

## Factors That Influence Interest in Paying Zakat Online

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### ABSTRACT

*A Muslim or a business controlled by a Muslim must issue zakat in line with religious rules in order for it to be distributed to those who are eligible to receive it. New innovations are implemented by zakat management organizations in the process of collecting zakat funds, among other numerous technological advancements. Zakat payment is perceived as being highly simple, practical, and successful thanks to technology. Indonesia has two zakat management organizations: BAZ (Amil Zakat Agency) and (Amil Zakat Institution). Zakat and taxes are contextually the same, but there are differences between the two, namely zakat is promulgated directly by Allah SWT for Muslims, while taxes are regulated by the state for all people in the country. Zakat can play a role in increasing state revenues and fostering community prosperity. In addition, zakat can also foster social care, eliminate economic tensions in society, as a charity activity, and function as working capital for underprivileged people so that they can open businesses, work, and be able to meet their basic needs. But there are still many Muslims who do not understand the importance of paying zakat such as a lack of public trust in zakat management organizations and many Muslims who still do not know how to calculate zakat and who is responsible for distributing it. On the other hand, there are also many factors that influence the intention to pay zakat online, including knowledge, religiosity, convenience, environment, self-awareness, earnings, reputation, trust, use and risk.*

Keywords: *Factor, Interest, Zakat, Online.*

### INTRODUCTION

Current technological developments are very rapid. The internet is now widespread and increasingly easy to access. Conditions like this certainly require humans to follow current developments. The development of information and communication technology increasingly has a significant impact on its users. This technology is a type of new media that allows users to access information digitally quickly and use it for various purposes, including sending messages, reading the desired information, making work easier, shopping, and also making zakat payments online.

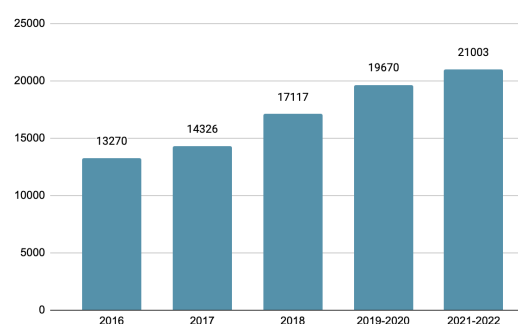


Figure 1. Data Pengguna Internet di Indonesia

Source: Asosiasi Penyelenggara Jasa Internet Indonesia, 2022

Internet use continues to increase every year. In 2016 there were 132.7 million internet users in Indonesia. Then in 2017 it increased to 143.26 million users.

Furthermore, in 2018 it increased to 171.17 million users. Then in 2019-2020 it increased to 196.7 million users. And in 2021-2022 it will increase to 210.03 million internet users in Indonesia.

By managing zakat better, poverty can be eradicated. The existence of zakat as one of the pillars of Islam is not only understood as a system of distribution of wealth among Muslims, such as from rich to poor or to eliminate social and economic tensions in society, but also as a system of worship that is mandatory for every Muslim for those who meet the requirements. . To maximize the potential of zakat, a management organization is needed that can effectively allocate zakat payments to consumers and productive businesses. A number of LAZ (Amil Zakat Institutions), including Yatim Mandiri, Rumah Zakat Indonesia, Indonesian Zakat Initiative, Dompot Du'afa, and others, as well as BAZNAS (National Amil Zakat Agency) are a form of religious awareness that work together to contribute to improving the welfare of society. Together, BAZ and LAZ institutionally manage zakat and competitively create the best program for distribution and receipt of zakat.

Among the many innovations that exist in technological developments, new innovations are also carried out in the process of collecting zakat funds by zakat management institutions. According to Ansori in (Pambudi, 2019) Fintech is a service that offers financial products by utilizing developing information technology. In Indonesia, zakat is paid using two different methods: first, online via e-payment, payroll, e-commerce, and crowdsourcing; second, offline by making payments directly to the zakat agency office, zakat counter, or zakat pickup service. When compared to paying zakat directly (offline), paying zakat digitally is considered more effective and efficient (Rijal & Nilawati, 2019).

Regarding Islamic law regarding online zakat payments, according to

Hasanuddin Abdul Fatah, Chair of the Fatwa Commission of the Indonesian Ulema Council (MUI), stated that based on Islamic law zakat is permitted to be distributed via online media. He emphasized that online zakat can actually make it easier for the general public to pay zakat and muzaki to distribute it. Zakat is acceptable and there is no problem law. However, we need to remember that we must also hope that zakat amil institutions will continue to provide responsible responses even though they are directed digitally and carried out in accordance with sharia rules. Allah's Word in Q.S At-Taubah verse 103, Minister of Religion Regulation Number 52 of 2014, and the views of Sheikh Yusuf Qardhawi all reveal what is meant by zakat maal in its calculations, namely imposed on money, gold, securities and rented assets (Jamaludin & Soleha, 2022).

## LITERATURE REVIEW

### *Zakat*

Etymologically, the word "zakat" is related to the word zakat which means clean, blessed, growing and good. On the other hand, zakat in fiqh terms refers to a certain amount of property that Allah SWT mandates to be given to those who meet the requirements to receive it (Qardhawi, 2006). Based on Law Number 23 of 2011, which defines zakat as property that must be expended by a Muslim or a business controlled by a Muslim that meets the requirements of the Sharia to be distributed to those entitled to receive it. (Jogloabang, 2019). Every Muslim is required to pay zakat, which is divided into two parts, namely zakat fitrah and zakat assets (mal). Every Muslim is required to pay zakat fitrah at the end of Ramadan. Meanwhile, zakat on assets (mal) is an obligation for every Muslim to pay zakat on their assets when they reach the nishab and/or haul (Banjarmasin, 2022).

### *Zakat Management Institution*

#### *Badan Amil Zakat Indonesia (BAZNAS)*

The National Zakat Amil Agency (BAZNAS) is the only official body formed by the government with the task of collecting and distributing zakat, infaq and alms (ZIS) nationally, in accordance with Presidential Decree No. 8 of 2001. BAZNAS's position has become stronger as a national body that regulates zakat management thanks to the ratification of Law Number 23 of 2011 concerning the Administration of Zakat. BAZNAS is a non-structural government institution that is independent and responsible to the President through the Minister of Religion, in accordance with the law. Likewise, BAZNAS is tasked with managing zakat in accordance with Islamic law, reliability, efficiency, justice, legal clarity, integration and responsibility (National B. A., 2022).

#### *Lembaga Amil Zakat (LAZ)*

The Amil Zakat Institution is a formal legal entity that manages zakat matters. It is very appropriate to call this institution a zakat amil institution, even though it does more than just manage zakat funds. The body called the amil zakat institution is tasked with managing Infaq, zakat and alms. In contrast to BAZNAS, this institution was formed or established by people engaged in social education, da'wah or for the welfare of Muslims (Inmas, 2020).

#### *Management Zakat*

Planning, implementing, coordinating the collection, distribution and use of zakat is known as zakat management. The proper management of zakat is sought by the ulama. Therefore, they argue about the management of zakat as follows: First, the scholars are of the opinion that the ruler in a Muslim region is the person who has the authority to collect zakat on fixed assets and distribute it. Second, according to the ulama, the leader must be in charge of

collecting and distributing zakat on every movable asset, whether in the form of money or goods. BAZ (Badan Amil Zakat) was founded by the government to overcome the problem of zakat in order to improve management in a country like Indonesia, which has a majority Muslim population (Khasanah, 2010). Based on Law Number 23 of 2011, zakat management is based on:

1. Islamic law.
2. Trustworthy.
3. Expediency.
4. Justice.
5. Legal certainty.
6. Integrate.
7. Accountability.

According to Law Number 23 of 2011, the aim of zakat management is to:

1. Increasing the effectiveness and efficiency of zakat management services; And
2. Increasing the benefits of zakat to achieve community welfare and fight poverty (Jogloabang, 2019).

#### *Equality of Zakat and Tax*

Zakat and Tax are conceptually the same, namely that they are high contributions made by society for abundance and allocated by the state according to their respective purposes. Zakat is given to eight groups of people who are entitled to receive zakat. Meanwhile, taxes can be used to advance national development and be beneficial for his people. According to Zensudarno, there are similarities between tax and zakat as follows:

1. Taxes and zakat are mandatory and binding
2. Official institutions are tasked with collecting zakat and taxes, so that distribution and collection run smoothly and optimally
3. Zakat and taxes are managed by the state in countries that implement an Islamic government system

4. Taxes and zakat both aim to help overcome economic problems in a country (Zensudarno, 2022)

#### *Difference between Zakat and Tax*

Some of the differences between zakat and taxes include:

1. Zakat is a form of Muslims obeying the commands of Allah SWT. Instead, taxes are a way of complying with local laws as a citizen.
2. The amount of tax is determined in state law, while the amount of zakat is regulated in the Koran and Hadith.
3. Taxes apply to everyone, regardless of their religious affiliation, while zakat is primarily obligatory for Muslims.
4. Taxes are allocated for government spending and development, while zakat is given to eight groups who are entitled to receive it (asnaf).
5. Zakat is a form of worship that must be preceded by an intention and also a consent, while taxes do not require an intention and are not required to carry out a consent.
6. People who fail to pay zakat will receive sanctions from Allah SWT, while those who do not pay taxes will receive sanctions from the state (Ridwan, 2014).

### DISCUSSION

#### *The Role of Zakat for Society*

One of the social acts of worship that has the power to alleviate people's poverty is zakat. Apart from that, zakat can also foster social awareness, eliminate economic disparities in society, as a charitable activity, and function as working capital for less well-off people so that they can open businesses, work, and also fulfill their basic needs. There is a huge opportunity for zakat in Indonesia, where the majority of the population is

Muslim. So, the higher the zakat we pay, the higher the country's national GDP. A country's economy will grow faster with higher national income (economic growth). Prosperity and prosperity of a country can be achieved through economic growth. Both in the context of microeconomics and economics macro, measuring zakat as a regulator of welfare can be used as a reliable norm.

History shows that zakat is able to increase income and foster the prosperity of the country. In the time of Umar bin Abdul Aziz, he suggested that we adopt the government's framework, especially those relating to the zakat and taxation systems. In addition, contemporary ideas put forward by Islamic economists have shown that the zakat mechanism can significantly increase national income and economic growth. These theories are known as the multiplier effect of zakat. Assistance provided only through consumption of aid is sufficient to produce a multiplier effect (zakat multiplier). Zakat can also be received in the form of productive assistance, such as in the form of working capital or money turnover, which of course will produce an even greater multiplier impact. And on national income it also shows that zakat has a beneficial impact on national income, so that it has a beneficial effect on the economic development of a country.

To maximize human potential for economic growth, zakat plays an important role in business. The Zakat Management System (distribution and use) is the only strategy and alternative solution provided by Islam, and is productive and original. It is hoped that, with proper administration, it will be possible to turn mustahiq into muzaki and the poor into the rich (aghniya) (Anik & Prastiwi, 2019). However, many Muslims today still do not understand the importance of giving zakat. Many things are said to be the cause, including: First, the lack of public trust in zakat management organizations. As a result, many people give zakat to mustahik

directly. Second, many Muslims still do not know how to calculate zakat and who is responsible for distributing it (Anjalina, Salsabila, & Fitriyanti, 2020).

#### *Factors Affecting Interest in Paying Zakat*

Online Electronic payments can significantly increase people's ability to make payments online. The aim of electronic payments is to simplify everyone's life, especially for busy people. By allowing these transactions to be carried out quickly and conveniently through various devices connected to the network, electronic payments also increase payment security. In line with that, the Zakat Management Bodies (BAZ and LAZ) are in the same direction with industrial revolution 4.0 issues surrounding information accessibility and information technology-based practicality. As a result, the Zakat Management Agency (BAZ and LAZ)'s solution to society's challenges must collaborate and change with the times. Of course, choosing an efficient fundraising strategy, namely an essential digital approach, is done now rather than having to visit the zakat management office in person. Apart from this, there are many factors or reasons that influence people's interest in paying zakat online.

Apart from feeling easier, more effective and efficient, of course there are still many other considerations that someone makes before making zakat payments online. Based on research conducted by Akmila et al (2022) entitled *Factors that Influence Students' Philanthropic Motivation through Zakat, Infaq and Sadaqah Payments*, it shows that the factors that influence students' interest in paying zakat online are influenced by knowledge, religiosity, convenience, environment. and self-awareness. Then research conducted by Ramadhani & Hapsari, (2022) entitled *Analysis of Factors that Influence the Intention to Pay Zakat Online for the Millennial Generation* shows that transparency, reputation and

trust have a positive effect on the intention of the millennial generation to pay zakat online. Then research also conducted by Kharisma & Jayanto (2021) regarding *Factors that Influence Interest in Using E-Zakat in Paying Zakat, Infaq and Alms* shows that usefulness, risk and transparency influence interest in paying zakat using E-Zakat positively. So it can be concluded that knowledge, religiosity, convenience, environment, self-awareness, transparency, reputation, trust, usefulness and risk are factors that influence a person's interest in paying zakat online. Apart from the factors mentioned above, of course there are many more factors that can influence a person's interest in paying zakat online.

#### CONCLUSION

From the description above, it can be concluded that a Muslim or a business controlled by a Muslim must issue zakat in accordance with religious regulations so that it can be distributed to those who are entitled to receive it. Indonesia has two zakat management organizations, namely BAZ (Badan Amil Zakat) and LAZ (Amil Zakat Institution). Zakat and Tax are conceptually the same, namely that they are high contributions made by society for abundance and allocated by the state according to their respective purposes. The difference lies that zakat is ordered directly by Allah SWT for Muslims, while taxes are regulated by the state for all people in that country. Zakat can play a role in increasing state income and fostering community prosperity. There are many factors that influence online zakat payments, namely knowledge, religiosity, convenience, environment, self-awareness, transparency, reputation, trust, usability and risk.

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