



# OPTIMIZATION OF ZAKAT RECEIVING THROUGH THE DIGITAL PLATFORM AT THE ZAKAT MANAGEMENT FOUNDATION IN SURABAYA

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## Abstract

This study aims to determine and describe the influence of religiosity and service quality on people's interest and decision to pay zakat through digital platforms. The research uses quantitative research methods. The population in this study is all people who pay zakat through a digital platform with a sample of 97 respondents. Data collection techniques using the method of observation, interviews, documentation and other data. Data analysis uses SPSS analysis with the aim of testing the religiosity variable, service quality variable, community decision variable to pay zakat through digital platforms and public interest in paying zakat through digital platforms. The results of this study indicate that the religiosity variable and service quality variable greatly influence the interest and decision of the community to pay zakat through digital platforms because it makes it easier for people to pay zakat which can be done anytime and anywhere.

**Keywords:** *Religiosity, Service Quality, Interest, Decision.*

## 1. INTRODUCTION

Indonesia is a country with the largest Muslim population in the world and a country with the largest potential for zakat. Zakat is one of the pillars of Islam that must be paid on the assets of a certain individual. Zakat is included in the third pillar of Islam after the shahada in the first part and prayer in the second part. Zakat is one of the noble forms of worship in Islam, therefore in the Qur'an, the word zakat is mentioned up to 30 (thirty) times, with another 27 (twenty seven) mentioned together with prayer.

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Zakat which is one of the five pillars of the pillars of Islam, where zakat is paid more than as a vertical worship, namely zakat is a horizontal worship between humans which is a bridge of social relations between the rich and the poor. This zakat worship is also one of the activities as a property cleaner, as mentioned in the Qur'an QS At Taubah verse 103 which means "Take zakat from some of their assets, with zakat you clean and purify them and pray for them. Your prayer is real. it (becomes) peace of mind for them. And Allah is all-hearing, all-knowing".

The order regarding zakat Shoum began to be carried out after Rasulullah SAW migrated to Medina and lived there for 17 months, where verses 183 to 184 of surah Al-Baqarah were revealed, right in the month of Shaban year 2 H which means "O you who believe, it is obligatory upon you fast as it was prescribed for those before you so that you may be pious." (QS Al Baqarah: 183). "(That is) a certain number of days. So whoever among you is sick or on a journey (then does not fast), then (must make up) the number of days (which he did not fast) on other days. And for people who are hard to do it, it is obligatory to pay fidyah, which is to feed a poor person. But whoever does good deeds willingly, it is better for him, and your fasting is better for you if you know. (QS Al Baqarah: 184). This is then re-explained in the hadith about zakat fitrah by Ibn Umar which reads: "From Ibn Umar, in fact Rasulullah SAW has made zakat fitrah obligatory in the month of Ramadan for people equal to 1 sa' of dates, or 1 sha' of wheat, obligatory on people free, slaves, men and women, from the Muslims." (HR. Muslim).

According to Beik (2010) says "that the concept of zakat basically has 3 (three) main dimensions including the economic dimension, the social spiritual dimension, and the personal dimension". Zakat is one of the facilities or means of worship as well as the purification and cleansing of the soul of a Muslim. Through tithing, a person's religious level has increased, this is because zakat can stimulate a person to have a work ethic or high morale. "Beik describes in the economic dimension, zakat has 2 (two) main concepts, the first is the mechanism of sharing in the economy and fair economic growth". If a deeper study is carried out, the three dimensions have a positive relationship with the parameters or measures of human development and development which consist of decent living standards, education and health.

The management of zakat in Indonesia has been regulated in Law Number 38 of 1999 which regulates all activities related to planning, organizing, implementing and supervising the collection and distribution and utilization of zakat funds. According to the Law of the Republic of Indonesia Number 38 of 1999 the existence of zakat is very important. This is because the existence of zakat management can improve services for the community in paying zakat in accordance with religious guidance, increasing the function and role of religion in an effort to realize social welfare and social justice, as well as increasing the usability and effectiveness of zakat. However, Law Number 38 of 1999 concerning the management of zakat is still not optimal with the development of zakat in Indonesia, therefore the DPR-RI passed Law Number 23 of 2011 to replace Law Number 38 of 1999 to facilitate zakat management activities which continue to develop in Indonesia and improve services for the community in paying zakat in accordance with the guidance of the Islamic religion. In Law No. 23 of 2011

Article 17 states that to assist BAZNAS in the implementation, collection, distribution and utilization of zakat, the public can form an Amil Zakat Institution (LAZ). The collection of zakat is carried out by amil zakat institutions which consist of elements from the community and government whose formation is adjusted to the regional level. In managing zakat, the amil zakat institution must be able to apply three aspects, namely trustworthy, professional and transparent. These three key aspects are called the principle of "Good Organization Governance." By implementing these three key aspects, an organization or zakat management institution will be more trusted by the wider community.

Research conducted by IPB and BAZNAS shows that the potential for zakat in Indonesia is IDR 217 trillion. However, this enormous amount of potential has not been directly proportional to the realization of collecting zakat obtained in the field. BAZNAS data for 2018 shows that the acquisition of zakat was recorded at IDR 8.1 trillion, which means an increase of 31.8% from the previous year, namely in 2017 amounting to IDR 6.2 trillion. Even though it experienced an increase of 31.8% in 2018, the increase was only around 3 trillion Rupiah each year. According to Setiawan (2018) conducted research on the relationship between religiosity and reputation on muzakki's interest in paying zakat. As a result, religiosity and reputation affect the muzakki's interest in paying professional zakat. This study shows that when paying professional zakat it is a form of religiosity in carrying out worship, as well as a sense of trust in the institution that has been entrusted with the distribution of zakat.

According to Sariningsih (2019) conducted research on the Analysis of the Influence of Knowledge of Zakat, Religiosity, and Motivation to Pay Zakat on the Interest to Pay Zakat for Professions, in this study it shows that there is a positive and significant influence on religiosity, motivation to pay professional zakat. Hani Fitria Rahmani and Wala Erpurini (2020) conducted research on the Effects of Trust and Application of Zakat Application Technology on Public Interest in Zakat. This study shows that very high trust can emphasize interest in the community to tithe through zakat application technology. Quoting the 2018 Charities Aid Foundation survey, it is stated that Indonesia ranks first as a country with the most generous population. Three factors are the main assessment, namely the willingness to donate money, helping strangers, and willingness to volunteer in various social activities. A generous community supported by digital technology should make ZIS distribution more optimal, transparent and fast. This is because our donations go directly to the account of the charity fund management institution without even a penny deducted.

## **Interest**

Interest can be interpreted as a desire that arises from a person's attention to goods, objects or it can also be said to be an urge to do certain activities. According to Ahmadi in Soraya (2018: 17) Interest is the same as attention, between interest and attention is generally considered the same / there is no difference. Indeed, both are almost the same and in practice always go hand in hand with each other. if a person's fixation on an object actually begins with an interest in it. According to Shaleh and Wahab in Soraya (2018: 18) Interest is a tendency to pay attention and act on people,

activities or situations that are the object of that interest accompanied by feelings of pleasure. In other words, there is an effort (to approach, know, master and relate) from the subject which is carried out with a feeling of pleasure, there is an attraction from the object. Based on emergence, interests can be divided into primitive interests and cultural interests, namely:

a. Primitive interest is interest that arises because of biological needs or body tissues, for example the need for food.

b. Cultural interest is an interest that arises because of the learning process.

Based on the direction, interest can be divided into intrinsic and extrinsic interest, namely:

a. Intrinsic interest is interest that is directly related to the activity itself, this is a more basic or genuine interest.

b. Extrinsic interest is interest related to the ultimate goal of the activity.

Based on how to express, interest can be divided into four, namely:

a. Expressed interest is an interest that is expressed by asking the subject to state or write down all activities, both those that are liked and those that are least liked.

b. Manifest interest is an interest that is expressed by observing or making direct observations of the activities carried out by the subject or by knowing his hobbies.

c. Tested interest is an interest expressed by summarizing the results of existing objective test answers.

d. Interior interest is an interest that is expressed by using standardized tools, containing questions to the subject.

According to (Crow and Crow) in his book Abdul Rahman Saleh (2004: 263) argues there are three factors that influence the emergence of interest, namely:

a. Encouragement from within the individual, namely stimulation that comes from the environment or scope that is in accordance with the wishes or needs of a person will easily generate interest. For example the tendency towards learning, in this case someone has a desire to know about science.

b. Social motives can be a factor that arouses interest in carrying out a particular activity. For example, someone is interested in high achievement in order to get a high social status as well.

c. Emotional factors, namely feelings and emotions, have an influence on objects, for example a successful journey that is used by individuals in a particular activity can also evoke feelings of pleasure and can increase enthusiasm or strong interest in these activities. Otherwise the failure experienced will cause one's interest to develop.

According to Lucas and Britt (2003:16) states that the aspects contained in interest are as follows:

a. Interest (Interest) which is the concentration of attention and feelings of pleasure.

b. Desire is indicated by the urge to have.

c. Confidence (Cinvection) is shown by the feeling of individual confidence in the quality, usability, and benefits of the product to be purchased.

So interest is a gift bestowed by Allah SWT to all of us. However, that does not mean we just stand by and this interest can develop by itself. But we must make an effort to

develop God's gifts to the fullest so that these gifts can be used properly for ourselves and the environment we are in.

## **Decision**

Decision is a conclusion of a process to choose the best course of action from a number of alternatives. Meanwhile, decision making is a process that includes all thoughts and activities that are combined to prove and show the best choice. Therefore decision theory is an analytical technique related to decision making through various models. In particular, decision making requires a number of goals and objectives, a number of alternative actions, risks or gains and each different alternative and selection criteria that can pay attention to the best course of action. According to Robbins and Coulter in Fahmi (2013) decision-making techniques can be classified by looking at the conditions or situations that existed at the time the decision was made. Based on this method the decision can be divided into several models, namely:

a. Decision models in Certain Conditions.

This model is the most basic model which is usually called a deterministic model, assuming that future events besides the data can be determined with certainty also the occurrence will not deviate from what is predicted. This decision is assumed to also apply to estimates of what is produced or caused by each decision alternative

b. The decision model in Risk Conditions is that each decision alternative has the possibility of more than one occurrence. The large number of possible outcomes or consequences of the implementation of each alternative decision is generally caused by the imperfection of the data used as the basis for the analysis. It should be noted that in order to be categorized as a decision model with a high risk, the probability of occurrence of one alternative decision must be known

c. The decision model in Uncertain Conditions is that each decision alternative has the possibility of more than one occurrence differences in decision models.

The following are some of the basics of decision making, including:

1. Decision Making Based on Intuition, namely decision making based on feelings which are often subjective. Decision-making based on intuition takes a short time, for problems with limited impact, in general, intuitive decision-making will give unilateral satisfaction and feelings. The subjective nature of this intuitive decision provides the following advantages:

a. Decision making by one party so it is easy to decide.

b. Intuitive decisions are more appropriate for problems of a humanitarian nature

2. Rational Decision Making, namely decision making based on rational thinking and more objective considerations. Rational decisions related to the efficiency of thought. The problems faced are problems that require rational solutions. Decisions made based on rational considerations are more objective and measurable.

3. Decision Making Based on Experience, namely decision making based on the experiences gained so that it can be used to estimate what is the background of the problem and what is the direction of its resolution. Decisions based on experience are very beneficial for practical knowledge in the future.

4. Fact-Based Decision Making, namely decision making based on empirical data and real facts so as to provide valid decisions so that the level of trust in decision makers can be higher. The term fact needs to be associated with the term data and information. A collection of facts that have been systematically grouped is called data. While information is the result of processing of data. Thus, the data must be processed first into information which is then used as the basis for decision making.

5. Decision Making Based on Authority, namely decision making based on the authority/position held by someone who becomes a leader. Everyone who becomes the leader of the organization has the duty and authority to make decisions in order to carry out activities for the achievement of effective and efficient organizational goals.

### **Religiosity**

Religiosity is called "Religiosity" in English and "relegare" in Latin, which means binding. Religious belief in this study is a person's understanding of the norms of sharia law, especially those related to the obligation of zakat, which greatly influences a person's awareness to pay zakat to mustahiq zakat. So it can be said that the better a person's attitude towards an object (zakat obligation), the higher the possibility that someone will do things that are in accordance with that object. According to Vorgote in Syaiful Hamali (2014) argues that every attitude of religiosity is defined as behavior that knows and is willing to consciously accept and approve the images that are bequeathed to it by society and which are made its own, based on faith, beliefs that are manifested in daily behavior.

Religiosity as being religious includes various sides or dimensions that do not only occur when a person performs ritual behavior (worship), but also when carrying out other activities driven by supernatural powers. It can be interpreted that the notion of religiosity is how capable an individual is of carrying out aspects of religious belief in the life of worship and other social life. From the several definitions stated above, it can be concluded that religiosity is a form of human relationship with its creator through religious teachings that have been internalized within a person and are reflected in his attitudes and behavior on a daily basis. According to Glock & Stack in Djamaludin Ancok (2012) there are five dimensions of religiosity, namely:

- a. The dimension of belief This dimension contains hope in which religious people adhere to certain theological views and acknowledge the truth of that doctrine
- b. Dimensions of religious practice. This dimension includes obedience behavior and things that show commitment to the religion one adheres to. These religious practices consist of two important classes namely ritual and observance.
- c. Experience dimension. This dimension contains and pays attention to the fact that all religions contain certain expectations, although it would be incorrect to say that a person who is well religious will at some point attain subjective and direct knowledge of ultimate reality.
- d. Dimensions of religious knowledge. This dimension refers to the hope that religious people have at least a number of foundations, beliefs, rites, scriptures, and traditions.
- e. The dimension of practice or consequence. This dimension refers to identifying the consequences of one's religious beliefs, practices, experiences, and knowledge.

Thus one's understanding of sharia norms, especially with the obligation of zakat, greatly affects the level of public awareness in paying zakat. So that the better a person's attitude towards an object (zakat obligation), the higher the possibility for someone to do things that are in accordance with that object. Therefore, the research hypothesis is:

H1: Religiosity has a positive correlation with people's interest in paying zakat using digital platforms.

H2: Religiosity has a positive correlation with people's decisions to pay zakat using digital platforms.

### **Service Quality**

Quality is a word that for service providers is something that must be done well. The application of quality as a characteristic of product appearance or performance is a major part of the company's strategy in order to achieve sustainable excellence, either as a market leader or a strategy to continue growing. According to Kotler, service is something intangible which is an action or performance offered by one party to another and does not cause any transfer of ownership. According to Parasuraman in Fandy Tjiptono (2016) in evaluating services that are intangible, consumers generally use the following dimensions:

1. Direct Evidence (Tangible). Direct evidence includes physical, equipment, employees, and means of communication
2. Reliability. Reliability, namely the ability to provide the promised service promptly, accurately and satisfactorily
3. Responsiveness. Response, namely the desire of staff and employees to help customers and provide responsive service
4. Guarantee (Assurance). Assurance regarding the knowledge, ability, courtesy and trustworthiness of the staff, free from harm, risk or doubt
5. Empathy. Empathy includes ease in making relationships, good communication, personal attention, and understanding customer needs.

According to Kotler in Pertiwi (2021), service quality is a service that can be provided by one person to another. These actions can be intangible actions and are not anyone's commodity or property. Basically service is an action performed by the seller to the buyer/consumer to satisfy the needs and desires of consumers. This action aims to achieve customer satisfaction itself. Services can be provided when consumers choose a product or after completing a product purchase transaction. Good service has a positive impact on your business because it turns your customers into loyal customers and benefits your business. Service is a consumer's sense of comfort followed by a friendly attitude and responsiveness to their needs. Services are rendered as actions or attitudes taken by individuals or businesses to satisfy their customers. The superiority of a service offering depends on the uniqueness and quality of the service, and whether the service meets customer expectations and desires. Therefore, the research hypothesis is:

H3: Service quality has a positive correlation with people's interest in paying zakat using digital platforms.

H4: Service quality has a positive correlation with people's decisions to pay zakat using digital platforms.

### **Fundraising**

According to the language, fundraising means raising funds or raising funds, while according to terms, fundraising is an effort or process of activities in order to collect zakat funds and other resources from the community, both individuals, groups, organizations that will be channeled and utilized for mustahik. The collection of zakat when viewed from history has existed since the time when zakat was prescribed. The approach in collecting Zakat (fundraising) since the early days of Islam was through the power of the Ruler (government) and the approach was through power and willingness (al-Qardhawi, 1973). Data requirements for muzakki and mustahik as well as work programs should be based on survey results to reflect field conditions. While the balance sheet or statement of financial position is needed as evidence that LAZ already has a good bookkeeping system. Statement of willingness to be audited so that the principles of transparency and accountability are maintained. After receiving the inauguration, the Amil Zakat Institution has the following obligations:

1. Immediately carry out activities in accordance with the work program that has been made.
2. Prepare reports, including financial reports.
3. Publish audited financial reports through the mass media.
4. Submit a report to the government.

The rules as described above are enforced so that the management of zakat, infaq, shadaqah and other funds, both by institutions formed by the government and those initiated by the community can be more professional, trustworthy and transparent so as to have a positive impact on empowerment and welfare of the people. Fundraising objectives in Chapter II Article 5 of Law no. 38 of 1999 stated that the management of zakat through amil zakat has the following objectives:

1. Improving services for the community in paying zakat in accordance with religious demands.
2. Improving the function and role of religion in efforts to realize social welfare and social justice.
3. Increase the efficiency and yield of zakat

So from some of the definitions above it can be concluded that the purpose of fundraising (fundraising) is a service for the community to provide funds (donations) in the form of zakat, infaq, or shadaqah to institutions to be managed in the form of goods or services that have material value, so that increasing the effectiveness and yield of zakat as well as the function and role of religion in an effort to realize social welfare and social justice.

### **Digital Platforms**

E-commerce can be interpreted as business activities with the help of digital technology or the internet online, for example buying and selling and online payment systems. This online business can use the web, email and social media. Advances in



information technology have a positive influence on increasing trade traffic, both for business actors and especially for consumers. One proof of the advancement of information technology that consumers feel the benefits of in the field of trade is e-commerce. Through e-commerce, consumers have wider space for transactions, so consumers have the ability to collect and compare the goods and services they want, and consumers become more active.

Electronic Commerce (e-commerce) is a new concept that is usually described as the process of buying and selling goods or services on the World Wide Web Internet or the process of buying and selling or exchanging products, services and information through information networks including the internet. E-commerce can be defined from the following perspectives:

- a. Communication Perspective: e-commerce is the delivery of information on products/services, or payments via telephone lines, computer networks or other electronic means.
- b. Business Process Perspective: e-commerce is the application of technology towards the automation of business transactions and workflows.
- c. Service Perspective: e-commerce is one of the tools that fulfill the desires of companies, consumers and management in cutting service costs while improving product quality and service accuracy.
- d. Online perspective: e-commerce is related to the capacity to buy and sell products and information on the internet and other online services

The presence of the internet removes the limitations of space and time. A zakat management company or organization will have equal opportunities to access and be accessed by the wider community, while the benefits that can be obtained for the organization or institution are:

- a. Expanding the market to include national markets and global markets, so that companies can reach more customers and strengthen relationships with business partners.
- b. Reducing costs in terms of preparation, manufacturing process, distribution, storage and all matters related to access to information using paper-based materials.
- c. Allows companies to realize highly specialized businesses
- d. Reduce inventory and overhead costs by facilitating “pull” type value chain management where the process starts from customer orders and uses just-in-time manufacturing
- e. Reduce the time between payment and receipt of products/services.
- f. Increase employee productivity through business process reengineering
- g. Reducing telecommunications costs, because it is much cheaper to use internet facilities than using a VAN
- h. Access information faster

There are quite a number of benefits that can be felt by using the Marketplace e-commerce platform in collecting zakat funds, for example amil zakat institutions that have collaborations with e-commerce, including the ability to capture global markets via the internet. By providing access to the relationship between suppliers and consumers, e-commerce also shortens the product distribution chain. Minimizing costs

is one of the advantages that is generally associated with implementing e-commerce. Based on these problems the researcher formulated the following hypothesis:

H5: Religiosity and service quality have a significant effect on people's interest in paying zakat using digital platforms.

H6: Religiosity and service quality have a significant impact on people's decisions to pay zakat using digital platforms.

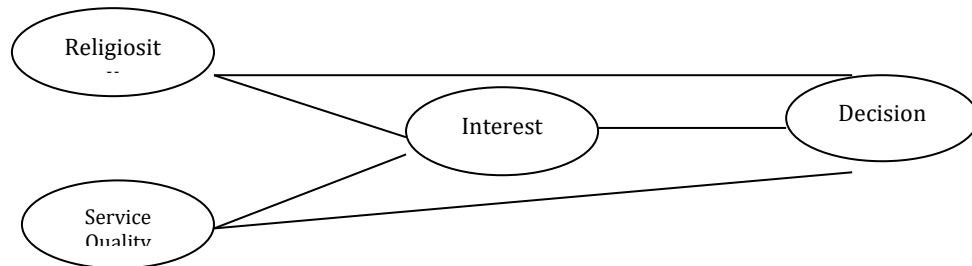


Figure 1. Conceptual Research Model

## 2. METHOD

### Design

This type of research is explanatory research, research that explains the causal relationship between research variables through hypothesis testing, namely by testing the proposed hypothesis, so that by testing the hypothesis it will be known that there is a significant difference between the effect of the independent variables on the dependent variable (Sugiyono, 2014). The approach used in this research is a quantitative approach, then the types and sources of data in the research are primary data and secondary data. The population is all donors of the al falah social fund foundation who pay zakat through a digital platform recorded until 2022, totaling more than 161,000 donors (www.ydsf.org, 2022). The method for taking the sample in this study used non-probability sampling, namely the accidental sampling technique. According to Sugiyono (2011) accidental sampling is a sampling technique based on coincidence, that is, anyone who accidentally/accidentally meets the researcher can be used as a sample, if it is deemed that the person met by chance is suitable as a data source that meets the criteria 1) people who pay zakat through a digital platform at a zakat management foundation, and 2) aged 17-50 years. To determine the number of samples, the researchers followed the guidelines for the minimum number of samples needed according to Ho and Lin's research (2010), namely 97 people who pay zakat through digital platforms at zakat management foundations using SPSS analysis.

### Measurement

The measurement scale used in this study was adapted from a scale that had been used by previous researchers. All research variables were measured using a scale of 5 from the First Likert, using a questionnaire consisting of ten questions for the independent variable and eight questions for the dependent variable. This questionnaire was given to respondents using digital platforms. All questions in the

questionnaire in this study are closed to become the privacy of the respondents. Assessment of the tendency of people's interest and decisions to pay zakat through digital platforms is measured using a Likert scale because it has been proven to have good validity and reliability based on various studies. According to Sugiyono (2016) the Likert scale is used to measure attitudes, opinions and perceptions of a person or group of people about social phenomena. With a Likert scale, the variables to be measured are translated into variable indicators. Then these indicators are used as a starting point for compiling instrument items which can be in the form of statements or questions. The answer to each instrument item that uses a Likert scale has a gradation from very positive to very negative. This study used the Statistical Package for the Social Sciences (SPSS) analysis program used for processing and analyzing data that has statistical analysis capabilities as well as a data management system with a graphical environment and reporting procedures following the guidelines of Hair et al. (2019).

### **Analysis Techniques**

In this study the use of the Statistical Package for the Social Sciences. (SPSS) aims to perform data analysis in research. Data in the SPSS Data Editor must be formed in the form of rows (cases) and columns (variables). Cases contain information for one unit of analysis, while variables are information collected from each case. The data view is data that looks like excel, this data view is a worksheet, while the variable view acts as an operational definition whose results will later be seen in the data view. The results of the analysis appear in the SPSS Output Navigator Base System Procedure which generates pivot tables.

## **3. RESULT AND DISCUSSION**

### **3.1 Characteristics of Respondents**

Table of Respondent Characteristics

	Frequency	Percentage
Gender		
Male	41	42

Female	56	58
Age		
17-27	3	3
28-37	50	52
38-47	29	30
17-27	15	15
Profession		
Student	10	10
Entrepreneur	21	22
Civil Servants	36	37
Private	30	31

Source: Primary data processed

Based on the table above, it can be seen that in this study, female respondents were more dominant than male respondents, respondents aged 28-37 were more dominant than respondents of other ages and respondents with jobs as civil servants were more dominant than respondents with other jobs.

### 3.2 Descriptive Analysis

Table of Descriptive Analysis

Variabel	Mean	SD	Min	Max
Interest	4,1237	0,68096	2	5
Decision	4,0103	0,56816	2	5
Religiosity	4,1237	0,62813	2	5
Service Quality	4,0309	0,56816	2	5

Source: Primary data processed

Based on the table above, it explains that the mean value is 4.1237 in the interest variable, the mean value is 4.0103 in the decision variable, the mean value is 4.1237 in the religiosity variable and the mean value is 4.0309 in the service quality variable. For the standard deviation of 0.68096 on the interest variable, the standard deviation of 0.56816 on the decision variable, the standard deviation of 0.62813 on the religiosity variable and the standard deviation of 0.56816 on the service quality variable. Of all the questions, the mean value is > 3.0000, which means that the respondents answered that they agreed with the questions asked.

### 3.3 Regression Test Analysis, Correlation Test and Hypothesis Test

Table of Regression Analysis Test Results, Correlation Tests and Hypothesis Tests

Variable	B	SE	T	P – value
Interest	0,46	0,452	0,102	0,919
Religiosity	0,918	0,27	34,227	0,000
Service Quality	0,118	0,031	-3,836	0,000
Decision	-1.109	0,455	-2,435	0,017
Religiosity	0,023	0,27	0,835	0,406
Service Quality	0,823	0,31	26,495	0,000
Variable	R	R Square	Ajd R Square	F - Statistik
Interest	0,976	0,952	0,951	930,397
Decision	0,967	0,935	0,934	675,873
Variable	F	Sig	Mean Square	Sum Square
Interest	930.397	0,000	210.638	421.276
Decision	675.873	0,000	155.130	310.260

Source: Data processed by SPSS

### 3.3.1 Regression Test Analysis

The model used to test the effect of these variables is stated in the equation below (Amos, 2014: 140-141):

$$Y = \alpha + b_1X_1 + b_2X_2$$

$$Y_1 = 0.46 + 0.918X_1 + 0.118X_2$$

$$Y_2 = -1.109 + 0.023X_1 + 0.823X_2$$

The Multiple Linear Regression equation above can be explained as follows:

The constant ( $\alpha$ ) is 0.46 meaning that if the independent variable, namely Religiosity, has a value of 0 (zero), the dependent variable, namely the public's interest in paying zakat on digital platforms ( $Y_1$ ), has a one-way effect, increasing by 0.46. The regression coefficient of the Religiosity variable is 0.918 with a positive value, meaning that Religiosity has the same effect as people's interest in paying zakat on digital platforms and if the value of Religiosity increases by 1 then the value of people's interest in paying zakat on digital platforms will increase by 0.918 assuming other variables remain constant. The regression coefficient of the Service Quality variable is 0.118 with a positive value, meaning that religiosity has the same effect as the community's decision to pay zakat on the digital platform and if the value of service quality increases by 1, the value of the community's decision to pay zakat on the digital platform will increase by 0.118 assuming other variables remain constant.

The constant ( $\alpha$ ) is -1.109 meaning that if the independent variable, namely Service Quality, has a value of 0 (zero), then the dependent variable, namely the community's decision to pay zakat on digital platforms, the higher the Service Quality, the lower the interest is -1.109. The regression coefficient of the Religiosity variable is 0.023 with a positive value, meaning that the Quality of Service has an effect in the direction of the community's decision to pay zakat on the digital platform and if the value of Religiosity increases by 1 then the value of the community's decision to pay zakat on the digital platform will increase by 0.023 assuming other variables remain constant. The regression coefficient of the Service Quality variable is 0.823 with a positive value, meaning that Service Quality is in the same direction as the public's interest in paying zakat on digital platforms, and if the value of Service Quality increases by 1 then the value of community interest in paying zakat on digital platforms will increase by 0.823 assuming other variables with steady state.

### **3.3.2 Correlation Test Analysis**

From the table above it can be seen that the correlation coefficient is 0.976 and the coefficient of determination in this study can be seen from the R square obtained at 0.952. This means that 95.2% can be explained by the variable Religiosity, Quality of Service, which influences people's interest in paying zakat on digital platforms, and the rest is influenced by other variables not examined in this study.

From the table above it can be seen that the correlation coefficient is 0.967 and the coefficient of determination in this study can be seen from the R square obtained at 0.935. This means that 93.5% can be explained by the variable Religiosity, Service Quality, which influences people's decisions to pay zakat on digital platforms, and the rest is influenced by other variables that were not examined in this study.

### **3.3.3 Hypothesis Test**

Religiosity variable T test on people's interest in paying zakat through digital platforms.

The regression coefficient value of the Service Facilities variable in the table is 0.918 and the tcount value is 34.227 with a significance value of  $0.000 \leq$  a significance level of 0.05 so that the alternative hypothesis H1 is accepted. Thus Religiosity partially has a positive and significant effect on people's interest in paying zakat through digital platforms .

T-test of Service Quality variable on public interest in paying zakat through digital platforms. The regression coefficient value of the Service Quality variable in the table is 0.118 and the tcount is 3.836 with a significance value of  $0.000 \leq$  a significance level of 0.05 so that the alternative hypothesis H2 is accepted. Thus the quality of service partially has a positive and significant effect on people's interest in paying zakat through digital platforms.

Religiosity variable T test on people's decision to pay zakat through digital platforms. The regression coefficient value of the Service Facility variable in the table is 0.023 and the tcount value is 0.835 with a significance value of  $0.000 \leq$  a significance level of 0.05 so that the alternative hypothesis H3 is accepted. Thus Religiosity partially has

a positive and significant effect on people's decisions to pay zakat through digital platforms .

T-test of Service Quality variable on people's decision to pay zakat through digital platforms. The regression coefficient value of the Service Quality variable in the table is 0.823 and the tcount is 26,495 with a significance value of  $0.000 \leq$  a significance level of 0.05 so that the alternative hypothesis H4 is accepted. Thus Service Quality partially has a positive and significant effect on people's decisions to pay zakat through digital platforms.

### **3.3.4 Simultaneous Test**

Empirically, the Fcount value of the independent variable, namely the public's interest in paying zakat on the digital platform in the table above, is 930,397 with a significance of  $0.000 \leq$  a significance level of 0.05, so the alternative hypothesis H5 is accepted. Thus Religiosity, Service Quality, is positive and significant to the public's interest in paying zakat on digital platforms.

Empirically the Fcount value of the independent variable, namely the public's decision to pay zakat on the digital platform in the table above, is 675,873 with a significance of  $0.000 \leq$  a significance level of 0.05, so the alternative hypothesis H6 is accepted. Thus Religiosity, Quality of Service, is positive and significant for people's decisions to pay zakat on digital platforms.

## **3.4 Discussions**

This study aims to analyze the effect of religiosity variables, service quality variables on people's interest and decisions to pay zakat through digital platforms at zakat management foundations in Surabaya, in general the results of the research support the hypothesis that has been proposed, where the religiosity variable and service quality variable are positive affect people's interest in paying zakat through digital platforms. The religiosity variable and service quality variable are proven to have a positive effect on people's decisions to pay zakat through digital platforms.

Theoretically, the results of this study can be said that religiosity will affect people's interest in paying zakat through digital platforms, meaning that the better they believe and understand, the easier it will be to attract people's interest in paying zakat on digital platforms. This research supports previous research entitled "Analysis of the Influence of Religiosity Zakat Knowledge and Zakat Payment Motivation on Interest in Professional Zakat Payments" which states that zakat knowledge, religiosity and motivation have a positive and significant effect on the intention to pay zakat (Sriningsih, 2019).

Theoretically, it can be said that service quality will influence people's decisions to pay zakat on digital platforms, meaning that the better the service quality with tangible, empathy, reliability, responsiveness and assurance indicators, the higher the number of people who choose to pay zakat on digital platforms. This supports the theory of the results of previous research conducted by Satria and Ridlwan (2019) with the title "The Influence of Service Quality and Promotion on Donors' Decisions to Pay

Zis in Surabaya" which states that it influences donor decisions and Islamic promotion variables affect donor decisions.

From a practical standpoint, this research has important implications for zakat management foundations in Indonesia. The presence of digital platforms in the Islamic world can provide facilities for people who are not only limited to paying zakat but can be optimized for infaq and sodaqah, etc. Thus zakat management foundations in Indonesia need to cooperate with digital platforms, in order to maximize the receipt and distribution of other social funds.

#### 4. CONCLUSION

Research in general provides empirical evidence and is a follow-up study on the influence of religiosity and service quality on people's interest and decision to pay zakat through digital platforms. The results of the study prove that the presence of a digital platform has an influence on religiosity, service quality, interest and people's decision to pay zakat by providing many conveniences. This study can be used by institutions or foundations engaged in the social sector in general and zakat management foundations in particular to cooperate with digital platforms to maximize the receipt of zakat and other social funds which can then make a major contribution in channeling these funds to the people who are entitled receive or society in need.

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