



The Influence of ZIS Literacy and Trust on The Decision to Channel ZIS Through Digital Payment at LAZISMU in Makassar City

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Received: June, 2024; Revised: August, 2024; Published: August, 2024

Abstract

Zakat, Infaq, and Sadaqah (ZIS) not only constitute an obligation for Muslims but also play a crucial role as an alternative source of state financing, capable of stimulating economic activities and enhancing individual purchasing power. The distribution of ZIS acts as a balancing instrument in the financial economic sector of society, referred to as al-maliyah al-ijtima'iyah, which supports communal welfare. This study aims to examine the influence of ZIS literacy and trust levels on the use of digital payment methods for the distribution of ZIS. A quantitative approach is employed, with respondents comprising mustahik from Lazismu Makassar, as well as muzakki and munfiq who utilize digital payments. Data is gathered through questionnaires and analyzed using tests for convergent validity, discriminant validity, composite reliability, and structural model evaluation. The findings indicate that ZIS literacy has a positive and significant effect on the decision of muzakki and munfiq to channel ZIS through digital payments, with an original sample value of 0.325 and a P-value of 0.000. Trust is also found to have a positive and significant impact on the use of digital payment for ZIS distribution, with an original sample value of 0.647 and a P-value of 0.000. Both trust and ZIS literacy play essential roles in enhancing the use of digital payments, facilitating the distribution process, and strengthening the effectiveness of ZIS collection. The study concludes that improving ZIS literacy and trust in zakat management institutions can encourage more muzakki and munfiq to adopt digital payment methods, thereby supporting efficient ZIS management and maximizing the positive impact on community welfare.

Keywords: Zakat infaq sadaqah (ZIS), Literacy, Trust, Digital Payment.

Abstrak

Zakat, Infaq, dan Sadaqah (ZIS) tidak hanya merupakan kewajiban bagi umat Muslim, tetapi juga berperan penting sebagai sumber pendanaan alternatif bagi negara, yang dapat memacu kegiatan ekonomi dan meningkatkan daya beli individu. Distribusi ZIS bertindak sebagai instrumen keseimbangan dalam sektor ekonomi keuangan masyarakat, disebut al-maliyah alijtima'iyah, yang menopang kesejahteraan masyarakat. Penelitian ini bertujuan untuk mengkaji pengaruh literasi ZIS dan tingkat kepercayaan terhadap penggunaan pembayaran digital untuk penyaluran ZIS. Metode kuantitatif digunakan, dengan responden terdiri dari mustahik di Lazismu Makassar serta muzakki dan munfiq yang menggunakan pembayaran digital. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan uji validitas



konvergen, validitas diskriminan, reliabilitas komposit, dan pengujian model struktural. Hasil penelitian menunjukkan bahwa literasi ZIS memiliki pengaruh positif dan signifikan terhadap keputusan muzakki dan munfiq dalam menyalurkan ZIS melalui pembayaran digital, dengan nilai sampel asli 0,325 dan P-value 0,000. Kepercayaan juga ditemukan memiliki pengaruh positif dan signifikan terhadap penggunaan pembayaran digital untuk penyaluran ZIS, dengan nilai sampel asli 0,647 dan P-value 0,000. Kepercayaan dan literasi ZIS berperan penting dalam meningkatkan penggunaan pembayaran digital, yang memberikan kemudahan dalam proses penyaluran dan memperkuat efektivitas pengumpulan ZIS. Penelitian ini menyimpulkan bahwa peningkatan literasi ZIS dan kepercayaan terhadap lembaga pengelola zakat dapat mendorong lebih banyak muzakki dan munfiq untuk menggunakan metode pembayaran digital, mendukung efisiensi pengelolaan ZIS, dan memaksimalkan dampak positif terhadap kesejahteraan masyarakat.

Kata kunci: Zakat Infaq Sadaqah (ZIS), Literasi, Kepercayaan, Pembayaran Digital.

INTRODUCTION

Zakat, Infaq, Sadaqah (ZIS) funds are also an important source of finance for the state in addition to tax funds. In general, the distribution of ZIS funds can help generate and direct the country's economic activities through increasing individual purchasing power. ZIS becomes a balancing instrument in the financial economic sector in society or bias called the term *al-maliyah alijtima'iyah*. Therefore, ZIS has a very important and strategic role in terms of muamalah or the backbone of the welfare of the people (Fikri Izzuddin & Kholilul Rohman, 2022).

Zakat is an obligation for Muslims which has a role as one of the instruments in human development and development. The number of Muslim population in Indonesia in 2021 is 237.53 million people or equivalent to 86.9% of the country's population of 273.32 million people. The large number of Muslim population in Indonesia has an impact on the potential and has significant prospects for the collection of zakat (Kemendagri, 2021).

The potential scale of BAZNAS RI's zakat reached Rp 5.8 trillion. The highest potential for income zakat is occupied by income zakat on BUMN employees amounting to Rp 2.57 trillion, followed by the zakat of national company employees which reached Rp 2.301 billion, next is the potential for zakat of ASN ministry income with a value of Rp 726 billion, then for the potential zakat of ASN Non-Ministerial Government Institutions amounting to Rp 102 billion, the potential zakat of ASN State Institutions Rp 71 billion. Furthermore, the potential zakat of the TNI and Polri was recorded at Rp 46 billion and the potential zakat of BI and OJK employees was recorded at Rp 16 billion (Outlook Zakat, 2023).

The national collection is the total funds raised by various BAZNAS/LAZ throughout Indonesia during the year. The BAZNAS/LAZ in Indonesia are BAZNAS, Provincial BAZNAS, Regency/City BAZNAS, National LAZ, Provincial LAZ, and official Regency/City LAZ that have the obligation to report collection and distribution to BAZNAS

in accordance with the mandate of Law Number 23 Year 2011 on Zakat Management. In addition, in 2020 the national collection above also includes BAZNAS/LAZ in guidance and unreported zakat fitrah, while in 2021 the On Balance Sheet and Off Balance Sheet reporting mechanisms will be applied.

Awareness in fulfilling the obligation of zakat is not directly proportional to the level of understanding that a Muslim whose income has reached the nishab (the minimum limit of ownership assets obliged to pay zakat for one year). The lack of zakat literacy results in many people who do not know the obligatory zakat on the income they get. A person who has adequate knowledge about the obligation to pay zakat has an impact on a person's desire to pay zakat (Alfira Oktaviani, 2022).

Referring to data from the National Amil Zakat Agency Study Center, public understanding of zakat is measured in the national zakat literacy index in 2020 at 66.78%. This index shows that the level of zakat literacy is in the moderate category, which means that people know zakat, but they do not understand deeply about zakat and there are still many questions among the community. Education and socialization about zakat is still needed to improve the zakat literacy of people in Indonesia. The level of understanding and knowledge of the community towards the obligations of a Muslim will affect what will be done as well as in paying zakat, so there is a big chance that he will carry out these obligations correctly, obediently and on his own awareness.

Trust is defined as a person's belief that another person or group of people act in a way that conforms to their ideas. In other words, trust is the confidence we have in the ability of a product to fulfill certain requirements. Trust is created from a process that gradually develops into a kind of trust. Found the results that trust affects the interest in paying zakat, when muzakki trust increases, muzakki interest in paying zakat also increases and vice versa when muzakki trust decreases, muzakki interest in paying zakat also decreases. So trust in zakat institutions can be interpreted as the dependence of zakat obligors on zakat institutions regarding the roles and responsibilities of these institutions in collecting and distributing zakat to entitled recipients (Aziz et al., 2023).

In today's digital era, it tends to change behavior and lifestyle in every activity and transaction carried out. Fintech in Indonesia is a very potential market opportunity and promises financial services that can be accessed by the entire unbanked population. Apart from being used for communication, technology is now also utilized for various other purposes, such as shopping and information exchange. The internet, in particular, is a tool that allows people to get everything they need with little effort, changing lives in many ways and having a great influence. Social relationships between people have evolved to become more effective as a result of technological advancements (Munir & Mais, 2023).

This phenomenon is part of the technological disruption phenomenon. Fintech platforms allow the acceptance of online Zakat payments legally because it does not reduce the legal criteria of Zakat. In fact, sharia-compliant zakat contracts can still be used to make online payments. In addition, the muzaki's desire to use the fintech platform to pay zakat



online is also interpreted as a contract on the condition that the muzaki knows the specific institution that handles the distribution of zakat (Febiana et al., 2021).

Fintech offers many conveniences from buying and selling transactions to offering payment systems to support social activities such as fundraising, zakat, infaq, waqf and donations, has now become a trend (Hidajat, 2020). According to the 2018 world giving index, Indonesia is the most generous country based on three factors, namely donating, helping others and volunteering (Hartnell, 2020). The apji survey (association of Indonesian internet service providers, 2018) shows that the penetration of internet users in Indonesia is currently 64.8% of the total population of 264.16 million people (Hasdiana, 2018).

In this case, the development of fintech in Indonesia is an attraction for both zakat institutions, social institutions and other types of crowdfunding to conduct fundraising. Some institutions have collaborated with e-commerce, online applications and the like to benefit from fintech. Some of these applications provide fintech facilities as a means of fundraising such as kitabisa.com, tokopedia, and bukalapak (Juliana, 2021). The application has been integrated with fintech such as kitabisa.com with go-pay and tokopedia with ovo (Fahmi Ali Hudaefi & Irfan Syauqi Beik, 2020).

As reported by the website bisnis.com (2021) according to ma'ruf amin, the potential for zakat reaches rp. 300 trillion, while the funds collected are still below the target and assesses that zakat management organizations (opz) have not been able to influence the public to channel zakat through the national zakat amil agency (baznas) or zakat amil institutions (laz) and are weak in inviting people who have not paid zakat in the hope that these institutions can increase trust in muzakki (Hayatuddin, 2020).

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LITERATUR REVIEW

Zakat, Infaq, Sadaqah Literacy

The concept of literacy in Islam already exists, which is marked by the first revelation to the prophet Muhammad SAW through the angel Gabriel a.s in the letter Al-Alaq: 1-5. The word iqra in this letter is emphasized twice so that it shows the command to read and gain knowledge by always remembering the greatness of Allah SWT. Therefore, literacy culture has a very important role in the development of literacy until now and the future. So it can be clarified that zakat literacy is the knowledge that a person has regarding the concept of zakat (Alfira Oktaviani, 2022).

UNESCO (2006) divides literacy into three aspects: the ability to write, read and speak, the ability to calculate and the ability to access information and knowledge. In the first aspect, UNESCO emphasizes the general ability that a person must have, namely the ability to write, read and speak and this becomes the basic ability in literacy. In the second aspect, UNESCO also makes the ability to calculate and operate numbers as one of the indicators of a person's literacy level. Then, the ability to access information and knowledge by a person becomes a part that does not escape in measuring a person's literacy level.

In line with the definition given by UNESCO, the Big Indonesian Dictionary (KBBI) (2016) also defines literacy into three aspects, namely the ability to write and read, knowledge or skills in certain activities and the ability of individuals to process information and knowledge to gain life skills. So to find out the level of literacy can look at these three aspects.

Related to zakat literacy, currently there is no absolute definition found in textual books or research studies on zakat literacy, so the direct definition of zakat literacy has not been found. However, if it is paired with the definition of literacy in general, then zakat literacy can be interpreted as a person's ability to read, understand, calculate and access information about zakat, which in turn will increase the level of awareness in paying zakat.

Trust in zakat institutions means the desire of muzakki to rely on these zakat institutions to distribute their zakat to mustahik because muzakki believe that these institutions are trustworthy, professional, and transparent. Consumer trust in brands is very important for companies so that their products become solutions for consumers in meeting their needs. Consumer trust in the brand is important to determine a person's decision to donate to a platform.

Digital Payment

Digital Payment according to Gaol is a payment system that has been specifically developed to handle the payment of goods electronically over the internet. Digital Payment according to Gaol is a payment system that has been specifically developed to handle the payment of goods electronically over the internet.

According to Bank Indonesia, electronic money or e-money is any form of money that can be accessed online and stored on a server or chip card (microchip in ATM cards, credit cards, debit cards). This object, which is categorized as modern money, can be used for all kinds of transaction needs including payments, credit card bills, insurance payments and cash withdrawals. Electronic money is an electronic payment system used for online transactions, namely digital elements that are created and can be used as money.

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RESEARCH METHODS

The research conducted by researchers is a type of quantitative research. Quantitative research deals with quantification and analysis of variables to obtain results. Quantitative research methods also explain a problem or phenomenon through data collection in numerical form and analyze with the help of mathematical methods, especially statistics. Based on the above definition, it can be concluded that quantitative research is data collected and analyzed using statistical methods.

This study analyzes several variables that will be used by the research, namely, zakat infaq and sadaqah (ZIS) literacy, trust and digital payment. In this study, the number of respondents was 30 people. The response criteria in this study are:

1. Mustahik in Lazismu Makassar
2. Muzakki and Munfiq who channel ZIS through digital Payment

RESULTS AND DISCUSSION

Results

1. Evaluation of the Measurement Model n (Outer Model)

- a. Convergent Validity Test

Table 1. Convergent Validity Test

	Digital Payment	Awerness	Literacy ZIS
X1.1			0,889
X1.2			0,898
X1.3			0,869
X2.1		0,864	
X2.2		0,906	
X2.3		0,883	
Y1.1	0,882		
Y1.2	0,834		
Y1.3	0,843		
Y1.4	0,947		

From the table above, we can understand that the indicators of the four variables have a value above 0.7 and the AVE value is greater than the other constructs.

b. Distriminant Validity Test

Table 2. Distriminant Validity Test

	Digital Payment	Trust	Literacy ZIS
X1.1	0,655	0,600	0,889
X1.2	0,730	0,758	0,898
X1.3	0,739	0,597	0,869
X2.1	0,693	0,864	0,598
X2.2	0,821	0,906	0,570
X2.3	0,825	0,883	0,782
Y1.1	0,882	0,768	0,692
Y1.2	0,834	0,788	0,750
Y1.3	0,843	0,744	0,550
Y1.4	0,947	0,808	0,802

From the table above, we can understand that the indicators of the three variables have met the criteria for discriminant validity, because the cross loading value is greater than the loading factor determined.

c. Composite Reliability Test and AVE

Table 3. Composite Reability Test and AVE

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Digital Payment	0,900	0,904	0,931	0,770
Kepercayaan	0,861	0,868	0,915	0,782
Literasi ZIS	0,863	0,865	0,916	0,784

Based on the table above, the results show that the composite reliability and Cronbach's alpha values are all greater than 0.50 so that all of them are said to be valid and reliable and can be continued to the next test.

2. Structural Model Evaluation (Inner Model)

a. R-Square Test

Table 4. R-Square Test

	R Square	R Square Adjusted
Digital Payment	0,834	0,821

From the table above, it shows that the R-square value is in the strong category because it is greater than 0.70. So it can be explained that all independent variables simultaneously have a 70% influence on Digital Payment, the remaining 30% is influenced by other variables not explained in this study.



b. Path Coefficient Test

Table 4. Path Coefficient Test

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Kepercayaan -> Digital Payment	0,647	8,385	0,000
Literasi ZIS -> Digital Payment	0,325	3,687	0,000

From the results of the table above, the direct and indirect effects between variables can be obtained as follows :

1. Trust has a positive and significant effect on Digital Payment with an original sample value of 0.647 and a P-value of 0.000. This result shows that the original sample value is positive and the p-value of 0.000 is smaller than 0.05. The results of these results indicate that trust has a positive and significant effect on Digital Payment.
2. ZIS literacy has a positive and significant effect on Digital Payment with an original sample value of 0.325 and a P-value of 0.000. This result shows that the original sample value is positive and the p-value of 0.000 is smaller than 0.05. The results of these results indicate that ZIS Literacy has a positive and significant effect on Digital Payment.

Discussion

The test results found that literacy has a positive influence on the decision of muzakki and munfiq in channeling their ZIS through digital payment, this is in line with research conducted by Ahmad et al, where his research concluded that the variables of knowledge, transparency, institutional reputation have a positive and significant effect on the decision of muzaki to pay zakat at BAZNAS Yogyakarta city. This was also conveyed by Niken et al, who concluded that the variables of ZIS literacy, trust, brand awareness simultaneously affect the decision to channel zakat and donations by 66.4%. While the remaining 33.6% is explained by other exogenous variables outside this study.

Trust has a positive and significant effect on muzakki and munfiq in channeling their ZIS through Digital Payment. This is also in line with the results of research conducted by Roikhan which shows that trust and knowledge affect the interest in paying zakat, infaq and sadaqah. This variable is reinforced by research conducted by Ulfa which concluded that LAZ reputation and digital ZIS payment methods have a positive and significant effect on the decision of muzakki to pay ZIS through digital payments, because LAZ is well known and trusted by muzakki as a place to channel ZIS and is supported by technological advances that make it easier for muzakki to pay ZIS using the bank transfer method or QRIS scan anywhere and anytime.

CONCLUSION AND RECOMMENDATIONS

This research has highlighted the significant roles of Zakat, Infaq, and Sadaqah (ZIS) as not only religious obligations for Muslims but also as pivotal sources of alternative state financing. The distribution of ZIS serves as a crucial instrument in balancing economic activities within society, contributing to enhanced individual purchasing power and overall welfare. The study focused on examining the impact of ZIS literacy and trust levels on the utilization of digital payment methods for ZIS distribution. Through quantitative analysis, it was found that higher levels of ZIS literacy positively influence the decision of muzakki and munfiq to use digital payment channels. Similarly, trust in zakat management institutions significantly enhances the adoption of digital payment methods for ZIS distribution.

Based on the findings, the following recommendations are proposed is enhancing ZIS Literacy: Initiatives should be undertaken to improve public knowledge and understanding of ZIS obligations and benefits. This can be achieved through educational campaigns, workshops, and leveraging digital platforms for widespread dissemination of information. Building Trust in Zakat Institutions: Zakat management institutions should prioritize transparency, accountability, and efficient service delivery to build and maintain trust among muzakki and munfiq. Regular reporting and clear communication about fund usage and impact are essential in this regard.

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