

Zakat Payment Antecedents via Digital Platform

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ABSTRACT

This study investigates the factors influencing zakat payment via digital platforms, focusing on platform innovation and transparency as the primary variables, and it employs the Technology Acceptance Model (TAM) as the theoretical framework to examine their impact. A quantitative methodology is adopted using an online survey, and the research is categorized as explanatory in nature. The researchers applied a purposive sampling technique with a sample of 100 respondents, while the data analysis was conducted using SPSS 26 to test the study hypotheses. The findings reveal that platform innovation significantly enhances muzaki decisions to contribute to zakat via digital platforms such as BAZNAS Platform, E-Commerce, and Fintech Services, while transparency also exerts a substantial positive influence on their decisions. Taken together, platform innovation and transparency are shown to have a strong and meaningful impact on muzaki decisions to contribute zakat through digital platforms. (BAZNAS Platform, E-Commerce, and Fintech Services).

Keywords: Platform Innovation, Transparency, Muzakki Decision, TAM

INTRODUCTION

The development of digital technology nowadays can have a major influence on the social economy. For its users, current technology simplifies life and generates developments in many spheres. Furthermore, technology can be a strategic tool to reach efficiency and financial targets as well as serve society at the general level. Online donations increased by 21% yearly, per the 2020 Charitable Donation Report published by the Blackbaud Institute. Online donations made using mobile devices climbed by 17.7%. This demonstrates the rise in digital media for donations—including those made from faith-based sources.

Zakat is a sort of religiously mandated donation that Muslims are obligated to fulfill. Zakat is a religious practice aimed at purifying and sanctifying the possessions and souls of Muslims. Zakat is a crucial mechanism that

ensures the advancement of community welfare. This must be underpinned by a constructive mindset and a disposition of compliance with the tenets of Islam. The National Zakat Agency of Indonesia called Badan Amil Zakat Nasional (BAZNAS) facilitates this by enhancing Zakat money collection via online transactions through a digital platform. An effective and cohesive institution must implement a framework for optimal service delivery.

BAZNAS is creating a digital payment platform to facilitate zakat payments. The BAZNAS platform comprises the Muzaki Corner website and application. Secondly, BAZNAS partners with e-commerce platforms (Lazada, Shopee, Blibi, Elevenia, and JD.ID) and utilizes crowdfunding via financial technology (fintech) services such as OVO, Gopay, and LinkAja. BAZNAS aims to enhance awareness and facilitate the online payment of zakat for Muslims via the digital

platform under development. This is an aspect of BAZNAS's initiatives to enhance the zakat collection to attain its potential amount. The potential for online zakat receipts is substantial, considering the prevalence of smartphone users. According to data from the Ministry of Communication and Information, smartphone usage has attained 167 million individuals or 89% of Indonesia's total population. In 2023, the zakat collected by zakat managers amounted to less than 10%, totaling just IDR 32 trillion, which remains significantly below the potential estimated by BAZNAS at IDR 327 trillion. Consequently, it is essential to undertake additional research concerning zakat payments via digital platforms, as various prior studies have revealed factors that affect the decision to pay zakat through these platforms (Table 1).

The identification results in Table 1 exhibit contradictory findings for the platform innovation variable. Research by Aziz, Nurwahidin, and Chalis indicates that platform innovation positively influences the facilitation of donations via digital platforms. Nonetheless, in contrast to Prysca Anggita's research, the variable of platform innovation for online zakat distribution is insignificant. Platform innovation is deemed effective when an institution develops an innovative product or method that yields advantages for all stakeholders. The Zakat board must implement platform innovation to encourage Muzaki to contribute to Zakat via the digital platform. Consequently, investigating platform innovation in zakat payment via a digital platform is crucial for future research, aiming to encourage muzaki to utilize digital platforms for zakat payments.

Table 1. Factors Affecting Digital Platform Payment of Zakat

No	Researcher	Variable	Object
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1.	Bahana Wiharjo & Achsanika Hendratmi (2019)	Usefulness, Ease of Use, Security	Baznas Platform
2.	Puguh Kharisma & Prabowo Yudo (2021)	Accountability, Transparency, Risk	
3.	Nazla Aulia (2023)	Trust, Literacy	E-Commerce
4.	Uswatun Hasanah (2021)		
5.	Nuzulul lailatul et al (2023)	Awareness, quality of service	
6.	Lina Yulianti (2021)		
7.	Syahrir Ramadhany (2022)	Knowledge	Fintech services
8.	Fitriana Novi Ekacahyanti (2020)	Socialization, Cost, Professional	
9.	Prysca Anggita & Aan ainul (2022)	Religiosity, Campaign, Innovation, Environment	
10.	Tuti Alawiyah & Nurhadi Kamaluddin (2022)	Satisfaction, Success, Quality	

Source: Data processed 2024

Additionally, there exists an inconsistent result regarding the Transparency variable. Research by Puguh & Prabowo indicates that transparency positively influences the muzaki's decision to provide zakat via a digital platform. Conversely, Munir and Rimi's research indicated that transparency does not influence the muzaki's decision to provide zakat via a digital platform. Lack of transparency may contribute to the diminished

zakat collection in Indonesia, since public trust in the Amil Zakat Board (LAZ) is insufficient, prompting individuals to choose offline distribution of their zakat to mustahik. To enhance the efficiency and effectiveness of an institution, the amil zakat organization must provide management accountability to the muzaki and mustahik through openness. Muzaki can ascertain the collection and dissemination report transparently and explicitly. The transparency of zakat fund administration is a crucial element in enhancing muzaki's confidence in amil zakat institutions. Further research on the determinants of platform innovation and transparency is essential.

Based on previous research, there remain inconsistencies in the findings regarding platform innovation and transparency. Therefore, this study aims to further examine these two variables by focusing on three specific digital platforms: the BAZNAS platform, e-commerce platforms, and fintech services. The originality of this research lies in its integration of the Technology Acceptance Model (TAM) with platform innovation and transparency, applied directly to the context of digital zakat payment. What distinguishes this study from earlier works is its focus on these three digital platforms as the objects of analysis, providing a more comprehensive understanding of their influence on muzaki decisions to pay zakat digitally. Three digital platform items will be used in this study to evaluate their impact on Muzaki's choice to pay zakat via a digital platform. This is to get a thorough picture of the three objectives, including the BAZNAS platform, e-commerce, and fintech services emphasizing the outcomes of research on the decision of muzaki to pay zakat through a digital platform. Thus, thorough research on the factors suggested by the researchers on the

three digital platform objects is still highly essential using empirical approaches.

By employing an empirical approach, this study contributes new insights to both the academic literature and practical strategies for strengthening zakat management in the digital era.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a framework for understanding an individual's acceptance of new technology. The perceived ease of use and perceived benefits of technology are determinants that will affect customer decisions regarding the adoption of a specific technological product. The TAM is a hypothesis created by Davis to forecast the acceptance and utilization of information technology. The TAM assesses attitudes and intentions through judgments of utility and perceptions of usability. TAM emphasizes the identification of factors influencing user-perceived ease of use, since effective system implementation correlates with high ease of use, whereas ineffective implementation results from inadequate ease of use. Consequently, the Technology Acceptance Model (TAM) can elucidate the dynamics associated with the antecedents of zakat contributions via digital platforms. This study will assess the extent of community acceptance of the digital zakat application through platform innovation and transparency.

Platform Innovation

The term "innovation" refers to the process of making something new and distinct from what has come before to revitalize, utilize, or develop it. Technology advancements are characterized by five traits: compatibility, complexity, testability, observability, and relative advantage. It is possible to run a system

according to a predetermined program plan on a digital platform, which is a digital container that people use for a variety of tasks. Both software and hardware contribute to the platform. Thus, platform innovation is a novel concept that differs from previous work, and it makes use of both software and hardware tools to refine the concept until it is well-received by modern society. To further facilitate zakat payments, BAZNAS also innovates platforms by creating a digital payment platform. One digital platform that BAZNAS employs internally is the Muzaki Corner website and application. Secondly, BAZNAS works with third parties in the e-commerce and crowdfunding industries, including platforms like Lazada, Shopee, Blibli, Elevenia, and JD.ID, as well as fintech companies like OVO, Gopay, and LinkAja.

Transparency

When it comes to the inner workings of a management system, transparency means being up-front with everyone about everything that's going on so that decisions and actions may be based on solid evidence. Being open and honest about things is connected to transparency. Financial transparency is essential for socially-oriented organizations like the Zakat Amil Institution (LAZ). The openness of a public organization's financial reports is one indicator of its performance. By including muzaki and mustahik, zakat amil bodies can become accountable to the public for their management practices, which in turn allows for better oversight of zakat operations. The open participation of both internal (amil) and external (Muzakki and Mustahik) parties allows for transparency to function as a method of systematic control. First, there is informative transparency in zakat payments; this involves giving the community, and particularly the muzakki, information that is both clear and factual. As a second point, transparency is key;

all muzakki and mustahik should have easy access to all zakat-related information. Third, being transparent about financial dealings and results with the general public, particularly muzakki and mustahik.

Transparent, accurate, and precise financial data presentation The Zakat management agency can promote accountability and openness to Muzakki and, most importantly, to Allah SWT, through transparency. Transparency has a substantial impact on the willingness to contribute zakat, infaq, and alms. By being open and honest, zakat groups can gain the public's trust and help them better comprehend the zakat they receive. As a result of increased community support, the Amil Zakat institution will eventually replace all others as the go-to for Zakat payments. All three parties involved in the Zakat administration can benefit from openness as a platform to gather information.

The decision to Pay Zakat Via Digital Platform

A decision is characterized as an alternative selection regarding a problem, achieved by the assessment of the issue to derive an optimal solution, utilizing knowledge to devise many alternative resolutions grounded in precise data and facts. Decision-making is inherent to human nature, however, it is constrained by both cognitive capacity and the complexity of various choices. Numerous decisions are predicated on emotional influences or mere conjectures derived from superficial encounters with the actual issue. The decision for a muzakki to pay zakat is not problem-driven but rather a choice, wherein the muzakki seeks superior alternatives, including various payment methods and the awareness of a Muslim regarding zakat obligations. The accelerating advancement of technology impacts the decisions of the muzakki about zakat payments. One method is via a digital platform. Numerous digital payment platforms

exist in Indonesia. In this instance, one of the entities benefiting from the advancements of the digital age is the zakat institution, which offers a digital payment system via BAZNAS, E-Commerce, and Crowdfunding.

METHODOLOGY

This study employs a quantitative methodology and is classified as explanatory research. The study's demographic comprises members of the Islamic community eligible to pay zakat (Muzakki). The subjects in this study were Muzakki who had contributed zakat via a digital channel (BAZNAZ, e-commerce, crowdfunding). Muzaki who have executed zakat payments using digital platforms are regarded as possessing a grasp of zakat payments through such platforms. The researchers employed a Non-probability Sampling approach, specifically utilizing Purposive Sampling for their study—methods of data collecting via questionnaires. The questionnaire was designed to assess the factors that affect muzakki in the payment of digital zakat. The dissemination of questionnaires was conducted in an online format utilizing the Google Forms program. Researchers can gather data from respondents in diverse areas by employing the online questionnaire method—dissemination of questionnaires via social media platforms including WhatsApp, Instagram, and Twitter. There were 100 responses, according to the questionnaire's results.

RESULT AND DISCUSSIONS

Platform innovation's impact on Muzzaki's choice to pay Zakat via digital platforms (BAZNAS Platform, E-Commerce, and Fintech Services)

From the analysis, we have $t_{test}=8,468 > 1,984=t_{table}$ which indicates that there is a positive impact of platform innovation on Muzaki's decision to pay Zakat via a digital

platform. This aligns with the research undertaken by Aziz et al. in 2019, which investigated the factors influencing the community to direct donations through an online crowdfunding platform. The research findings indicate that the factors of religion, campaign effectiveness, and platform innovation positively impact the community's desire to utilize an online-based crowdfunding system. The community is inclined to utilize Internet crowdfunding due to its alignment with contemporary tendencies.

This indicates that the payment of zakat can now be conveniently executed via a mobile phone or other devices, allowing muzaki to fulfill their obligations at any time and from any location, hence enhancing the efficiency and accessibility of the process for all societal strata. Digital platform innovation can substantially enhance Muzzaki's decisions on zakat payments. This innovation not only enhances the volume of zakat collected but also extends a broader social impact for zakat recipients, enabling zakat to serve as an effective weapon for economic and social empowerment within the community. The platform's innovation significantly influences the muzzaki's decision to pay zakat via digital platforms (BAZNAS Platform, E-Commerce, and Fintech Services). Platform innovation is crucial as it significantly enhances Muzzaki's decision to pay zakat through digital platforms, like BAZNAS, e-commerce, and banking services. This innovation encompasses a secure payment solution that enhances the comfort and convenience of muzzaki in meeting their zakat duties.

The innovation in zakat payment can be facilitated through multiple channels. Innovative platforms for facilitating zakat payments include the BAZNAS platform, e-commerce solutions, and fintech services. Muzzaki can remit zakat via numerous

platforms without visiting the amil zakat institution in person, via an application or website connected to the internet. This is crucial in the digital era, as individuals are becoming accustomed to technology that facilitates online transactions. Due to the digital platform, individuals with internet connections can now remit zakat at any time and from any location. To enhance the inclusivity and accessibility of zakat payments for all societal strata.

The Impact of Transparency on Muzzaki's Decision to Pay Zakat via Digital Platforms (BAZNAS Platform, E-Commerce, and Fintech Services)

From the analysis, we have $t_{\text{test}}=4,274 > 1,984=t_{\text{table}}$ which indicates that transparency significantly influences Muzzaki's decision to pay zakat using a digital platform. This indicates that the muzakki's choice to make zakat contributions is influenced by the transparency of zakat institutions in administering zakat monies. Transparency enables muzzaki to perceive the genuine effects of their zakat contributions, hence motivating them to meet their zakat duties more regularly and consistently. A zakat board that emphasizes transparency enhances Muzzaki's decision-making in selecting the board and fosters greater community engagement in the zakat program overall.

This study corroborates the findings of Kharisma and Jayanto (2021), which investigated the factors influencing the interest in utilizing E-Zakat for the payment of zakat, infaq, and charity. The researcher employed five variables (usability, security, accountability, transparency, and interest in utilizing e-Zakat) to investigate factors influencing zakat payments via E-Zakat. The findings indicated that the variables of usefulness and transparency exerted a significant positive impact on the interest in

using E-Zakat. The significance of the research indicates that transparency in zakat management is crucial for establishing and reinforcing the trust of muzzaki, hence motivating them to make regular zakat contributions. When muzzaki can readily acquire real-time evidence of payment transactions and identify the institution directing their zakat, they experience the increased assurance that their contributions will be utilized efficiently and appropriately. The transparency of this information provides the muzzaki with a sense of security and demonstrates the accountability of the zakat institution in managing and distributing funds, hence fostering a mutually beneficial relationship between the muzzaki and the zakat institution. Consequently, openness enhances involvement in zakat contributions and fortifies the principles of solidarity and social responsibility throughout society.

Muzzaki can get information regarding the transparency of their zakat funds, which are handled and given to eligible recipients, via the internet platform offered by the zakat institution. This platform resembles BAZNAS, offering e-commerce and finance services. This platform often provides a comprehensive report on zakat distribution, encompassing the total monies collected, beneficiaries, and supported activities. This instills confidence in the muzakki that the zakat monies they contribute are administered with professionalism and precision, hence positively influencing their decision to pay zakat. Transparency in zakat management significantly positively influences Muzzaki's decision to remit zakat via digital platforms, including BAZNAS, e-commerce, and financial services. Transparency enables muzakki to readily obtain information regarding the distribution and utilization of zakat funds, while also motivating them to

engage more proactively in meeting their zakat responsibilities.

The Impact of Platform Innovation and Transparency on Muzaki's Decision to Pay Zakat via Digital Platforms (BAZNAS Platform, E-Commerce, and Fintech Services)

From the analysis, we have $t_{test}=36,488 > 1,984=t_{table}$ which indicates that platform innovation and transparency significantly affect Muzaki's decision to pay Zakat via a digital platform. This indicates that platform innovation and transparency significantly influence Muzaki's choice to pay zakat via digital platforms, including BAZNAS, e-commerce, and financial services. The research conducted by Kharisma and Jayanto in 2021, investigates the factors that affect the interest in utilizing E-Zakat for the payment of zakat, infaq, and charity. The researcher employed five variables (usability, security, accountability, transparency, and interest in utilizing e-Zakat) to investigate factors influencing zakat payments via E-Zakat. The findings indicated that the variables of usefulness and transparency exerted a significant positive impact on the interest in utilizing E-Zakat. Risk and accountability exert no substantial influence on the motivation to utilize E-Zakat.

This research elucidates that the digital platform of the zakat institution can furnish comprehensive information regarding the implemented programs and their resultant impact, deliver reports on the efficacy of zakat-funded aid initiatives, and demonstrate the tangible outcomes of muzaki contributions. The presence of internet platforms enhances the accessibility of zakat institutions to a broader audience of muzaki. It is crucial to guarantee that zakat is not solely a duty for specific groups but is also accessible and executable by all strata of society.

The internet platform can facilitate a muzaki's decision to pay zakat. When platform innovation and transparency coexist, muzaki will be more predisposed to make favorable decisions regarding their zakat duties. Consequently, the integration of technological innovation and openness in digital zakat management is crucial for motivating Muzaki to engage actively in zakat contributions.

The impact of platform innovation and openness on Muzaki's decisions regarding zakat payments via digital platforms, including BAZNAS, e-commerce, and fintech services, indicates that these two elements are synergistic and exert a substantial favorable effect. The integration of platform innovation and transparency not only motivates muzaki to meet their zakat duties but also enhances overall community engagement in the zakat program. The amalgamation of these two elements is crucial for successful and efficient zakat management, which ultimately enhances community well-being.

CONCLUSION

Overarchingly, this study's findings corroborate previous findings that Muzaki's choice to pay zakat using digital platforms is influenced by platform innovation and transparency. This quantitative study fills a knowledge vacuum by investigating the relationship between platform innovation characteristics and transparency. To better understand Muzaki's preferences while selecting a digital zakat payment platform, this research thoroughly examines three primary objects: the BAZNAS platform, e-commerce, and fintech services.

The decision of muzaki to pay zakat through digital platforms, including BAZNAS, e-commerce, and financial services, is significantly impacted by platform innovation and transparency, according to partial or simultaneous testing results. The platform's innovative inclusion of a secure payment

system makes it easier and more convenient for Muzzaki to pay their zakat. However, Muzaki are more likely to be involved when they can acquire information about the distribution and usage of zakat payments. These two aspects work hand in hand to improve communal well-being and enable zakat to be administered effectively and efficiently.

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