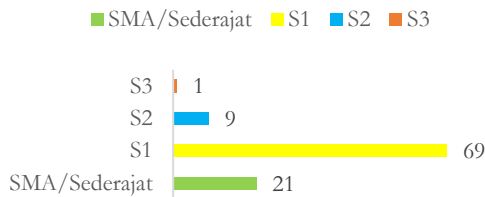


Source: Primary data processed (2022)

Characteristics of respondents based on Education Level

Based on Figure 3, it shows that the number of respondents based on their education level is 1 person with Doctoral Degree, 9 students with Masters, 69 students with S1, and 21 students with Senior High School.

Figure 3.
Respondents based on Education Level

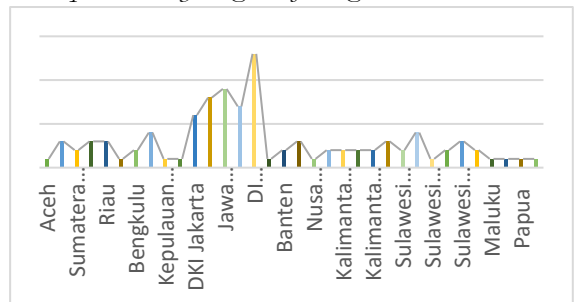


Source: Primary data processed (2022)

Characteristics of respondents based on regional origin

Based on Figure 4, it shows that most of the regional origins are in Java which includes Jakarta, Central Java, D.I. Yogyakarta. Meanwhile, the regions of Sumatra, Kalimantan, Sulawesi, Maluku, and Papua had low levels of respondents.

Figure 4.
Respondents by Region of Origin



Source: Primary data processed (2022)

Hypothesis Test Results

Based on the hypothesis test, it is obtained that the partial benefit and ease of use variables do not have a significant effect on the decision variable for digital zakat payments. Meanwhile, the security variable and the trust variable have a significant effect on the digital zakat payment decision variable as presented in table 1.

Table 1.
Hypothesis Test Results

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)					
Kemanfaatan	1.647	.838	.045	1.966	.052
Keputusan penggunaan	.040	.064	-.046	.613	.541
Keamanan	-.032	.067	.347	-.486	.628
Kepercayaan	.338	.115	.599	2.950	.004
	.409	.064		6.364	.000

a. Dependent Variable: Keputusan pembayaran zakat digital

Source: Primary data processed (2022)

The results of the simultaneous statistical test illustrate that the variables of benefit, ease of use, security, and trust have a joint

effect on the decision to pay digital zakat as shown in table 2.

Table 2.

Simultaneous test results

		Anova^a			
Model		Sum of Square	df	Mena Square	Sig
1	Regression	273.884	4	68.471	.000 ^b
	Residual	51.156	95	.538	
	Total	325.040	99		

a. Dependent variable: keputusan pembayaran zakat digital

b. Predictor: (constant), kemanfaatan, kemudahan penggunaan, keamanan, dan kepercayaan

Source: Primary data processed (2022)

Even though digital zakat is perceived as easy by Islamic bank users, such as zakat payments, it can be done anywhere, anytime and according to the user's wishes. Ease of use is a system made to be easier to use. With modern, comfortable, safe, fast and sophisticated information technology, it will encourage people to use services in the system (Rizky, Yasa and Wahyuni, 2018). However, the partial statistical test results of technological convenience have no influence on the decision to use digital zakat payments. In fact, empirically this finding is contrary to the results of previous research where the convenience of technology can influence a person's decision to make digital zakat payments (Astuti & Prijanto, 2021; Sukmawati et al., 2022).

Likewise with the benefit variable, where it should add value to the various advantages of the features offered in digital zakat payments. Confidence someone will get or not get benefits as a result of using a technology. The benefits obtained by users are numerous when they have to use zakat payments via digital. Expediency has an important role in muzakki decision making. The greater the perceived benefits, the muzakki will decide to pay zakat

digitally. Benefits in using technology are strongly influenced by perceived benefits, which make people feel their performance has increased. The benefits that people feel will increase their comfort level with technology. Benefits for system users to be more efficient.

Empirically, this finding is in contrast to previous research conducted by Ichwan (2020), where the perception of the benefits that have been offered influences the decision to pay zakat through digital. Furthermore, the variables of benefit, ease of use, security, and trust jointly influence the decision to pay digital zakat for Islamic bank customers. According to Widuri et al. (2020), there is a simultaneous relationship between people currently choosing to use digital applications and digital payments because they are considered more useful and effective. People no longer bother traveling to zakat management institutions or mosques to pay zakat because digital zakat is available.

Furthermore, literacy and education about paying zakat through digital has a real contribution in influencing the experience of customers paying zakat through digital. In addition, the support of technological devices in the form of mobile phones,

internet networks and financial access is suspected of deepening the relationship simultaneously with digital zakat payments. This statement strengthens the results of previous studies that have been conducted by (Astuti & Prijanto, 2021; Ichwan, 2020; Izzuddin & Rohman, 2022; Sukmawati et al., 2022). The experience of Islamic bank users after making zakat payments through digital provides empirical facts that many factors and indicators influence it. Therefore, Islamic banks can increase the performance advantage of digital zakat services with various features that are easy for users to use.

Conclusion

The results of the study concluded that partially the benefits and ease of use factors had no influence on the digital zakat payment decisions of Islamic bank customers, while the security and trust factors had a positive and significant influence on the digital zakat payment decisions of Islamic bank customers. however, simultaneously the factors of expediency, decision to use, security and trust simultaneously have a positive and significant effect on the decision to pay digital zakat for Islamic bank customers.

Recommendation

The results of these findings still have limitations, therefore for further research to add literacy, education variables, and add samples proportionally for each region to get new findings that better describe the actual data.

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