

Factors that Influence People Interest in Using a Digital Platform as a ZIS Payment (Case Study Go-Pay)

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Paper to be presented at International Conference of Zakat 2019
3-4 October, Universitas Padjadjaran, Bandung, Indonesia

ABSTRACT

Zakat is an obligation that must be carried out by Muslims who have fulfilled the requirements. Infaq and sadaqah is a form of sunnah worship which doesn't require special conditions but has one purpose with zakat which is to give and help those who are not sufficient in fulfilling their daily needs. The potential for zakat collection based on the expected level of growth and Muslim population in Indonesia is not compatible with reality. The number of Muslim population in Indonesia is 80% of the total population and the potential of the collection of zakat in 2017 is Rp. 250.3 trillion, but what was collected was Rp. 6.2 trillion or only 2.47% of the total. This research aims to identify the factors that influence someone's interest in transacting zakat, infaq, and sedekah through the digital platform, named Go-pay.

The method of data analysis in this research is multiple analysis regression which takes the sample by random sampling. Samples taken from filling out questionnaires that has been made with the scale of calculation 1-4. The results of this research indicate that there are several factors affected and didn't significantly affect to public interest in using zakat digital. However, the most influencing factor in this research is one's belief in the use of digital platforms as a means of payment for ZIS. The conclusion of this article is the development of financial technology where millennials prefer to use e-wallets or digital wallets to become a new program for BAZNAS to cooperate with Go-jek, because in terms of the rapid development of financial technology, it will be increasingly used. Hence, the author is interested in identifying these factors that affected public interest in using zakat digital.

Keywords: zakat, digital, finance technology, public interest / society interest.

INTRODUCTION

Life in the current era exactly in 2019, there are already many government sectors, especially the economy started with new innovations by using technology and the internet as a tool to improve performance and efficiency. One of the new innovations in the economic sector is the payment system originating from the Go-jek start-up company, Go-pay in 2018 has partnered with the National Zakat Agency (BAZNAS) to

cooperate in facilitating the public to channel zakat, infaq and sadaqah via digital.

Fintech growth continues to show significant results. The IMF (2017) reports that total global investment in fintech companies increased from US \$ 9 billion in 2010 to US \$ 25 billion in 2016. The market valuation of public fintech companies has quadrupled increase since the global financial crisis, far exceeding other sectors. Meanwhile, public interest in this sector also increased exponentially. Ernst and Young (2017) who organized a survey of more than

22,000 respondents in 20 countries found that the average percentage of consumers using fintech services (adoption index) reached 33% in 2017. That means the percentage increased from the previous one, which was 16% in 2015 with the same study.

Currently the dominance of players is in the digital payment sub-sector, generally their focus is to utilize the trend of digital payments driven by the popularity of the cashless-society services that are being widely discussed. On the other hand, the new trend of "cashless society" began to become a public concern, especially in millennial circles as the most productive and consumptive group. This time, the Go-jek startup is one of the new startups that makes technology as the main tool in seeking profits.

In 2017, Go-jek has pocketed a valuation value of \$ 1.75 billion, giving rise to a perception of customer trust because 60% of Go-jek users are actively using Go-pay. Go-pay is rooted from a feature called Go-jek Credit, similar to claim that can be used to pay for Go-jek services. In May 2016, Go-jek Credit changed to Go-pay. Go-pay stands under the auspices of PT Dompot Anak Bangsa, a subsidiary of PT Aplikasi Karya Anak Bangsa, and operates as an electronic money operator with permission from Bank Indonesia No. 16/98/DKSP dated June 17, 2014.

In 2018, BAZNAS developed a digital innovation to increase zakat. It was recorded in 2017 BAZNAS (BAZNAS Strategic Study Center) that Indonesia has a potential target of zakat Rp. 250.3 trillion. But in fact, the enormous potential has not been achieved optimally. In 2017 the amount of ZIS funds collected was Rp. 6.2 trillion or only 2.47% fulfilled from all of its potential (Indonesian Zakat Outlook, 2019).

The advent of digital innovation aims to improve the efficiency of the performance of zakat institutions and as an effort to

achieve the target of collecting zakat funds. In addition to the benefits of fintech as a method of facilitating people to pay zakat, infaq, and sedekah, it is undeniable that there will be several variables as a determinant of people interest or the target to channel the funds through digital.

However, the obstacle faced by both Go-jek and BAZNAS is that people has not 100% believed in the concept and mechanism of Digital Wallet for other needs and services so that it has an impact many people do not know of new innovations in paying zakat, infaq, sedekah digital-based. Apart from public trust, the education side shows that not so many people will use Go-pay which can help to channel ZIS funds to BAZNAS. It also links the perception of trust and ease of use according to people. In accordance with Tantriana and Rahmawati (2018, p. 85), in his research, there were eight factors affecting muzaki in considering distributing zakat through digital payment, those are service, place, community, distribution, process, motivation, responsiveness and the atmosphere of dominating workers. Those factors are also supported by three other factors, that is literacy knowledge owned by muzaki regarding zakat online, whether they know enough this program or not knowing at all. Trust, certainty regarding the method of zakat payment and security in channeling ZIS funds. Ease of use, the level of satisfaction related to people's preferences regarding zakat online or direct payment.

In their study, the results of 100 respondents in terms of knowledge about digital zakat, 70, 8% of muzaki did not have enough information about digital zakat, and thus they didn't use digital zakat. Even though 90% of them have social media accounts, they have never seen digital zakat advertisements. Knowledge of zakat, 65.1% of those who have good knowledge about zakat use direct payments, 25.6% use others, 2.3% do not have trust in BAZ/LAZ and 7%

do not have good information with BAZ/LAZ. The data shows, a significant factor from previous researchers was the comprehension of muzaki who didn't know the information about digital zakat that well, so there are still many muzaki who channel their zakat directly or use other intermediaries.

LITERATURE REVIEW

Zakat

According to Law No. 23 of 2011 concerning Management of Zakat, zakat is a property that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. The instruction of Islamic teachings related to zakat not only shows the concern of the people for the weak who are classified as mustahik, but also is a dimension of transcendental obedience for those who fulfill it.

By Muljawan and Husman (2016, p. 31) zakat has two dimensions which are united in worship, the spiritual dimension (*hablum minallah*) which is harmonizing the relationship with Allah to fulfill compulsory Sharia, and also becomes one of the social dimensions (*hablum minan-nas*). Therefore, the law in the obligation to pay zakat emphasizes more on the payers, which tends to get incentives in the form of rewards for payers and disincentives in the form of sins for evaders to pay zakat.

Infaq and Sadaqah

In terms of, infaq means issuing something (property) for a concern, both good and bad concerns. Infaq can be issued by anyone, not limited by space and time and levels. Infaq is issued by every believer, whether high or low income, whether he is rich or poor. If zakat must be given to certain mustahik (8 asnaf) then infaq may be given to anyone, for

example for both parents, orphans, foster children and so on.

In a hadith also explained sadaqah is not only interpreted as material support, but also non-material support or non-material physical worship. Sincere smile and good words is also a form of sadaqah. Giving happiness to others in any form that is blessed by Allah is also sadaqah. Sadaqah are issued by anyone and given to anyone, in sadaqah there are no specific requirements and the law is not mandatory.

Muljawan and Husman (2018, p. 65) concluded that zakat, infaq and sadaqah have different meanings. From its legal aspect, infaq has a more general nature than sadaqah and sadaqah has a more general nature than zakat. Infaq can be compulsory, sunnah to haram, while sadaqah are sunnah and some are obligatory.

Digital Payment

In this digital era, requires people to be smart and be able to take advantage of the ease and effectiveness of interacting with each other. Various digital innovations in various sector prove that society also contributes to the development of an increasingly modern era. The development of the financial technology (fintech) business also influences the advent of startup companies engaged in the digital financial sector (Tazkiyyaturrohman, 2018). The amount of startup business right now has made these business people compete to make innovations in their digital financial products, say Go-pay from Go-jek.

According to Bank Indonesia, financial technology is the result of a combination of financial services and technology which ultimately changes the conventional business model to moderate, which initially pays face-to-face and carries a certain amount of cash, can now make long-distance transactions by making payments that can be done in just seconds. Fintech comes along with changes in people's

lifestyles which are currently dominated by users of information technology who demands fast-paced life. The legal basis for fintech operators according to Bank Indonesia regulations in accordance with Bank Indonesia Regulations is Bank Indonesia Regulation No. 18/40/PBI/2016 concerning the Implementation of Payment Transaction Processing.

- Bank Indonesia Circular Letter No. 18/22/DKSP concerning the Implementation of Digital Financial Services
- Bank Indonesia Regulation No. 18/17/PBI/2016 concerning Electronic Money.

The strong flow of technology in the payment system has prompted Bank Indonesia as the central bank of the Republic of Indonesia to ensure payment pathway that has been penetrated by technology continues in an orderly and safe manner and supports the pillars in achieving Bank Indonesia's vision and mission.

Huwaydi, Hakim and Persada (2018) Go-pay is one of the fintech in Indonesia, which is a mobile payment service under the Go-jek platform. Go-pay is provided to give convenience and comfort for the process of transactions carried out in Go-jek. Go-pay is formed as an electronic wallet developed by a company that is used as a payment service in general, be it transactions for shopping payments or channeling money to pay zakat, infaq and sadaqah.

METHODOLOGY

This research is quantitative associative, is a study that aims to determine the relationship of two or more variables. This quantitative research is produced in the form of a number of numbers that show exact numbers to determine how the effect of variable X factor with Y variable and whether one factor is

more influential on Y variable, after then the explanation of the calculation results is described with text. The number of samples used is based on the Wibisono theory or equal to 100 samples and the sampling method is using random sampling that taken based on Muslims who are obliged to pay zakat, infaq, dan sadaqah. The data analysis method used is multiple regression analysis. The variables:

1. Education

Education is all planned efforts to effect behavior of people to be better individuals, groups, or society. (Anggitamara, 2018).

2. Religiosity

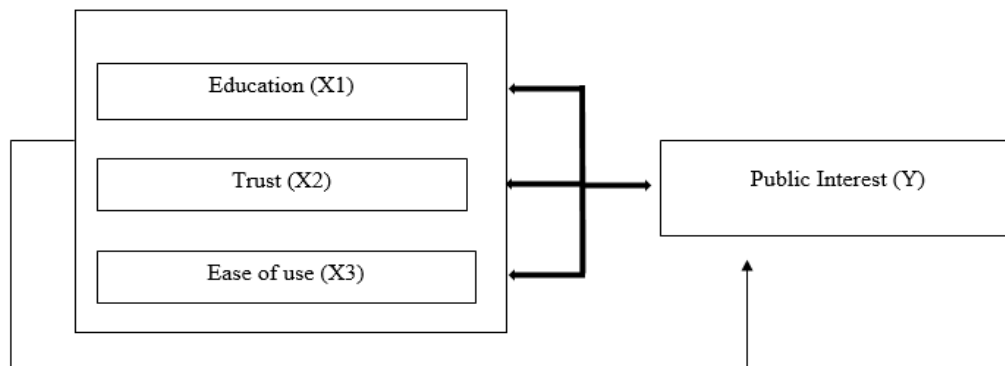
Religiosity is the level to which a person accepts dogmatic things in his religion. (Firmansyah, 2010) This affects a person performing ritual obligations in his religion. The manifestation of this dimension is the behavior of the people who adhere to a particular religion in carrying out rites related to religion. The practical dimensions of Islam can be carried out by performing prayer, fasting, almsgiving, pilgrimage or other muamalah practices. (Ancok and Suroso, 1995 in Rifqi 2011).

3. Trust

Trust is the willingness of someone to rely on other people where we have confidence in them and a belief is considered true. Ishak and Luthfi (2011, p. 59) define trust as a willingness to depend on other parties who have been trusted.

4. Easiness

Davis et al (in Hardiawan, 2013) and Gunawan, H., & Sari, E. (2016) state that the perceived of ease of use as a belief in level to users believe that technology or systems can be used easily and free from problems.

Figure 1. Framework

RESEARCH RESULT

Table 1. List of respondents based on Gender

No.	Gender	Frequency
1.	Male	45
2.	Female	55
	Total	100

Source: Primary data, 2019.

Characteristics of respondents by gender were classified into two groups. Out of the 100 respondents, the most were female gender, with 55 respondents (55%). While males with 45 respondents (45%).

Table 2. List of respondents based on Age

No.	Age	Frequency
1.	21 – 25 years old	62
2.	26 – 30 years old	22
3.	31 – 35 years old	7
4.	36 – 40 years old	3
5.	≥ 40 years old	6
	Total	100

Source: Primary data, 2019.

Characteristics of respondents by age were classified into five groups. Out of the

100 respondents most people who participated were aged 21-25 years with 62 respondents (62%). While the group with the lowest number is 36 - 40 years old with 3 respondents (3%).

Table 3. List of respondents based on Education

No.	Level of Education	Frequency
1.	SMA/MA/MK	28
2.	Diploma (D1, D2, D3, D4)	18
3.	Bachelor (S1)	39
4.	Postgraduate (S2, S3)	15
	Total	100

Source: Primary data, 2019.

Characteristics of respondents by age were classified into four groups. Out of the 100 respondents, most people who participated were Bachelor (S1) groups, which were 39 respondents (39%). While the group with the lowest number is the Postgraduate (S2 and S3) with 15 respondents (15%).

Table 4. List of respondents based on Income

No.	Income	Frequency
1.	Rp. 2.000.000 – Rp. 4.000.000	41

2.	Rp. 4.000.000 – Rp. 6.000.000	29
3.	Rp. 6.000.000 – Rp. 8.000.000	11
4.	≥ Rp. 8.000.000	19
Total		100

Source: Primary data, 2019.

Characteristics of respondents by age were classified into four groups. Out of the 100 respondents most people who participated were groups of Rp. 4,000,000 - Rp. 6,000,000 with 29 respondents (29%). While the group with the lowest number is Rp. 6,000,000 - Rp. 8,000,000 with 11 respondents (11%).

Table 5. List of respondents based on Domicile

No.	Domicile	Frequency
1.	Jakarta	34
2.	Bogor	8
3.	Depok	12
4.	Tangerang	6
5.	Bekasi	11
6.	Outside of Jabodetabek	29
Total		100

Source: Primary data, 2019.

Characteristics of respondents by age were classified into six groups. Out of the 100 respondents most people who participated were in Jakarta, with 34 respondents (34%). While the group with the lowest number was in Tangerang with 6 respondents (6%).

Table 6. Result of Analysis Multiple Regression

Independent Variables	Regression coefficient (β)	t-count	t-table	Sig.	Conclusion
Education (X1)	0,167	2,765	1,985	0,007	Significant
Religiosity (X2)	-0,060	-1,050	1,985	0,296	Not significant
Trust (X3)	0,799	12,879	1,985	0,000	Significant
Ease of use (X4)	-0,032	-0,584	1,985	0,561	Not significant
Constants = 2,812					
$R^2 = 0,720$					
$F_{count} = 61,029$					
Sig. = 0,000					

Source: Primary data, 2019.

The multiple regression equation based on the results of the regression analysis can be known as follows:

$$Y = 2,812 + 0,167X_1 + (-0,06) X_2 + 0,779X_3 + (-0,032)X_4 + e$$

- Beta coefficient value on educational variable is 0.167, which means that every increase in the education variable

(X1) of one unit will result in an increase in interest in the use of digital platforms as a means of paying ZIS with 0.167 units. A significance value of 0.007 is smaller than the level of significance ($0,000 \leq 0,05$) which means the effect is significant.

- Beta coefficient value on religiosity variable is -0.06 which means that every increase in religiosity variable

(X2) of one unit will result in a decrease in interest in using digital platforms as a means of paying ZIS with 0.06 units. A significance value of 0.296 is bigger than the level of significance ($0,000 \leq 0,05$) which means the effect is not significant.

- c. Beta coefficient value on trust variable of 0.779 means that each increase in trust variable (X3) of one unit will result in an increase in interest in the use of digital platforms as a means of paying ZIS with 0.779 units. A significance value of 0.00 is smaller than the level of significance ($0,000 \leq 0,05$) which means the effect is significant.
- d. Beta coefficient value on ease of use variable is -0.032 which means that every increase in convenience variable (X4) of one unit will result in a decrease in interest in using digital platforms as a means of paying ZIS with -0.032 units. A significance value of 0.561 is bigger than the level of significance ($0,000 \leq 0,05$) which means the effect is not significant.

F Test (simultaneous significant test)

To test whether the variables of Education, Religiosity, Trust, and Ease of use simultaneously gives effect the Interest in the Use of the Digital Platform as a Zakat Payment Facility carried out by the F test. The conclusion is done by comparing F_{count} with F_{table} , with a significance level of 5%. From the results of calculations as in the table above, the F_{count} value is 19,227 and F_{table} is 2.466 and the results are sig. amounting to 0,000. Therefore F_{count} is bigger than F_{table} and sig. value $\leq 0,05$ means that Education, Religiosity, Trust and Ease of use have a simultaneously significant effect on the Interest in Using the Digital Platform (Go-pay) as a ZIS Payment Facility.

Coefficient of Determination (R^2)

Based on the results of the coefficient of determination shows a number of 0.720 or 72%, which means that the interest in the use of the Digital Go-pay Platform as a ZIS Payment Facility can be explained by the variables Education, Religiosity, Trust and Ease and the remaining 0.28 or 28% are effected by other variables.

DISCUSSION

Discussion of the results of the above research shows that from each variable has a partial effect, those are education and trust. However, simultaneously from the variables of education, religiosity, trust, and ease of use have a positive and significant effect on people's interest, with the trust variable that has the greatest contribution in appealing the public's interest for using digital platforms as a means of the ZIS payment system. The R^2 test results in this study obtained R^2 value of 0.720 which means the magnitude of the influence of the variables of education, religiosity, trust, and ease of use on public interest in using digital platforms as a means of payment of ZIS is 72%, while the remaining 28% is influenced by other factors included in this study.

Thus, the research results are described in detail to support the results of previous research studies. It also shows that millennials fill out questionnaires with ages of 22-25 years, with bachelor degree and earning Rp. 4,000,000 - Rp. 6,000,000 will be interested in paying zakat through a digital platform if you know and have sufficient understanding of digital zakat and trust relevant institutions as a mediator of paying zakat through online.

CONCLUSION

Based on the results of the study, it can be said to be influential because education is an important component in attracting the attention of the public to be interested in an offer. Without education, people won't know and won't have sufficient understanding, so that no one is interested. High attention in educating people is also an important role to effected people.

Furthermore, trust is influential because trust is something that is believed by people in the use of this technology. If things are not formed to believe, people will also doubt the use of these technologies, so that the impact will not attract the interest in using zakat digital. In this study trust has the most influence than other variables.

The next results are religiosity and ease of use that don't have a good influence on people's interest in using digital platforms as a tool of the ZIS payment system. This is supported by the belief that a person's level of religiosity can't be measured based on the frequency of using Go-pay as a mediator for channeling ZIS funds, or in research interested in the offer. In direct role, many people who understand religion prefer to channel their obligations such as zakat, also the sunnah such as infaq and sadaqah is given directly to groups in need. Next, the ease of use variable doesn't have a significant effect, because intense competition in technology finance is also an obstacle to ease of Go-pay, such as the ATM that has been developing for a long time and collaborating with related institutions makes it easier for people to channel ZIS funds. This is one of the highlights of why this variable shows the results of not influencing or facilitating the tool of payment of Go-pay doesn't have a large contribution to the interest of people in channeling ZIS. Based on the overall results of all variables simultaneously have a good influence. Each of these variables has a good

enough relationship so that it simultaneously affects interest.

The implementation of this study can help the government regarding the digital-based zakat payment system which is considered to have maximum effectiveness going forward, so Go-pay and BAZNAS collaborate because it is considered in the digital zakat collection to compete in the era of financial technology. In addition, digital zakat through Go-pay, which is currently being used, can increase the potential of zakat from millennials to develop the Islamic economy in Indonesia. Furthermore, this research can help related institutions which are, BAZNAS and Go-jek to further improve efficiency in developing technology for zakat collection to be more optimal, as well as increasing the potential of zakat collection and increasing technological financial development through Go-pay.

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