

## An Explanatory Analysis of Zakat Payment Using Cash Amidst the COVID-19 Pandemic: Study Case in Jayapura City, Papua Province

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### ABSTRACT

*This paper aims to investigate why people still use cash to pay their zakat during the COVID-19 pandemic when the authority urged them to stay at home and limit physical contact. It is quantitative research using explanatory analysis method. The population of the study is all Muslim residents in Jayapura City, the capital city of Papua Province. This study has conducted a pre-observation and found that out of 180 respondents only 16% (30 respondents) of them have used digital payment in delivering their zakat, while 84% (150 respondents) of them paid zakat by cash during the pandemic of COVID-19. Therefore, we obtain the data using questionnaire from the 150 respondents who used cash method to pay their zakat. The result of the study suggests that there are three important variables that can explain why people still use cash method in paying their zakat amidst the COVID-19 pandemic, including the effectiveness of use, easy to access, and social influence. Based on this finding, we recommend enhancing the way to promote the information regarding digital zakat payment and the use of digital application in paying zakat.*

### INTRODUCTION

During the COVID-19 pandemic, consumer behavior has significantly changed, especially in the use of digital payment methods. Although the development of online payment systems has been growing before the outbreak of Coronavirus, due to the restriction of direct contact and social distancing, people are forced to choose the online system, including zakat payment.

Since the realization of zakat collection is still far away from its potential, the zakat institution has been responding to the emergence of fintech and developing its online platform along with its mobile-based application, as well as collaborating with existing fintech firms for payment services and issuing quick respond (QR) code (Ali Hudaefi et al., 2020). The application of online payment has been known to be easier

and the transaction is more quickly compared to paying at the zakat counter because the *muzakki* only use internet network through their mobile phone, computer, tablet, or laptop to make their payment. Several studies have been conducted regarding the determinant of online zakat payment, such as by (Nuryahya et al., 2019) who suggested that the *muzakki* believe that paying zakat through an online system is faster and more easily.

Moreover, some factors also have been identified as the influence of online zakat payment. (Hanafi, 2020) suggested that information also contributes to the application of digital zakat payment, since information negatively affects the barrier on paying zakat. (Kasri & Yuniar, 2021) also find that performance, effort, facilitating condition, and zakat literacy

significantly affect the intention to use the online platform to pay zakat in Indonesia. The website design provides information about the charity and service calculation of zakat; thus, the zakat e-payment will be more effective and efficient (Supriadi & Fitriani, 2018). According to (Pangestu et al., 2018), the e-payment application is utilized because of the information technology development and easy internet access, so people are interested to use the e-payment method in paying their zakat.

According to BAZNAS (Badan Amil Zakat Nasional), during the outbreak of the COVID-19 pandemic, there is an increase in zakat payment through digital system around 30% in 2020. Despite its usefulness and effectiveness, it also cannot be denied that the use of an online system in paying zakat has many barriers and challenges. In terms of internet access in Indonesia, it plays an important factor particularly in the region with difficult geographical conditions to be reached out by the internet network, so the people can access the online payment website or application. The information regarding digital payment also is another barrier to adopt the application of e-payment, as well as low zakat literacy. As a result, many *muzzaki* still implement the conventional way to transfer their zakat by paying in the zakat counter directly. However, is it only internet access and information about e-payment that matters the *muzakki* to still adopt over the counter method or offline zakat payment method during the pandemic? Or are there any other important factors that can explain this issue especially in the period of the COVID-19 pandemic where people are restricted to have direct contact?

This study has conducted a pre-observation and found that out of 180 respondents only 16% of them have used digital payment in delivering their zakat, while 84% of them paid zakat by cash during the pandemic of COVID-19. Therefore, this research tried to explain

why people still use cash to pay their zakat during the COVID-19 pandemic when the authority urged them to stay at home and limit physical contact. There are still limited studies about this issue because many of them investigated zakat payment using an online application system. Therefore, this study is important and has a contribution for the zakat institution and government in optimizing the zakat collection, particularly during the COVID-19 pandemic when there is no sign when it will end, so *muzakki* can deliver their zakat in a method which they consider is easy, safe, comfortable, and under their expectations without breaking the health protocols during the COVID-19 pandemic.

## LITERATURE REVIEW

### *Definition of Zakat*

The Islamic economic system is an economic system that has the characteristics of upholding the principle of justice, one of which is zakat. Zakat in terminology is defined as growing and developing, fertility or increasing, it can even be interpreted to clean or purify. Etymologically (syara'), zakat is defined as some assets that must be issued based on Allah's orders to be handed over to the entitled group (*asnaf*) (Hakim, 2020).

Zakat according to Wahbah al-Zuhayli is a certain right contained in one's property (Wahbah al-Zuhayli 2002). In general, zakat is defined as an obligation on our assets to be issued by Allah's command to be distributed to those who are entitled to it as a form of implementing justice in Islam. One of the principles of zakat according to M.A Mannan is that it has a social purpose by distributing the wealth that Allah SWT has given to fellow human beings as a form of the principle of justice (Mannan 1997).

Zakat is generally divided into two, namely zakat fitrah (*nafs*) and zakat (*maal*). Zakat fitrah is a property that must be

issued by a Muslim who has excess food from his family's needs on the eve of Eid al-Fitr. The dose of zakat fitrah that must be issued is 2.5 Kilograms of staple food in the area or country (Hafidhuddin 1998). According to the majority of scholars, zakat fitrah can be paid using money, provided that the previous sale and purchase agreement is that the money is a substitute for the staple food (Sahudi 2017). The second type of zakat is zakat on the property (*maal*). Zakat maal is part of the property of a Muslim, institution, or company that must be issued according to a certain time and a certain amount and for people who have been determined by sharia rules (Ali 1988)

Zakat is issued by a Muslim who has the excess wealth to be further distributed to the people who have been determined. A Muslim who pays zakat is called *muzakki*. A Muzakki must-have criteria including the property wholly belongs to the *muzakki*, the property has the potential to grow, sufficient nisab, exceeds daily needs, is free from debt, the property ownership has been in the hands of the owner for one year. Meanwhile, people who are entitled to receive zakat are called *mustahik* or in Islam are called eight asnaf. Some of the mustahik criteria include *Fakir, Poor, Amil, Muallaf, Free Slaves, Gharim, Sabilillah, and Ibnu Sabil* (FORDEBI ADESY, 2017).

#### *Zakat Payment Method*

Zakat payments in Indonesia use two payment methods, including first, manual zakat payments, namely *muzakki* paying zakat visiting zakat institutions, zakat pick-up services, and zakat counters. Second, online zakat payment through payroll, e-payment, e-commerce, and crowdfunding (Kurniawati 2014).

Non-electronic payment methods are carried out by means of cash payments such as using cash, checks, billet giro, and so on. In the context of manual zakat payments, it means that payments are made

by visiting a zakat institution to make zakat payments in cash (Rijal and Nilawati 2019). People in general still use manual payment methods, of course, not without reason. Some of these reasons include a sense of trust in zakat institutions, transparency in zakat distribution, credibility, good service, and public habits regarding the belief that praying after paying zakat feels more perfect and of course following the procedures for paying zakat taught by the Prophet (Napitupulu, Hayati, and Sapna 2021). Each method of paying zakat certainly has weaknesses that we need to know, including: manual payments are not efficient and effective. Inefficient because people have to come directly to the zakat institution with a predetermined time, and inefficient because people have to take a long time from home to zakat institutions to process zakat payments. But behind these shortcomings, Indonesian people still use the manual method as an option in paying zakat.

Electronic payment (e-payment) can be defined as the transfer of the payer from the monetary claim on the party that can be received by the beneficial party. An emerging understanding of the concept of electronic payments is inherent in e-commerce which provides the ability to buy and sell products, provide information, and other online-based services. Electronic payments rely on security as an advantage. Therefore, it is called electronic payment. Currently, electronic zakat payments can be made through e-commerce and crowdfunding platforms. Some examples of zakat institutions that have used the platform include BAZNAS, Dompot Dhuafa, LazisMU, and NU care-LazisNU, as well as other zakat institutions (Rijal and Nilawati 2019). Some of the reasons people use the online method in paying zakat because they are considered to have advantages include access to the sophisticated technology that makes it easy for people to pay zakat anytime and anywhere. In addition to the advantages, the online zakat payment method also has

disadvantages such as the lack of transparency in the distribution of zakat funds and technical problems in the form of unstable internet networks in certain areas.

#### *The behavior of Muzakki Paying Zakat*

The theory of planned behavior is a development of the theory of reasoned action (Ajzen 1991), by adding the variable perceived behavioral control as a refinement of the theory of reasoned action (Astuti and Prijanto 2021).

The theory of planned behavior (Theory of Planned Behavior) can be used

to understand a person's intentions and behavior to be carried out. Decisions in behavior are not made spontaneously but are the result of a reasoned process, where each behavior is influenced by attitudes, subjective norms, and perceptions of control over behavior (Pitchay et al., 2020). This theory is appropriate to be used to analyze various researches in the field of business and those that discuss a person's behavior (Yusfiarto, Setiawan, and Nugraha 2020).

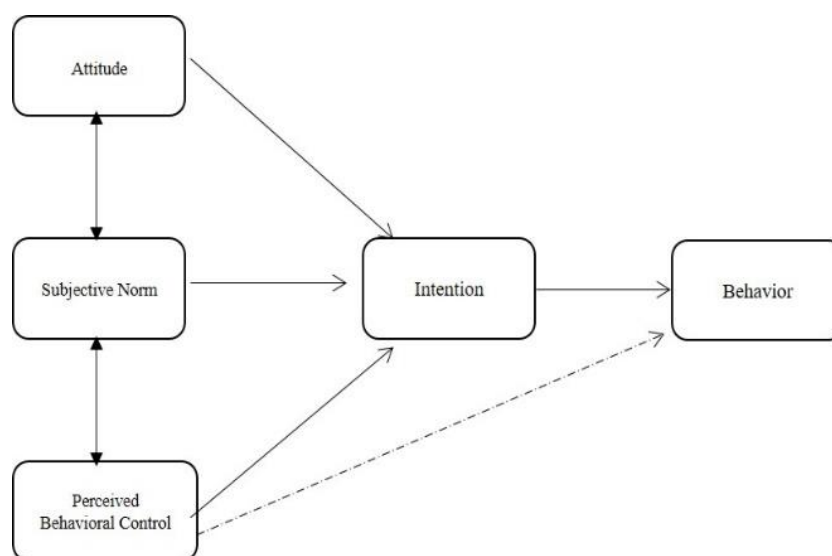


Figure 1. Theory of Planned Behavior

Source: (Ajzen 1991)

In the theory of Planned Behavior, the intention is an important factor in carrying out an action. The intention is able to influence motivational factors that can influence behavior. Motivational factors are strong evidence of the intention to perform an action or behavior. Motivational factors on the desire to behave include attitudes, subjective norms, and perceived control over behavior (Astuti and Prijanto 2021). Attitude is a person's way of being able to accept or reject a behavior by measuring good and bad, accepting or rejecting it (Amalia 2018). Subjective norms are social factors that are based on the beliefs of others so that they affect

interest and become a consideration in taking an action. While the perception of control over behavior is a perception related to the ease and difficulty of carrying out an action (Astuti and Prijanto 2021).

*The Theory of Planned Behavior (TPB) is the basic theory for studying human behavior in carrying out various activities, especially in the field of zakat behavior. Several studies that have studies on zakat use the theory of planned behavior, including research on zakat behavior. Research on zakat behavior concludes that the higher the level of attitudes, subjective norms, and literacy*

about zakat owned by muzakki, it will have implications for the higher muzakki's intention to pay zakat (Yusfiarto, Setiawan, and Nugraha 2020). In addition, other research on paying zakat behavior that links knowledge, trust, and interest in paying zakat concludes that knowledge and trust have a positive and significant effect on intentions to pay zakat and employee behavior in paying zakat. The intention to pay zakat has no impact on the behavior of paying zakat. Knowledge has a positive effect on the intention to pay zakat and behavior to pay zakat (Martono et al. 2019). Other studies show that subjective norms and perceived behavioral control significantly affect the intention to pay zakat (Pratiwi 2018).

Research on the behavior of people paying zakat at institutions concludes that the intention, knowledge, and perceived convenience are the reasons people pay zakat at institutions (Annahl, Al Anshory, and Aulia 2021). Research on the reasons people pay zakat during the COVID-19 pandemic was carried out in mosques and zakat institutions due to credibility, transparency, and accountability in the management of zakat funds (Napitupulu, Hayati, and Sapna 2021).

### METHODOLOGY

This is a quantitative research using primary data which is collected through an online questionnaire to the *muzakki* who paid zakat by cash or through the zakat counter in Jayapura, the capital city of Papua Province. There are 150 respondents who participated in the online survey. The data was analyzed by using EFA (Explanatory Factor Analysis) method, where it is used as a tool for building a theory. In the questionnaire, there are 15 items questions that should be answered using Likert-scale (1-5) which is reflected Strongly Disagree to Strongly Agree. At the end of the analysis, the study would propose several factors that could explain

why people still used the cash method in paying their zakat.

### RESULT AND DISCUSSION

#### *Characteristics Demography of the Respondents*

Table 1 presents the demographic characteristics of the respondents. Where there are 180 respondents in this study consisting of 105 female respondents with a percentage of 58% and 75 male respondents with a percentage of 42%. Based on age characteristics, there are 82 respondents aged under 25 years, 60 respondents aged 25-35 years, 18 respondents aged 36-45 years, 16 respondents aged 46-55 years, 3 respondents aged 56-65 years, and 1 respondent with age over 65 years. Based on the last education of the respondents there are 12 respondents with the latest education being Junior High School (SMP), 84 respondents with the latest education being High School (SMA), 9 respondents with the latest education Diploma (D3), 64 respondents with the latest education being Bachelor (S1), 7 respondents with the latest education Master (S2), and 3 respondents with the latest education Doctoral (S3).

Table 1. Characteristics Demography of the Respondents

	<i>Frequency</i>	<i>Percentage</i>
<b>Gender</b>		
Male	105	58%
Female	75	42%
<b>Age</b>		
<25 Years old	82	44,9 %
25-35 Years old	60	33,7 %
36-45 Years old	18	10,1 %
46-55 Years old	16	9 %
56-65 Years old	3	1,7 %
>65 Years old	1	0,6 %
<b>Education</b>		
Junior high school	12	5,6 %
Senior high school	84	47,5 %
Diploma	9	5,1 %



	<i>Frequency</i>	<i>Percentage</i>
Bachelor degree	64	36,2 %
Master	7	4 %
Doctor	3	1,7 %

Source: Data Processed (2021)

Meanwhile, based on the research results presented in table 2, the characteristics of respondents in the use of zakat payment methods consist of direct (offline) zakat payment methods as many as 150 respondents and indirect (online) zakat payment methods as many as 30 respondents. For this reason, the respondents' answers used in this study were 150 respondents' answers.

Table 2. Characteristics of the respondent's zakat payment method

	<i>Frequency</i>	<i>Percentage</i>
Offline Zakat Payment Method	150	82 %
Online Zakat Payment Method	30	18 %

Source: Data Processed (2021)

### *Kaiser Meyer Olkin (KMO) and Bartlett's Test*

The first step that is fulfilled in conducting the EFA test is to assess the adequacy of the sample, for that it is necessary to carry out the Kaiser Meyer Olkin (KMO) and Bartlett test which can be used to assess the adequacy of sampling to continue data analysis using EFA (Taherdoost 2018)

The KMO value can be seen from the statistical value of the Measure of Sampling Adequacy (MSA) which indicates the diversity in the variables that are used as the basis for the use of factors. If the MSA value is  $> 0.50$ , it is concluded that the factors considered by the community in using the offline zakat payment method can be predicted and analyzed further. Then Bartlett's Test is carried out to find out whether the indicators used are correlated or not and are suitable for use in factor analysis. If the value of Bartlett's Test produces a

significance value of  $< 0.05$ , it is concluded that the indicators used are correlated and suitable for use in factor analysis.

Table 3. KMO and Bartlett's Test

<i>Kaiser Meyer Olkin Measure of Sampling Adequacy</i>	0.643
<i>Bartlett's Test of Sphericity</i>	
<i>Approx. Chi Square</i>	1249.160
<i>df</i>	55
<i>Sig.</i>	0.000

Source: Data Processed (2021)

Based on table 3 above, that shows that the MSA value  $> 0.05$  is 0.643. It can be concluded that the factors considered by the community in using the offline zakat payment system can be predicted and analyzed further. Then, the value of Bartlett's test  $< 0.05$  by looking at the sig value of 0.00. So it can be concluded that the indicators used are correlated and suitable for use in factor analysis.

### *Communalities*

Communalities indicate the large diversity of the original variables, namely the factors considered by the community in conducting offline zakat payment transactions which are explained by the formed factors. The following are the results of communalities.

Based on the table above, the results show that the communality value of the 11 indicators is greater than 0.05 with the percentage frequency of extraction ranging from 52% to 88%, which means that these indicators can explain at least more than 50% of the diversity of the original variable data, namely the indicators considered by community in conducting zakat payment transactions offline.

Table 4. Communalities

<i>Factors</i>	<i>Initial</i>	<i>Extraction</i>
X1	0.708	0.804
X2	0.643	0.642
X3	0.692	0.667
X4	0.641	0.696
X5	0.631	0.701
X6	0.530	0.609

<i>Factors</i>	<i>Initial</i>	<i>Extraction</i>
X7	0.759	0.800
X8	0.761	0.793
X9	0.561	0.525
X10	0.697	0.749
X11	0.683	0.884

Source: Data Processed (2021)

*Total Variance Explained*

The next stage of factor analysis is testing Total Variance Explained. The Total Variance Explained table describes the number of factors formed by looking at the eigenvalues that must be more than one (1) and if there are eigenvalues below one (1) then no factors are formed.

Table 5. Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.918	62.892	62.892	6.572	59.745	59.745	3.164	28.768	28.768
2	1.903	8.210	71.103	.742	6.746	66.491	2.659	24.175	52.943
3	1.821	7.462	78.565	.555	5.043	71.534	2.045	18.591	71.534
4	.526	4.786	83.351						
5	.402	3.657	87.008						
6	.339	3.083	90.091						
7	.293	2.660	92.752						
8	.269	2.441	95.193						
9	.200	1.814	97.007						
10	.175	1.590	98.598						
11	.154	1.402	100.000						

Source : Data Processed (2021)

Based on the table 5, it shows that there are 3 factors formed with eigenvalues above one (1). The total cumulative diversity of variables that can be explained by these four factors is 71.534%.

<i>Factors</i>	<i>Component</i>		
	<i>1</i>	<i>2</i>	<i>3</i>
X7	0.779	0.353	0.263
X8	0.726	0.426	0.290
X9	0.477	0.475	0.268
X10	0.272	0.235	0.869
X11	0.272	0.235	0.869

Source: Data Processed (2021)

*Rotated Component Matrix*

This stage is a process where it is necessary to rotate factors to determine the correlation value of each factor that has been formed previously.

Table 5 shows the results of factor rotation, it can be seen that X1, X2, X3, X7, X8, X9 are grouped into factor 1, while factor 2 consists of X4, X5, X6, and factor 3 consists of X10, X11

Table 6. Result of Rotated Component Matrix

<i>Factors</i>	<i>Component</i>		
	<i>1</i>	<i>2</i>	<i>3</i>
X1	0.833	0.233	0.237
X2	0.507	0.473	0.401
X3	0.585	0.468	0.325
X4	0.455	0.664	0.218
X5	0.301	0.733	0.271
X6	0.241	0.705	0.231

DISCUSSION

The Covid-19 pandemic period is where all forms of community activities are restricted to move to prevent transmission from the coronavirus, forms of activity that include the educational, economic, social, and cultural sectors are recommended to be carried out online (in a network) by relying on current technological advances. This also forces people to adapt quickly to the technology used.

Factor 1: Effectiveness of Use

<i>Factors</i>	<i>Component</i>		
	<i>1</i>	<i>2</i>	<i>3</i>
I find it easy to use the offline zakat payment method (X1)	0.833		

<i>Factors</i>	<i>Component</i>		
	<i>1</i>	<i>2</i>	<i>3</i>
Distribution of zakat funds through offline collection is right on target (X7)	0.779		
Offline zakat payment service providers according to the needs of mustahik (X8)	0.726		
I feel comfortable and safe using the offline zakat payment method (X3)	0.585		
I trust and believe in using the offline zakat payment method (X2)	0.507		
Offline zakat payment methods can reach all circles of society (X9)	0.477		

Based on the results of the rotated factor, it is found that six factors make up the first component, which is named the effectiveness of using the cash payment method of zakat during a pandemic. The people of Jayapura City still prefer to use offline zakat payments during the pandemic because it is considered more effective than the online zakat payment method. The forming indicators of the first component include that people still find it easy to use the offline method in paying zakat. The convenience felt by the community includes many places to pay zakat. Starting from prayer rooms, mosques, orphanages, and institutions that collect zakat funds. This situation is in contrast to the online zakat payment method which is considered new so that people need sufficient education and adequate facilities and infrastructure, such as internet network coverage and equipment that can access online zakat such as laptops and smartphones.

As for the community, it is also considered that the distribution of zakat funds is considered right on target, this is intended to be related to helping the mustahik in the muzakki's neighborhood so that this is considered right on target in terms of distribution when using the offline payment method. Availability of services by the needs of mustahik in paying zakat. In addition, people still feel safe, comfortable,

and confident and believe in paying zakat offline. Finally, the offline zakat payment method can reach all circles of society.

As a result, several studies have found that this online or online method has not been effective to implement. Umm et. al (2020)(Habiibah et al. 2020) explained that the use of payment methods in the form of cashless or non-cash during the COVID-19 pandemic which was still low in Semarang City in the Manyaran Village, therefore further education and socialization were needed. Khairul (2019)(Rijal and Nilawati 2019) explained that the majority of Indonesians still prefer to distribute their zakat directly to mustahik or through institutions that have not been officially under the auspices of the government such as mosques, prayer rooms, and social institutions. In addition, there is also a phenomenon that shows that the effectiveness of online methods has not been applied to the people of Jayapura City. As reported by BBC Indonesia.com, there have been incidents of internet network disconnections in Jayapura City, Keerom Regency, and Sarmi Regency since April 30, 2021 so that at least more than 500,000 thousand residents cannot access the internet network. For this reason, the people of Jayapura City still make the offline zakat payment method an option for zakat payment during the covid-19 pandemic.

Factor 2 : Ease of access

<i>Factors</i>	<i>Component</i>		
	<i>1</i>	<i>2</i>	<i>3</i>
The offline zakat payment method is easily accessible and close to where I live (X5)	0.733		
The offline zakat payment method is a payment method that meets my expectations (X6)	0.705		
I can rely on offline zakat payment methods during the pandemic (X4)	0.664		

The results of the research above also show that during the Covid-19 outbreak, the people of Jayapura City



remained easy to get access to pay zakat directly in their neighborhood compared to access to information on online zakat payments. This is because by looking at the phenomena that occur in the community, the form of delivering information related to direct zakat payments is easier to access by installing banners, billboards, and brochures containing information on receiving zakat funds distribution to mosques, prayer rooms, and orphanages. In contrast to online zakat payments which are still a little difficult to find. Paying zakat directly is also felt to be by expectations and can be relied on by the community. In other words, the implementation of online zakat payments has not been the main choice in paying zakat during the Covid-19 pandemic by the people of Jayapura City. The results of this study are in line with Hidayat (2020)(Nurhidayat 2020) which reveals that currently, offline and online fundraising is still being integrated by adjusting the segmentation of muzakki.

Factor 3 : Social Influence

Factors	Component		
	1	2	3
Other people around me are still using the offline zakat payment method during the pandemic (X11)	0.869		
Family and close friends around me still use the offline zakat payment method during the pandemic (X10)	0.754		

Social environmental factors are very influential on the people of Jayapura City in terms of offline zakat payments during the covid-19 pandemic. Because close friends, family and even other people in the surrounding environment use the offline zakat payment method so that people still use offline payments as a method of paying zakat during the covid-19 pandemic. The results of this study are also in line with Fachroh (2021)(Penelitian and Riau 1907) which states that social factors with one of the related constructs, namely social norms and image have a positive and

significant influence on the use of information systems. This is also in line with Faisal's research (2019)(Faisal 2020) which states that subjective norms have a significant influence in determining cash waqf participation in the context of Muslim society in Indonesia. So, in using or choosing to pay zakat offline during the pandemic, the people of Jayapura City are still heavily influenced by the surrounding environment with the dominant factor being the relationship between family and close friends.

### CONCLUSION

During the COVID-19 pandemic, consumer behavior has significantly changed, especially in the use of digital payment methods. Although the development of online payment systems has been growing before the outbreak of Coronavirus, due to the restriction of direct contact and social distancing, people are forced to choose the online system, including zakat payment. This paper aims to investigate why people still use cash method to pay their zakat during the COVID-19 pandemic when the authority urged them to stay at home and limit physical contact. In this study, the quantitative research method was applied, and the data analyzed by using explanatory analysis method. The population of the study is all Muslim residents in Jayapura City, the capital city of Papua Province. There are 180 respondents selected in the pre-observation and it is found that only 16% (30 respondents) of them have used digital payment in delivering their zakat, while 84% (150 respondents) of them paid zakat by cash during the pandemic of COVID-19.

Therefore, we then obtain the data using questionnaire from the 150 respondents who used cash method to pay their zakat. The result of the study suggests that there are three important variables that can explain why people still use cash method in paying their zakat amidst the

COVID-19 pandemic, including the effectiveness of use, easy to access, and social influence. Based on this finding, we recommend enhancing the way to promote the information regarding digital zakat payment and the use of digital application in paying zakat.

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