Analysis of factors affecting interest in paying Zakat, Infaq, Sadaqa (ZIS) through e-wallets

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ABSTRACT

This study aims to identify the factors that influence the payment of ZIS through e-wallets in the Jabodetabek community. This research is a quantitative study. The study used primary data sources from a Likert scale questionnaire distributed to Muslims in the Jabodetabek community who have one of the following five e-wallets: GoPay, OVO, Shopee Pay, Dana, and LinkAja. The sample size in this study was 145 respondents, calculated using the Slovin formula. The data analysis methods used in this study include reliability tests, validity tests, classical assumption tests, and multiple linear regression analysis. The results of this study show that, partially, religiosity has a negative and insignificant effect on the intention to pay ZIS through e-wallets. The variables of ease and trust have a significant positive effect on the intention to pay ZIS through e-wallets. When considered simultaneously, religiosity, ease, and trust have a significant effect on the intention to pay ZIS through e-wallets.

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Introduction

The advancement of digital technology that continues to grow worldwide has brought innovations in various fields. Digitalization is beneficial in supporting daily life for the community by reducing the time needed for interaction in various fields, such as in the economy (Nagri, 2021). The presence of e-wallets, m-banking, and online loans are examples of digitalization in the financial system known as financial technology (fintech). The emergence of various fintech crowdfunding institutions and philanthropic organizations can provide opportunities for Muslims to use fintech platforms as a means of distributing Zakat, Infaq, and Sadaqa (ZIS). This is supported by the trend of non-cash payments in Indonesia (Rohmah et al., 2020).

The development of digital technology that continues to advance around the world has brought innovations in various fields, one of which is digital wallets or e-wallets, which are currently widely used for the payment of Zakat, Infaq, and Sadaqa (ZIS).

In addition, the more rapid technological development in the Jakarta metropolitan area was also a consideration in choosing the location of the research. The e-wallets studied in this research are Gopay, DANA, OVO, Shopee Pay, and Link Aja. The selection of these five e-wallets was based on a survey of the e-wallet applications with the highest number of users in Indonesia.

The use of digital technology in paying ZIS is synonymous with the ease offered. According to Prabawalingga & Yadnyana (2016), ease of use is how much an individual believes that using a technology will be free from effort. Someone who believes in the ease of using an information system will use it (Prabawalingga & Yadnyana, 2016). According to Fusieler and Durlabhji (2005), there are several factors that affect ease, such as feeling the ease of technology to do an activity, technology that is easy to use, can be understood and interact clearly, and does not require much effort (Fusieler & Durlabhji, 2005). With the payment of ZIS digitally through e-wallets, the community does not need to make more efforts such as going to ZIS collection institutions.

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Trust is an important factor in the collection of ZIS funds. According to Shukor et al (2019), trust plays a significant role in social fund raising. According to De Jager (2017), failure to gain public trust can have negative impacts such as a decrease in the amount of donations, a decrease in reputation, and even cause the bankruptcy of fund-raising institutions (de Jager, 2017). So it can be concluded that maintaining public trust is very important in promoting social fundraising activities (Syafira et al., 2020).

According to Safitri & Suryaningsih (2021), an interest that arises in each person can be influenced by the person themselves, so the nature of interest is uncertain. One of the main factors that can affect interest is the influence of social factors, individual drives, and emotional factors (Safitri & Suryaningsih, 2021). According to Rakhmania (2018), factors that can influence interest in paying Zakat include income, trust, knowledge, and religiosity (Rakhmania, 2018). In the research by Astuti & Prijanto (2021), ease has a significant influence on interest in using digital zakat services (Astuti & Prijanto, 2021).

Some previous research on the same topic has been conducted. In the research by Syafira et al (2020), using a qualitative and quantitative research. Using a questionnaire to 200 respondents as a quantitative approach, the qualitative approach was conducted using the focus group discussion (FGD) method. The population of this study was the Indonesian community, especially in the city of Surabaya. The study showed that religiosity has no significant effect on the intention to pay ZISWAF with digital payment. While trust partially has a significant effect on interest in paying ZISWAF through digital payment (Syafira et al., 2020). In that research, the researcher only examined the factors of religiosity and trust, while in this research there is an ease factor that becomes a variable development and research novelty. In the previous study, the research location was focused in the Surabaya region, while the location of this research is focused on the Jabodetabek region.

According to the research conducted by Aristiana et al (2019), using a quantitative approach, the results showed that there are factors that have a significant and non-significant influence on the public’s interest in using digital zakat. Trust and education have a significant impact on the public’s interest in using gopay as a payment medium for ZIS. However, religiosity and ease do not have a significant influence on the public's interest in using gopay as a payment medium for ZIS (Aristiana et al., 2019). The focus of the research was only on gopay users, while in this research it was expanded to the five most popular e-wallets in Indonesia, which are the focus of the research, namely Gopay, OVO, DANA, Shopee Pay, and LinkAja.

According to previous research, there is a difference between the results of the studies by Syafira et al (2019) and Safitri & Suryaningsih (2021). In the study by Syafira et al (2019), the factor of trust has an effect on the intention to pay ZISWAF with digital payment. In the study by Safitri & Suryaningsih (2021), trust is not a factor that affects the interest in paying zakat. In this study, trust is hypothesized to have an effect on the interest of people in the Jabodetabek region in paying ZIS through e-wallets.

This research focuses on the community in the Jabodetabek region with a high population.

### Table 1: The Population of Jabodetabek

<table>
<thead>
<tr>
<th>Region</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>DKI Jakarta</td>
<td>10,562,088</td>
</tr>
<tr>
<td>Bogor</td>
<td>5,427,068</td>
</tr>
<tr>
<td>Depok</td>
<td>2,056,335</td>
</tr>
<tr>
<td>Tangerang</td>
<td>1,771,092</td>
</tr>
<tr>
<td>Bekasi</td>
<td>2,543,676</td>
</tr>
<tr>
<td>Total</td>
<td>22,360,259</td>
</tr>
</tbody>
</table>

**Source:** (Badan Pusat Statistik, 2020)

According to table 1 in 2020, the total population in the Jabodetabek region is around 22 million people. The population in the Jabodetabek region accounts for about 8.23% of the total population in Indonesia, which is around 270 million people in 2020 (Badan Pusat Statistik, 2020).

The purpose of this research is to determine the factors that can influence the interest in paying ZIS through e-wallets among the people in the Jakarta metropolitan area. The Jakarta metropolitan area was chosen as the location of the research because it is a densely populated urban area with a population of 22,360,259 people (Badan Pusat Statistik, 2020).

**Literature Review**

**Theoretical and conceptual Background**

Based on the trend throughout 2021, the trend of using electronic money tends to increase from January to December. In December, the value of transactions reached IDR 35.1 trillion, an increase of IDR 3.8 trillion compared to November, which only reached IDR 31.3 trillion. In December, the volume of transactions reached 602,293,039 transactions, an increase of 13.63% compared to November, which reached 530,022,350 transactions (Bank Indonesia, 2022).
Based on a survey conducted by Populix in 2022 entitled “Consumer Preference Toward Banking and E-Wallet Apps,” with a total of 538 respondents from all over Indonesia. The survey showed that there are five e-wallet apps that are most commonly used, those five apps are GoPay with 88% of respondents, DANA with 83% of respondents, OVO with 79% of respondents, Shopee Pay with 76% of respondents, and Link Aja with 30% of respondents (Populix, 2022).

The development of e-wallets is currently widely used for ZIS payment purposes, especially through features within the app or through QRIS found in mosques and ZISWAF organizations in Indonesia. According to Ascarya (2021), payment of ZIS using fintech can accelerate economic recovery as a result of COVID-19. According to Friantoro & Zaki (2019), fintech offers time and location efficiency to ZIS payers (Alam et al., 2022). Based on research conducted by GoPay (2020), the result showed an increase in digital donations of 72% during the pandemic period (Casalderrey, 2020).

The awareness of the community in paying Zakat, Infaq, and Sadaqa (ZIS) is beginning to increase, as reflected in the increase in the value of ZIS collections at Zakat Management Organization (ZMO) in Indonesia. The national growth of ZIS collections tends to show a positive trend year after year. This increase provides an opportunity for ZMOs in Indonesia to maximize their role and function in the development of Zakat in Indonesia (Puskas Baznas, 2022b).

### Table 2: National growth of ZIS and DSKL

<table>
<thead>
<tr>
<th>Year</th>
<th>ZIS Collection (Billion Rupiah)</th>
<th>Growth (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>5,017.29</td>
<td>37.46</td>
</tr>
<tr>
<td>2017</td>
<td>6,224.37</td>
<td>24.06</td>
</tr>
<tr>
<td>2018</td>
<td>8,117.60</td>
<td>30.42</td>
</tr>
<tr>
<td>2019</td>
<td>10,227.94</td>
<td>26.00</td>
</tr>
<tr>
<td>2020</td>
<td>12,429,25</td>
<td>42.16</td>
</tr>
</tbody>
</table>

**Source:** (Puskas Baznas, 2022b)

Based on the growth of ZIS and DSKL from 2016 to 2020, there is a positive trend. The collection in 2020 increased by 42.16% or IDR 4,311.65 billion compared to 2019. In 2020, the increase in the collection of funds was due to the COVID-19 pandemic. To
increase the spirit of giving Zakat and ease the payment of ZIS, ZMO collaborates with several digital platforms that are expected to maximize the potential for the collection of ZIS funds in Indonesia (Puskas Baznas, 2022b).

With the increasing value of electronic money transactions and the increase in national ZIS collections, there is certainly an opportunity for ZMO to optimize the collection of ZIS funds, one of which is through e-wallets. The collaboration between e-wallet companies and ZMO will open up opportunities for optimizing the collection of ZIS funds in Indonesia.

Paying ZIS is both an advice and a command in Islam, reflecting religiosity in practicing religion. Religiosity is one of the main factors for followers of religion in carrying out religious commands. According to Nasution (2017), someone who is fully believed is someone who carries out all of God's commands, both difficult and easy, and liked and disliked. According to Azman & Bidin (2015), a Muslim who highly values Islamic values is expected to have a higher awareness of the obligation to pay ZIS compared to a Muslim with low religiosity (Syafira et al., 2020).

**Conceptual Background**

**Interest**

According to Triyawan et al (2016), interest is a combination of feelings, attitudes, hopes, prejudices, and tendencies that can give direction to choices or decisions (Triyawan, 2016). According to Davis et al (1989), some indicators that can measure interest include willingness to transact, recommending to others, and continuing to use (Fatnah & Hendratmoko, 2020). Therefore, the interest in paying ZIS through e-wallets can be defined as the drive or desire of an individual to pay ZIS through e-wallets.

According to Hildawati et al (2021), low interest in paying zakat through BAZNAS can be caused by several factors such as low level of awareness, limited knowledge about zakat, lack of transparency of zakat fund management organizations that leads to low public trust, and the habit of paying zakat in cash or directly (Hildawati et al., 2021). There are several factors that affect the interest in paying ZIS, as shown in the research of Dzulfikar et al (2022) and Agustiningsh et al (2021), which found that the factor of religiosity has a significant effect on the interest in paying ZIS. The research of Ahmad et al (2021) found that the factor of ease has a significant effect on the interest in paying ZIS. The research of Aristiana et al (2019), Syafira et al (2020), Azizah et al (2021), Al Athar & Al Arif (2021), and Dzulfikar et al (2022) found that the factor of trust has a significant effect on the interest in paying ZIS.

**Religiosity**

Religiosity, taken from the Latin word religio, which means "to bind." Religion has binding obligations and rules, where every command and rule must be obeyed by its followers (Tho’in & Marimin, 2019). Religiosity can show the level of an individual's values in experiencing religious norms. According to Suryadi & Hayat (2021), a religious person is an individual who has an attitude of obedience to avoid all the prohibitions of Allah and to carry out the commands of Allah (Suryadi & Hayat, 2021).

According to Glock & Stark in Rakhmat (2003), there are five pillars or dimensions in practicing religion including the dimension of religious practice (ritualistic), the dimension of belief (ideological), the dimension of experience (experiential), the dimension of experience and consequences, and the dimension of religious knowledge (intellectual) (Rakhmat, 2003).

According to Maisarah et al (2009), religiosity plays an important role in influencing a person's behavior and life (Maisarah et al., 2009). This is reinforced by the research of Tiliouine et al (2009), which shows that religiosity increases a person's life satisfaction (Tiliouine et al., 2009). The role of religiosity is explained in the research of Pope & Mohd Ali (2010), the research shows that religion plays an important role in a person's life (Pope & Mohd Ali, 2010). All religions in general encourage good behavior and avoid bad behavior (Haji-Othman & Fisol, 2017).

In the context of paying ZIS, the level of awareness in fulfilling zakat can be influenced by the individual's understanding of religious norms, especially in the obligation to pay zakat (Satrio & Siswantoro, 2016). Allah has commanded Muslims to fulfill the duty of paying zakat (Satrio & Siswantoro, 2016) and encourages giving charity and alms according to the commands and recommendations in the Quran.

**Ease**

According to Mahendra (2014), ease of use perception is the level of confidence or trust of the user that is able to explain if the user of a technology will have interest if it is easy to use (Astuti & Prijanto, 2021). If the user of technology believes that the use of information technology systems is easy to use, then they will use it (Yasar et al., 2022). In paying ZIS through e-wallets or digital platforms, users do not need to come directly to the organizations that collect ZIS funds, the public can pay ZIS anytime and anywhere. ZIS fund collectors and managers must be able to provide ease of use and payment service through digital platforms, so that the public has confidence that paying ZIS through digital platforms is truly easy to do. With these various conveniences, it is expected that the public will have an interest in paying ZIS using e-wallets.

According to Venkatesh & Davis (2000), there are several factors that can affect ease of use such as being able to be understood and interacting clearly, feeling easy to use technology, technology that is easy to use, and not requiring a lot of effort (Venkatesh & Davis, 2000).
Trust

According to Safitri & Suryaningsih (2021), trust has a close relationship with the concept of credibility. In this research, trust is defined as the belief of an individual to choose to pay ZIS through e-wallet. Trust in the ZIS fund collectors and managers is very important, because there is a long-term relationship from various parties to always maintain commitments based on integrity, reliability, and the ability of the organization (Safitri & Suryaningsih, 2021). In the research of Hossain & Dwivedi (2014), institutions that collect funds through digital payment must publish and provide clear information to increase trust from their users (Hossain & Dwivedi, 2014). According to De Jager (2017) failure to maintain public trust will result in negative consequences, including a decrease in the number of donations, destroying reputation, or even causing the collapse of the organization (de Jager, 2017). Therefore, maintaining public trust is important in increasing social fundraising (Syafira et al., 2020).

According to McKnight et al (2002), trust is divided into two categories: trusting intentions and trusting beliefs. Trusting intentions refers to an individual's willingness to rely on something. In trusting intentions, there are two indicators: willingness to depend, which represents an individual's willingness to accept risk, and subjective probability of depending, which represents an individual's subjective willingness to provide information, engage in transactions, and follow requests from a company. Trusting beliefs refers to an individual's self-confidence in something that is trusted. In trusting beliefs, there are three indicators: competence, which represents a company's ability to do what is desired, benevolence, which represents trust in a company to serve customers well, and integrity, which represents trust in a company's honesty in fulfilling agreements (McKnight et al., 2002).

Concept of Zakat, Infaq, Sadaqa (ZIS)

According to Sarwat (2019), zakat can be translated as purifying (purifying oneself). Zakat is a portion that comes from wealth or property that is obligatory or required to be released from all Muslim individuals who have met certain criteria (Astuti & Prijanto, 2021). According to Al-Juzairy (2014), every person who has entered the category of muzaki is obligated to pay zakat as a duty, if they have reached the threshold of nisab to be distributed to the poor and needy or other eligible groups (Rohim, 2019).

According to Rohman (2010), zakat fitrah is an obligation that must be paid by every individual, both men and women, from the start of the month of Ramadan until just before the Eid al-Fitr prayer. This type of zakat is required from those who have exceeded the means to provide for their own food needs until the holiday. The minimum amount of wealth required to be paid for zakat fitrah is 3.5 liters of staple food (Rohman, 2010).

Professional zakat, also known as zakat mal, is another type of zakat that is paid based on income earned from a profession or job in the form of wages or money. The amount of wealth required to be paid for professional zakat is 2.5% of one's annual income (Setiawian, 2011). The nisab, or minimum threshold, for zakat as set by BAZNAS in 2022 is IDR6,607,748 per month (Puskas Baznas, 2022a).

The zakat can be distributed or given to eligible recipients as listed in QS. At-Taubah verse 60. Zakat is prioritized to be given to the poor and needy within the family, then given to poor and needy in other places. According to Imam Syafii, the poor people who are eligible to receive zakat distribution are those who are unable to work to meet their daily needs due to lack of business or lack of assets. The poor are people who can still work but the income from their work is not enough to meet their daily needs (Rohman, 2010).

Amils of zakat are among the groups that are permitted to receive zakat. Amils of zakat are all committees responsible for the collection, management, distribution and all those involved. The next group entitled to receive zakat are individuals who have recently converted to Islam or mualafs (Rohman, 2010).

People who have a lot of debt are eligible to receive zakat. However, not everyone with a lot of debt can receive zakat. People who are in debt are included in the criteria for receiving zakat when the debt is used to reconcile people who are in conflict and the debt is used for the benefit of the Muslim community. Then the debt exceeds the assets they own, and the assets are only enough to support the lives of their wife and children (Rohman, 2010).

Another group that is eligible to receive zakat is those who struggle in the way of Allah. This includes doing various good deeds such as building orphanages, poor houses, and hospitals. Those who struggle to uphold Islam are entitled and included in the category of zakat recipients (Rohman, 2010).

Zakat is included in the two-dimensional worship, that is, the social and economic dimensions (Rohim, 2019). Zakat becomes an important instrument in the economy, especially in improving the welfare of society and reducing poverty. According to Sumadi (2017), the collection of ZIS can be beneficial as a potential source of funds and can help the government to tackle poverty (Sumadi, 2017).

Nowadays, zakat can be paid online through digital platforms such as e-wallets, e-commerce, and through online zakat services provided by zakat management organizations. Types of zakat that can be done with online payments are zakat fitrah with money and zakat maal (on money, gold, assets that are leased, profession or income, and securities).
In terms of terminology, infak refers to allocating a portion of one's wealth for things commanded in Islamic religion (Khairina, 2019). According to the Republic of Indonesia Law No. 23 of 2011 on Zakat Management, infak is wealth that can be spent by an individual for the public good or for businesses outside of zakat.

According to that verse, the time for infak is not determined like zakat. Giving infak can be issued or fulfilled by a believer, whether someone who has a high or low income. Giving infak is also not determined for certain mustahik (8 asnaf) like zakat, infak can be given and distributed to anyone (Khairina, 2019).

Terminologically, the definition of charity is the same as infak. However, charity is not limited to material giving (Khairina, 2019). According to Owoyemi (2020), zakat differs from charity. According to Kailani and Slama (2020), charity is voluntary zakat. Charity can be given in the form of cash or actions coming from an individual or certain institution (Aji et al., 2021).

**Digitalization of ZIS**

With the increasing development of the digital era, people need to be smart in taking advantage of the convenience and effectiveness of interacting with each other. According to Bank Indonesia, fintech is the result of a combination of financial-based services and technology that significantly changes business models from paying in cash with a lot of money, now changing to remote payments in just a few seconds (Aristiana et al., 2019). According to Narastri (2020), fintech is a financial system technology that can produce new services, products, business models, and technology that has an impact on financial system stability, monetary stability, and payment systems (Tartila, 2022).

Digital financial transactions have begun to be adopted by ZMO by providing online or digital zakat services to facilitate digital payment of ZIS using e-money (Kharisma & Jayanto, 2021). According to Rohim (2019), to respond to developments in the digital era, zakat collection institutions need to transform by utilizing the latest technology to provide convenience to muzakki in fulfilling their zakat. According to Ariesta & Palupi (2016), efforts to collect social funds other than zakat have reached digital platforms. This proves the concept of social fund collection through digital technology, especially in utilizing online platforms as an attraction according to program segmentation (Rohim, 2019).

Payment of ZIS (Zakat, Infaq and Sadaqa) digitally from an Islamic legal perspective is permissible and valid as long as the ZIS contract is still used, this is reinforced by the Minister of Religion Circular Number 6 of 2020 which states that during the pandemic, it is recommended to minimize physical contact and face-to-face interactions in the collection of zakat (Baznas, 2020). ZIS payments can be made through e-wallets. Electronic wallets or e-wallets are digital payment tools that use electronic media with a server-based system. E-wallets or digital wallets are server-based applications that require a connection to the issuer (Mulyana & Wijaya, 2018).

According to Bank Indonesia (2018) in PBI Number 20/6/PBI/2018 on electronic money, electronic money is a payment instrument that can be issued based on the value of money deposited to the issuer, then the value of money is electronically stored in a chip or server media, and the value of electronic money collected by the issuer is not savings (Bank Indonesia, 2018).

According to Nugraha & Fauzia (2021), e-wallets can be one of the tools in the collection of ZIS funds. The community can use e-wallets as a medium to channel their funds through available e-wallets, so that the community has many channels in paying ZIS (Nugraha & Fauzia, 2021). Currently, e-wallet companies have collaborated with some ZIS collecting organizations, such as Dana with Kitabisa, OVO with BAZNAS, and Gopay with Rumah Zakat.

**Empirical Review**

In previous research, several studies with the same topic have been conducted by previous researchers. Aristiana et al. (2019) conducted a study titled "Factors That Influence People Interest in Using a Digital Platform as a ZIS Payment (Case Study Go-Pay)" using a quantitative approach. The study found that there are several factors that can significantly and insignificantly affect the public's interest in using digital zakat. Trust and education have a significant impact on the public's interest in using Go-Pay as a ZIS payment medium. However, factors of ease and religiosity do not significantly affect the public's interest in using Go-Pay as a ZIS payment medium (Aristiana et al., 2019). The study by Aristiana et al. (2019) only focuses on one e-wallet application, Go-Pay, while this research focuses on five e-wallet applications, namely Go-Pay, Shopee Pay, OVO, DANA, and Link Aja.

In the study by Safitri & Suryaningish (2021), entitled "The Influence of Religiosity, Trust, Location, and Service on the Interest in Paying Zakat" using a quantitative approach. The method of analysis is multiple linear regression. The research location focuses on the area of East Java. The study found that in partial terms, the variables of trust, religiosity, and service did not have an effect on the interest in paying zakat to BAZNAS. Meanwhile, location has a significant effect on the public's interest in paying zakat through BAZNAS. The simultaneous effect of the location, service, religiosity, and trust variables has a significant effect on the interest in paying zakat through BAZNAS (Safitri & Suryaningish, 2021). This study does not discuss location and service variables, because payment of ZIS through e-wallet is not tied to location and consumer service directly. Then the study focused on East Java region, while this research has a focus on research area in Jabodetabek area.

Research by Syafiria et al (2020), titled "The Effect of Religiosity and Trust on Intention to Pay in ZISWAF Collection Through Digital Payments” using both quantitative and qualitative research methods. In the research, the chosen quantitative approach was through questionnaires with 200 respondents, while the qualitative approach was done using focus group discussion (FGD). The
The research used a qualitative approach with the population of Surabaya, while this research used a quantitative approach with the population of Jabodetabek.

Research by Rohmah et al. (2020), titled "The Effect of Perceptions of Donating Ease, and Effectiveness of Distribution Using Fintech Crowdfunding on Interest in Paying Zakat, Infaq, Shadaqoh" is quantitative research. Data collection was conducted using questionnaires and analyzed using multiple linear regression. The sample of the research was 86 respondents from UIKA Bogor students. The study found that in a partial view, the ease of donating factor did not have a significant effect on the interest of paying ZIS, while the effectiveness of distribution variable had a significant effect on the interest of paying ZIS. Simultaneously, the distribution effectiveness and ease of donating factors affect the interest in paying ZIS using fintech crowdfunding (Rohmah et al., 2020). This research’s focus area is located in the Jabodetabek region, and this research does not discuss the effectiveness of distribution as an independent variable.

Previous research by Azizah et al (2021), entitled “The Effect of Brand Awareness, Transparency, and Trust on the Decision to Distribute ZIS on Kitabisa.com” using a quantitative research approach. The research used multiple linear regression analysis as the research data analysis and used a questionnaire for data collection. With a total of 121 respondents in the Jabodetabek area, the research showed that the trust, transparency, and brand awareness variables have a significant positive effect on the public's decision to pay ZIS through Kitabisa.com (Azizah et al., 2021). This research did not discuss brand awareness and transparency as independent research variables. This research also is not focused on a single fintech crowdfunding application, the focus of this research is on e-wallet applications that collaborate with ZMO.

Research by Al Athar & Al Arif (2021), titled "The Intention of Millennial Generation in Paying Zakat through Digital Payments" is a quantitative research. The study focuses on the millennial generation in DKI Jakarta who will or have paid zakat through digital or cash payments. With a sample size of 100 respondents and logistic regression analysis as the data analysis method. The study shows that, partially, perception, trust, and comfort have a significant effect on the intention of the millennial generation to pay zakat through digital payments. Whereas motivation and knowledge do not have a significant effect on the intention of the millennial generation to pay zakat through digital payments (Al Athar & Al Arif, 2021). The focus area of the study is limited to the DKI Jakarta region and uses logistic regression analysis as the method to determine the effect. In this study, the focus area is on the Jabodetabek region and the method used to determine the effect is multiple linear regression analysis.

Research conducted by Ahmad et al (2021), entitled “Analysing The Drivers Affecting The Intention to Use Online Zakat Payment Among Muslim in Shah Alam, SELANGOR” is a quantitative research. The research used multiple linear regression analysis and questionnaire as the data collection technique. The sample size of the research is 300 Muslim respondents in Shah Alam, Selangor. The research showed that, partially, perception of benefit, ease of use, security and privacy have a significant impact on the intention to use online zakat payment. While the variable of information amount and trust do not have a significant impact on the intention to use online zakat payment (Ahmad et al., 2021). The research used variables of information amount, perception of benefit, privacy, and security as independent variables, while this research only uses three independent variables consisting of trust, ease, and religiosity.

Research by Dzulfikar et al (2022), titled "Analysis of Millennial Muslims Preferences on The Crowdfunding Platform” which is a quantitative research. The research used logistic regression analysis with data collected from a questionnaire. The sample size was 384 millennial respondents in the city of Semarang. The research found that religiosity, business expectations, trust, social influence, and lifestyle have a positive and significant effect on giving charity through crowdfunding platforms. While income does not have a significant effect on millennial Muslims’ choice in giving charity through crowdfunding platforms (Dzulfikar et al., 2022). The research focuses on the millennial generation, while this research is not limited to the age of the respondents.

Research by Sulisdika et al (2022), entitled “Determinants of Muslim Behavior Intention in Banda Aceh City to Donate Through Digital Payment” is a quantitative research. The research used a questionnaire as the method of data collection, and multiple linear regression as the method of data analysis. The sample size for this research is 100 Muslim respondents from the city of Banda Aceh. The research found that motivation and knowledge had a significant positive effect on the intention to donate through digital payments. Ease and trust did not have a significant effect on the intention to donate through digital payments. The combined effects of motivation, trust, ease, and knowledge had a significant positive effect on the public’s intention to donate through digital payments (Sulisdika et al., 2022). The research does not discuss religiosity as an independent variable, while this research does not discuss motivation and knowledge as independent variables.

Research by Agustiningsih et al (2021), entitled “Indonesian Young Consumers Intention to Donate Using Sharia Fintech” is a quantitative research. The research used SEM-PLS to process the data and collected data based on a questionnaire with a total of 206 respondents. The research found that the variables of perceived usefulness and religiosity had a significant positive effect on the interest to use sharia fintech to donate. While ease of use and image did not have a positive effect on the intention to use sharia fintech to donate (Agustiningsih et al., 2021). The research used SEM-PLS as a tool or method in data processing, while this research used multiple linear regression as the method of data analysis.
Research by Fadhil and Sari (2022) titled "Factors Affecting the Interest in Paying ZIS Using GoPay" is a quantitative research. The research used a questionnaire as a data collection tool and multiple linear regression as the analysis method. The sample size of the research is 100 respondents. The research found that religiosity and brand awareness have a significant positive effect on the interest in paying ZIS using GoPay, while ease of use has no significant effect on the interest in paying ZIS using GoPay. The results of the research also show that religiosity, brand awareness and ease of use have a significant effect on the interest in paying ZIS using GoPay when considered simultaneously (Fadhil & Sari, 2022). This research discusses brand awareness as an independent variable, while this research discusses trust as an independent variable.

**Conceptual Model**

Based on the material presented in the background and literature review, the variables that will be studied in the research can be determined, as shown in the empirical model framework below:

![Conceptual Model](image)

**Figure 3:** Conceptual Model of the Study; *Source: Authors*

Based on that framework, this study is defined into independent variables such as religiosity variable (X1), ease (X2), and trust (X3). While the dependent variable is Interest in Paying ZIS Through E-Wallet.

**Hypothesis**

Based on the explanation in the theory and previous research above, the hypothesis in this study is:

i. H0: Religiosity has no significant negative effect on interest in paying ZIS through e-wallet.
ii. H1: Religiosity has a significant negative effect on interest in paying ZIS through e-wallet.
iii. H0: Ease has no significant positive effect on interest in paying ZIS through e-wallet.
iv. H1: Ease has a significant positive effect on interest in paying ZIS through e-wallet.
v. H0: Trust has no significant positive effect on interest in paying ZIS through e-wallet.
vii. H1: Trust has a significant positive effect on interest in paying ZIS through e-wallet.
vi. H0: Religiosity, ease, and trust simultaneously have no significant effect on interest in paying ZIS through e-wallet.
viii. H1: Religiosity, ease, and trust simultaneously have a significant effect on interest in paying ZIS through e-wallet.

**Research Method**

This research is conducted by quantitative approach. The population in this research is the entire Jabodetabek society, which has a total of 22,360,259 residents. The calculation of the sample size used in this research is by using the purposive sampling method, which is a method of taking data from the population that is in line with certain criteria or considerations determined by the researcher (Nurdiani, 2014). Things that are taken into account in choosing the research sample include:

i. Muslim population.
ii. Residing in Jabodetabek.
iii. Having e-wallet (Gopay, OVO, Dana, Shopee Pay, and LinkAja).

This research applies the Slovin formula in determining the number of research samples. In this research, it uses the population of Jabodetabek residents (Sunyoto, 2012).
Based on the sample calculation using the slovin formula that uses a 10% error rate, the number of samples selected in this research is a minimum of 99.9996, which when rounded is 100 samples. Then, to avoid data errors, the sample of the research is set at 145 people from the population. The data in this research is of primary type obtained through questionnaires. The questionnaire is distributed through google form that is directed to the public with the specified criteria.

Findings and Discussions

Description of Research Object Results

E-wallet is an electronic service that functions to store various payment instrument data such as electronic money or payment tools that use cards, e-wallets can also hold funds as a payment medium (Bank Indonesia, 2016). Based on a survey conducted by Populix, there are five popular e-wallet applications, namely Gopay, DANA, Shopee Pay, OVO, and Link Aja (Populix, 2022).

Gopay is an e-wallet managed by PT Dompet Anak Bangsa which was established in 2016. Gopay is a versatile e-wallet application that offers convenience from receiving or sending money, fast transactions for all business partners and Gojek services. To date, Gopay is still integrated with its default application, Gojek.

DANA is an e-wallet application launched in 2018 and managed by PT Espay Debit Indonesia (Yesidora, 2022). DANA offers any payment with just a touch of a finger, in addition, DANA also provides features for transaction payments using barcodes, e-commerce, and various bill payments with ease and security.

Shopee Pay is an e-wallet launched in 2018 and managed by PT Airpay International Indonesia (Nabila, 2020). Shopee Pay is a feature of electronic financial services that can be used as an online payment method in the Shopee application, various business partners, and stores cashback that can be used as a payment method for further transactions.

OVO is an e-wallet application that was established in 2017 and is managed by PT Visionet Internasional (Winanto, 2021). OVO is a smart application that can provide security and ease in transactions, OVO offers points as a reward for every transaction made by its users and these points can be used for further payments.

Link Aja is a digital financial service that presents convenience and ease in fulfilling various transaction needs for all layers of society. Link Aja is managed by PT Fintek Karya Nusantara, which was launched in 2019, Link Aja is an e-wallet that comes from one of the BUMN subsidiaries and one of the e-wallets that has two types of e-wallets, conventional and sharia.

Research Data Description

The variable of interest in paying ZIS through e-wallets is the dependent variable in this research, while the independent variables used are three variables consisting of religiosity, ease, and trust. The results of these data can be described as follows.

Respondent Data Description

In this research, the data obtained from the respondents is 145 respondents described based on gender, age, occupation, monthly income, residential address, and the e-wallet that is frequently used.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Respondent</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>58</td>
<td>40%</td>
</tr>
<tr>
<td>Female</td>
<td>87</td>
<td>60%</td>
</tr>
<tr>
<td>Total</td>
<td>145</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Authors
In this research, the total number of respondents is 145, with female respondents being the majority with a total of 87 or 60% of the total respondents, while male respondents are 58 or 40% of the total 145 respondents.

**Table 4: Age of Respondent**

<table>
<thead>
<tr>
<th>Age</th>
<th>Respondent</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 19</td>
<td>7</td>
<td>4,8%</td>
</tr>
<tr>
<td>20-23</td>
<td>63</td>
<td>43,4%</td>
</tr>
<tr>
<td>24-27</td>
<td>54</td>
<td>37,2%</td>
</tr>
<tr>
<td>28-31</td>
<td>18</td>
<td>12,4%</td>
</tr>
<tr>
<td>≥ 32</td>
<td>3</td>
<td>2,1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>145</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Source:** Authors

Based on age, the respondents in this research were mostly filled by people aged 20-23 years, totaling 63 or 43,4% of the total number of respondents. Meanwhile, the age range of respondents with the least representation was respondents aged ≥ 32 years, totaling 3 or 2,1% of the total respondents.

**Table 5: Respondent's Type of Job**

<table>
<thead>
<tr>
<th>Type of Job</th>
<th>Respondent</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>52</td>
<td>35,9%</td>
</tr>
<tr>
<td>Private Employee</td>
<td>55</td>
<td>37,9%</td>
</tr>
<tr>
<td>Civil Servant</td>
<td>15</td>
<td>10,3%</td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>17</td>
<td>11,7%</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>4,1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>145</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Source:** Authors

Based on the respondent's occupation, this research is dominated by students and private sector employees, respectively numbering 52 and 55, or 35,9% and 37,9% of the total number of respondents. The least number of respondents is those with other types of occupations, numbering 6 or 4,1% of the total number of respondents.

**Table 6: Income Levels**

<table>
<thead>
<tr>
<th>Income per Month</th>
<th>Respondent</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 1.500.000</td>
<td>50</td>
<td>34,5%</td>
</tr>
<tr>
<td>&gt; 1.500.000 – 3.000.000</td>
<td>12</td>
<td>8,3%</td>
</tr>
<tr>
<td>&gt; 3.000.000 – 4.500.000</td>
<td>44</td>
<td>30,3%</td>
</tr>
<tr>
<td>&gt; 4.500.000 – 6.000.000</td>
<td>34</td>
<td>23,4%</td>
</tr>
<tr>
<td>&gt; 6.000.000</td>
<td>5</td>
<td>3,4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>145</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Source:** Authors

Based on the monthly income, the group with the highest number of respondents is the group with an income of < IDR1,500,000, which is 50 or 34,5% of the total number of respondents. While the group of respondents with the lowest number is the group of respondents with an income of > IDR6,000,000, which is 5 or 3,4% of the total respondents.

**Table 7: Place of Residence**

<table>
<thead>
<tr>
<th>Residence</th>
<th>Respondent</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jakarta</td>
<td>69</td>
<td>47,6%</td>
</tr>
<tr>
<td>Bogor</td>
<td>14</td>
<td>9,7%</td>
</tr>
<tr>
<td>Depok</td>
<td>13</td>
<td>9%</td>
</tr>
<tr>
<td>Tangerang</td>
<td>21</td>
<td>14,5%</td>
</tr>
<tr>
<td>Bekasi</td>
<td>28</td>
<td>19,3%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>145</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Source:** Authors

Based on the respondents' place of residence, the majority of respondents in this study were from Jakarta, with a total of 69 respondents or 47,6% of the total number of respondents. Meanwhile, the area with the least number of respondents was Depok, with a total of 13 respondents or 9% of the total number of respondents.
Table 8: Most Used E-Wallet

<table>
<thead>
<tr>
<th>E-wallet</th>
<th>User</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gopay</td>
<td>40</td>
<td>27.6%</td>
</tr>
<tr>
<td>DANA</td>
<td>29</td>
<td>20%</td>
</tr>
<tr>
<td>Shopee Pay</td>
<td>47</td>
<td>32.4%</td>
</tr>
<tr>
<td>OVO</td>
<td>20</td>
<td>13.8%</td>
</tr>
<tr>
<td>Link Aja</td>
<td>9</td>
<td>6.2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>145</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Authors

In this research, the most widely used e-wallet application among the respondents is Shopee Pay, with 47 people or 32.4% of the total number of respondents. This is followed by Gopay, with 40 people or 27.6% of the total number of respondents. Meanwhile, Link Aja is the least used e-wallet among the respondents, with 9 people or 6.2% of the total number of respondents.

Descriptive Data Analysis

The dependent variable in this research is the interest in paying ZIS through e-wallets and the three independent variables are religiosity, ease of use, and trust. Descriptive analysis used is by presenting minimum values, maximum values, averages, and standard deviations.

Table 9: Result of Descriptive Data

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity</td>
<td>145</td>
<td>16</td>
<td>25</td>
<td>21.3</td>
<td>2.154</td>
</tr>
<tr>
<td>Ease</td>
<td>145</td>
<td>12</td>
<td>20</td>
<td>17.15</td>
<td>1.858</td>
</tr>
<tr>
<td>Trust</td>
<td>145</td>
<td>19</td>
<td>30</td>
<td>24.95</td>
<td>2.807</td>
</tr>
<tr>
<td>Interest</td>
<td>145</td>
<td>5</td>
<td>15</td>
<td>11.8</td>
<td>2.142</td>
</tr>
</tbody>
</table>

Source: Authors

Based on the descriptive data analysis, the variable of religiosity (X1) has a maximum value of 25 and a minimum value of 16 with a mean of 21.3 and a standard deviation of 2.154. The variable of ease of use (X2) has a maximum value of 20, a minimum value of 12, a mean of 17.15 and a standard deviation of 1.858. The variable of trust (X3) has a maximum value of 30, a minimum value of 19, a mean of 24.95 and a standard deviation of 2.807. The variable of interest in paying ZIS through e-wallet (Y) has a maximum value of 15, a minimum value of 5, a mean of 11.8 and a standard deviation of 2.142.

The Effect of Religiosity on Interest in Paying ZIS Through E-Wallet

Based on the processed research data, the variable of religiosity has a t-value of -0.255 < 1.97669 and a significance value of 0.481 > 0.05, it can be concluded that the variable of religiosity has no significant effect on the interest in paying ZIS through e-wallet. The variable of religiosity has a negative but insignificant effect, so if the level of religiosity of someone is high or low, it will not significantly affect the decrease or increase in interest in paying ZIS through e-wallet. Therefore, H1 is rejected and H0 is accepted, which is religiosity has a negative insignificant effect on the interest in paying ZIS through e-wallet.

The religiousness of an individual does not significantly affect their interest in paying ZIS (Islamic Taxes) through e-wallets due to the limitations of e-wallet features in paying ZIS, as some types of zakat and charity cannot be done through e-wallets, such as zakat on livestock, farming, fishing, and others. Essentially, payment of ZIS is done directly (Safitri & Suryaningsih, 2021), and society's habit of fulfilling ZIS directly can be a factor in someone's choice of payment method. A person with a high or low level of religiousness can pay ZIS directly and does not have to use e-wallets, thus the level of religiousness of an individual does not affect their interest in paying ZIS through e-wallets.

The research results are in line with the studies of (Aristiana et al., 2019), (Safitri & Suryaningsih, 2021), and (Syafira et al., 2020) which found that religiosity does not have a significant effect on the interest to pay ZIS (Islamic charity) through e-wallet. The different level of religious understanding among people causes individuals to practice their religion according to their own understanding (Safitri & Suryaningsih, 2021). With different religious experiences and understanding among individuals, religiosity cannot affect the interest to pay ZIS through e-wallet.

The research results are not in line with the studies of (Dzulfikar et al., 2022), (Agustiningsih et al., 2021), and (Fadhil & Sari, 2022) which found that religiosity has a significant effect on the interest to pay ZIS. The results of this study found that religiosity does not have a significant effect on the interest due to the majority of the respondents in this study having an income less than IDR 1,500,000 per month, and therefore, do not meet the minimum income threshold for paying zakat (Islamic tax) which is IDR 6,607,748 per month (Puskas Baznas, 2022a).
To optimize the collection of ZIS funds, ZMO (Islamic charity organization) and e-wallet service providers can promote and educate on the digital payment of ZIS through e-wallet, targeting a broad range of individuals regardless of their religiosity, so that the collection of ZIS through e-wallet can be achieved optimally.

**The Effect of Ease on Interest in Paying ZIS Through E-Wallet**

Based on the processed data, the ease variable has a t-count value of 2.804 > 1.97669 and sig. value of 0.006 < 0.05 which can be concluded that the ease variable has a significant effect on interest in paying ZIS through e-wallet. The ease variable has a positive and significant effect, which means ease can affect the high or low interest of someone to use e-wallet in paying ZIS. So H0 is rejected and H1 is accepted, which is ease has a positive significant effect on interest in paying ZIS through e-wallet.

Digitalization offers various conveniences in paying ZIS through e-wallet. The more conveniences that e-wallet has, the more interest in paying ZIS through e-wallet increases. If a technology user trusts that using an information technology system is easy to use, then he/she will use (Yasar et al., 2022). One can pay ZIS anytime and anywhere, not limited by time and place. E-wallet offers ZIS payment without having to go to a location directly, making the effort to pay ZIS lighter.

This research is in line with research (Aristiana et al., 2019) and (Ahmad et al., 2021) that ease has a significant effect on interest in paying ZIS. The more ease that someone feels, the more they will be interested in using e-wallet as a medium to pay ZIS. Supported by the Covid-19 pandemic and the increasing trend of electronic money use throughout 2021 can be an opportunity for e-wallet to maximize ease and various financial feature innovations offered to attract many users to be able to transact through e-wallet.

The results of this research are not in line with previous studies (Rohmah et al., 2020), (Sulisdika et al., 2022), (Agustini et al., 2022) which found that convenience does not have a significant impact on interest in paying ZIS. In previous studies, only one application or digital zakat service provider was discussed. In this research, the focus of the study consisted of five popular e-wallets in Indonesia, so the convenience experienced by users of one e-wallet to another can differ, which may account for this study having different results from previous studies.

To increase the interest of the public in using e-wallets as a means of paying ZIS, the convenience variable should be taken into account by ZMO and e-wallets. ZMO can start collaborating with various e-wallet management companies and open up digital ZIS payment features, so that the convenience of paying ZIS can be felt by donors. E-wallets can innovate by providing new financial service features, so that the public only needs to use one e-wallet application to meet their various needs.

**The Influence of Trust on The Interest in Paying ZIS Through E-Wallet**

Based on the results of the research data, the trust variable has a t-count value of 4.183 > 1.97669 and a sig. value of 0.000 < 0.05, which can be concluded that the trust variable has a significant effect on the interest in paying ZIS through e-wallet. Trust has a positive and significant effect where the higher the trust of a person, the higher the interest in paying ZIS through e-wallet will also be. Therefore, H0 is rejected and H1 is accepted, which is trust has a positive and significant effect on the interest in paying ZIS through e-wallet.

Trust plays an important role in attracting people's interest in donating. According to De Jager (2017), failure to maintain public trust can have negative effects, including a decrease in the number of donations, destroying the reputation, or even causing the destruction of the organization. Conversely, if trust is well maintained, it will increase transactions or donations received (de Jager, 2017). The more someone trusts the e-wallet used and the ZMO chosen to manage the ZIS funds given, the more interested they will be in paying ZIS through e-wallet. This result is in line with research conducted by (Aristiana et al., 2019), (Syafira et al., 2020), (Azizah et al., 2021), (Al Athar & Al Arif, 2021), and (Dzulfikar et al., 2022) trust has a significant effect on the interest in paying ZIS.

This research is not consistent with the research of (Safitri & Suryaningsih, 2021), (Ahmad et al., 2021), and (Sulisdika et al., 2022) which states that trust does not have a significant effect on the interest in paying ZIS. Based on the statement in this research, trust is measured by the indicator of trust in e-wallet and trust in the chosen ZMO. Therefore, trust measured towards two institutions or companies may differ from trust measured towards one institution or company.

To increase the public's trust and interest in using e-wallets as a means of paying ZIS, institutions that collect funds through digital payments should publicly disclose and provide clear information to increase the trust of their users (Hossain & Dwivedi, 2014). Transparency and accountability reports of the ZMO are crucial to maintain the public's trust, thus increasing the public's interest in donating as trust increases. Therefore, ZMOs and e-wallet companies can continue to increase public trust by ensuring the success of transactions, managing and distributing ZIS funds, and publishing ZIS distribution reports to donors.

**The Impact of Religiosity, Ease, and Trust on the Interest in Paying ZIS through E-Wallets.**

Based on the results of the f-test, a value of sig. 0.00 < 0.05 was obtained, which can be concluded that the variables of religiosity, ease, and trust simultaneously have a significant effect on the interest in paying ZIS through e-wallets. Therefore, based on the hypothesis H1, it is accepted that religiosity, ease, and trust simultaneously have a significant effect on the interest in paying ZIS through e-wallets. If donors have a high or low level of religiosity, feel ease in using e-wallets, and have a high level of trust in the chosen ZMO and e-wallet, then interest in using e-wallets as a means of payment for ZIS will increase significantly.
Conclusions

Based on the results of multiple linear regression analysis and hypothesis testing on the effect of religiosity, ease of use, and trust on the interest in paying Zakat through e-wallets among the Jabodetabek population, it can be concluded that based on the partial test, religiosity has a insignificant negative effect on the interest in paying Zakat through e-wallets. Different religious experiences and understanding among individuals caused religiosity to not be able to affect the interest in paying Zakat through e-wallets. Ease of use has a significant positive effect on the interest in paying Zakat through e-wallets, so the more people experience ease of use in using e-wallets to pay Zakat, the more they will be interested in using e-wallets to pay Zakat. Trust has a significant positive effect on the interest in paying Zakat through e-wallets, so high trust will increase the interest in paying Zakat through e-wallets. Maintaining public trust is an important factor in people's interest in donating through e-wallets, trust becomes a determining factor that can affect someone's interest in paying Zakat through e-wallets. Simultaneously, religiosity, ease of use, and trust have a significant effect on the interest in paying Zakat through e-wallets. To maximize the collection of Zakat funds, ZMO and e-wallet service providers can conduct promotions and socialization related to digital payment of Zakat through e-wallets targeting various groups that are not limited to low or high levels of religiosity, innovate in providing new financial service features, ensure the success of transactions, manage and distribute Zakat funds, and publish reports on the distribution of Zakat funds to donors.

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Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to restrictions.

Conflicts of Interest: The authors declare no conflict of interest.

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