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Analysis of The Determining Factors of Muzakki's Interest in The Use of The Zakat Payment Method Through The Quick Response Indonesian Standard (QRIS) Code at BAZNAS City of Pekanbaru

Muharahmi[1]
[1]Sultan Syarif Kasim Riau State Islamic University

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ABSTRACT

Bank Indonesia also supports the acceleration of digital finance by expanding usage acceptanceQuick Response Indonesian Standard(QRIS). The use of QRIS as a digital payment method in Indonesia has shown a positive trend since it became operational in 2020. In 2021, QRIS use reached 7.6 trillion transactions with a total of 12.2 million registered merchants. However, this interest has not been seen in the use of QRIS for zakat at BAZNAS Pekanbaru City with the number of users being 0 people, which shows that there are no muzakki who use QRIS at BAZNAS Pekanbaru City. The aim of this research is to analyze the determining factors of interest muzakki towards the use of the zakat payment method via the QRIS code at BAZNAS Pekanbaru City with the limits of the variables studied, namely Knowledge, Benefits and Risks.

This research uses primary data and secondary data obtained from the results of questionnaires distributed to 87 respondents and data from related institutions. The results of this research are based on the results of multiple regression analysis tests showing that knowledge and benefits have a positive and significant effect on interest muzakki in using the QRIS code with a contribution percentage of 71% and 24.8% respectively and for risk it has no effect on interest with a risk value of 0.104 > 0.1. Meanwhile, the results of the simultaneous test analysis (f test) show that knowledge, interest and risk simultaneously influence muzakki's interest in giving zakat using the QRIS code with a contribution percentage of 55.1%, while the remaining 44.9% is influenced by other variables.

Keywords: *Interest, Zakat, Knowledge, Benefits, Risks, QRIS Code.*

INTRODUCTION

The global economy continues to recover from the impact of the Covid-19 pandemic. From living in fear and panic, then being able to survive, to now rising and being optimistic about living a better life, with new habits, culture and civilization. Likewise with economic development, after surviving the 2020 recession, it is now continuing to improve and is heading towards recovery. Macroeconomic and financial system stability, which was threatened by crisis at the start of the Covid-19 pandemic, has since improved and remains maintained. However, the Covid-19 pandemic is not over yet, it could even become endemic, with the emergence of a number of new variants of Covid-19.

The pandemic has raised a number of problems and challenges that need to be watched out for and anticipated properly. One of them is the rapid digitalization of the economy and finance with the dominance of a number of big technology players (BigTech) in the world and the increasingly widespread payment system between countries. Digitalization was already occurring before the Covid-19 pandemic, driven by advances in digital technology including artificial

intelligence by large technology companies (BigTech) which were able to provide personal and economic-financial services via mobile phones or other devices, anytime and anywhere.
Since the Covid-19 pandemic, with restrictions on the mobility of human activities, digitalization of the economic-financial and payment systems has developed very quickly. Digital economic-financial transactions, which were originally more common among young people and the millennial generation, have now spread to various levels of society and have become a new interest and habit because of the ease, speed, and cheap prices and transaction costs. Not only in cities, but expanding to villages, even increasingly penetrating national borders. The digital financial economy is a source of economic growth and accelerates economic and financial inclusion.

Indonesia is an economy that has great potential to absorb the flow of digitalization. With the fourth largest population in the world and a demographic structure dominated by generations Y and Z, Indonesia has the most prospective consumer segment to absorb the digitalization wave. More than 60% of Indonesia's population, which reached 265 million people in 2018, is aged between 15 and 64 years.
Bank Indonesia as the institution that has the authority to determine monetary policy and maintain the stability of the financial system in Indonesia continues to strive to accelerate the digitalization of the payment system to support the acceleration of the national digital financial economy, including through expanding acceptance of QRIS (Quick Response Indonesian Standard) as a QR Payment standard in payments for various economic transactions- digital finance. The expansion of QRIS was carried out with a massive campaign to achieve the target of using QRIS by 12 million merchants.

Table 1. QRIS Registered Merchants

No.	Merchant Criteria	03/22/2020	11/05/2021	Growth (%)
1	Big business	129,834	449,311	246%
2	Medium business	265,077	928,005	250%
3	Small business	304,420	3,203,652	952%
4	Micro business	2,378,026	7,532,134	217%
5	Donations/ Social	3,996	124,484	3015%
TOTAL		3,081,353	12,237,586	297%

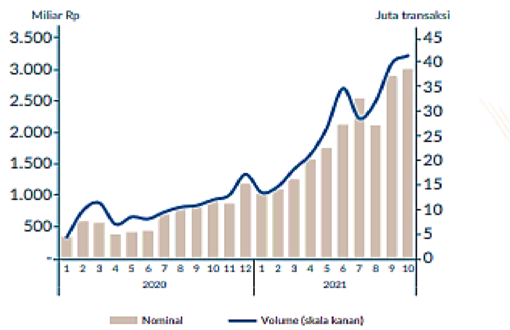

Figure 1. Development of QRIS Transactions

Amount*merchants*Those registered with QRIS have reached more than 12.2 million merchants as of November 2021 with a nominal transaction value using QRIS reaching IDR. 7.6 Trillion. The number of merchants in the donation and social categories also experienced a sharp increase from 3,996 in 2020, increasing to 124,484 in 2021 with a growth percentage reaching 3015%. This figure shows a positive trend in QRIS acceptance for the public, starting from merchants and consumers.

Payment transactions (*digital payments*) using QRIS is not only limited to transactions for purchasing goods or services but also includes social zakat transactions. Zakat using QRIS is an effort to accelerate the transformation of the digital sharia economy in Indonesia. With the QRIS zakat, people don't need to use cash that moves from hand to hand, but simply scan the QR Code of the Amil Zakat Institution using an electronic money application. This transaction is considered easier, faster, more comfortable and safe for the public, especially in the new normal era.

Table 2. QRIS Registered Merchants

No.	Month	Offline	Bank Transfer	QRIS
1	March	22	25	0
2	April	23	38	
3	May	67	48	
4	June	16	36	
5	July	14	28	
6	August	16	23	
7	September	19	25	
8	October	24	19	
9	November	29	24	
10	December	26	28	
11	Number of Muzaki	256	294	0

Source: BAZNAS Pekanbaru City

BAZNAS Pekanbaru City as one of the Amil Zakat Institutions is taking steps to increase the number of muzakki in Pekanbaru by using the QRIS code as one of the zakat payment methods at BAZNAS Pekanbaru City. QRIS at BAZNAS Pekanbaru City began operating in May 2020. However, based on data obtained from BAZNAS Pekanbaru City, the existence of QRIS as a method of paying zakat has not been of interest to muzakki in Pekanbaru city, seen from the number of muzakki which is still zero, which means that no muzakki in Pekanbaru city have used it. QRIS in zakat even though nationally the use of QRIS transactions as a transaction method is increasing.

Interest is defined as the desire to carry out an attitude. The attitude in question is an action carried out by someone. Someone will do something if they have the desire or interest to do it. Attitudinal interest is a good predictor of technology use by system users.What is meant by knowledge is what is known or the result of the work, namely the result of knowing, being aware, understanding and clever. Knowledge will influence a person's attitude in carrying out an action.Apart from knowledge, this is the benefit of the technology itself. If it doesn't have benefits then someone is reluctant to use it. Benefits are a measure of the extent to which someone believes that using technology will improve their work performance. Apart from benefits, this is a risk defined as the chance of an undesirable outcome occurring as the risk is only related to situations that allow negative outcomes to occur and is related to the ability to predict negative outcomes. In terms of the situation for users, the risks of using technology as uncertainty occurs for everyone can be interpreted as detrimental, such as restrictions, risk of hacking, needing internet access and so on.

RESEARCH METHODOLOGY

The research was conducted from March 2022 to May 2022. This research was conducted in Pekanbaru City. The selection of this research location was carried out deliberately with the consideration that Pekanbaru City is one of the cities in Indonesia that has high digital access with various background elements of society.

DISCUSSION

From the results of the regression analysis, both partially and simultaneously, the variables of knowledge, benefits and risks of QRIS on muzakki's interest in giving zakat at BAZNAS Pekanbaru City are as follows:

The Influence of Knowledge on Interest in Giving Zakat Using QRIS

From the results of categorization based on research results on muzakki BAZNAS Pekanbaru City, it is known that the results of the descriptive analysis of knowledge variables with indicators of knowledge, application and analysis of muzakki on interest in giving zakat using QRIS are good. Meanwhile, the results of the descriptive analysis of the knowledge variable with the understanding indicator were not good. This research shows the results that knowledge has a positive and significant effect on muzakki's interest in giving zakat using QRIS. This is obtained from the statistical results of the regression test with a calculated t value of 6.837 with a significance value of 0.000 which is less than 0.1 and the regression coefficient has a positive value of 0, 710; So hypothesis H1 in this research is proven, namely "Knowledge has a positive and significant effect on muzakki's interest in the zakat payment method using the QRIS code.

The results of this research are in line with Ratih Hurriyanti's opinion in her book Marketing Mix and Consumer Loyalty (2010) which includes knowledge of the factors that influence interest. The results of this research are also in line with research conducted by previous researchers including; Elfira Sari Julianti (2017) in research entitled "The Influence of Consumer Knowledge on Interest in Becoming a Customer at BMT Mitra Khazanah Palembang", Angki Jeki (2018) in research entitled "The Influence of Pariaman City Community Knowledge on Interest in Transactions in Sharia Financial Institutions".

The Influence of Benefits on Interest in Giving Zakat Using QRIS

From the categorization results based on the results of research on the BAZNAS Muzakki in Pekanbaru City, it is known that the results of descriptive analysis of benefit variables with useful indicators regarding interest in zakat using QRIS are good. Meanwhile, the results of the descriptive analysis of the benefit variable with indicators of effectiveness, speeding up transactions and increasing muzakki productivity are very good. This research shows that the benefits have a positive and significant effect on muzakki's interest in giving zakat using QRIS. This is obtained from the statistical results of the regression test with a calculated t value of 1.964 with a significance value of 0.053 which is smaller than 0.1 and the regression coefficient has a positive value of 0, 248; So hypothesis H2 in this research is proven, namely "Benefits have a positive and significant effect on muzakki's interest in the zakat payment method using the QRIS code.

The results of this research are in line with the Technology Acceptance Model (TAM) theory developed by Davis, Baggozzi & Warshaw, 1989 which states that individual acceptance of the use of information technology systems is influenced by two factors, namely perceived usefulness and perceived ease of use. Ease of Use). Apart from that, the results of this research are also in line with research conducted by previous researchers including; Lisa Tamara Wibisono and Agus Arianto Toly (2014) in research entitled "Analysis of Factors that Influence Taxpayers' Interest in Using E-Filling in Surabaya", Bayu Indrayana, et al in research entitled "Determining Factors of Interest in Using Instagram for Online Purchases Using Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB)".

The Influence of Risk on Interest in Zakat Using QRIS

From the categorization results based on the results of research on the BAZNAS Muzakki in Pekanbaru City, it is known that the results of descriptive analysis of risk variables with indicators of data loss on interest in zakat using QRIS are very good. Meanwhile, the results of descriptive analysis of risk variables with indicators of theft/hack, large costs and fraud are not good. This research shows the results that risk has a negative and insignificant effect on muzakki's interest in giving zakat using QRIS. This is obtained from the statistical results of the regression test with a calculated t value of -1.642 with a significance value of 0.104 which is greater than 0.1 and the regression coefficient has a negative value of 0, 179; So hypothesis H3 in this research is proven, namely "Risk has a negative and insignificant effect on muzakki's interest in the zakat payment method using the QRIS code.

The results of this research are in line with research conducted by previous researchers including; Singgih Priambodo, Bulan Prabawani (2016) in research entitled "The Influence of Perceived Benefits, Perceived Convenience, and Perceived Risk on Interest in Using Electronic Money Services", Ula Rahmatica and Muhammad Andryzal Fajar (2019) with research entitled "Influencing Factors Interest in Using Electronic Money: Integration of the TAM-TPB Model with Perceived Risk" and Dame Irianti Aruan (2018) in research entitled "The Influence of Perceived Risk on Interest in Using Mobile Banking" which states that risk has a negative and insignificant effect on interest.

The Influence of Knowledge, Benefits and Risks on Interest in Giving Zakat Using QRIS

From the categorization results based on the results of research on the BAZNAS Pekanbaru City muzakki, it is known that the results of descriptive analysis of interest variables with indicators of attention, interest, feelings of pleasure and involvement are good. This research shows the results that knowledge, benefits and risks simultaneously influence muzakki's interest in giving zakat using QRIS. This was obtained from the statistical results of the regression test with a calculated f value of 36.227 with a significance value of 0.000 which is less than 0.1 and an adjusted R Square value of 0.551= 55.1%; So it can be concluded that the knowledge, benefits and risks variables simultaneously influence the interest variable by 55.1% while the remaining is 44, 9% is influenced by other factors outside the research variables studied; So hypothesis H4 in this research is proven, namely "Knowledge, benefits and risks simultaneously have a positive and significant effect on muzakki's interest in the zakat payment method using the QRIS code.

CONCLUSION

The results of the analysis carried out by the researcher are intended to answer questions from the problem formulation that was presented in chapter 1, so that the answer to the problem formulation and also the conclusions of the research "Analysis of the Determining Factors of Muzakki's Interest in the Zakat Payment Method Using the QRIS (Quick Response Indonesian Standard) Code) at BAZNAS Pekanbaru City", including:

1. The results of the t test research show that there is a positive and significant influence between knowledge on interest in using QRIS as a method of paying zakat at BAZNAS Pekanbaru City. This shows that the higher and increasing the knowledge variable, the interest of muzakki in using QRIS as a method of paying zakat at BAZNAS City Pekanbaru will continue to increase.
2. The results of the t test research show that there is a positive and

significant influence between the benefits of QRIS on interest in using QRIS as a method of paying zakat at BAZNAS Pekanbaru City. This shows that the higher and increasing the benefit variable of QRIS, the interest of muzakki in using QRIS as a method of paying zakat in BAZNAS Pekanbaru City will continue to increase.

3. The results of the t test research show that there is a negative and insignificant influence between QRIS risk on interest in using QRIS as a method of paying zakat at BAZNAS Pekanbaru City. This shows that QRIS risk has no effect on muzakki's interest in giving zakat using QRIS at BAZNAS Pekanbaru City.
4. The results of the F test research show that there is a positive and significant influence between knowledge, benefits and risks of QRIS on muzakki's interest in giving zakat using the QRIS code at BAZNAS Pekanbaru City.

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