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The preference of Muslim young generation in using digital zakat payment: Evidence in Indonesia

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Abstract

This study aims to analyze the behavior of digital zakat payments in Indonesian Muslim youth. This research uses multinomial logit by dividing three alternative zakat payment media, namely digital payment, cash, or using both media, with 306 respondents. The research results show that perceived usefulness, ease of use, and risk affect intentions to use digital zakat payments. The other variables, continuity, and trust, do not impact intention. Similar results were also obtained for intentions to pay zakat in cash. The implications of these results indicate that zakat management organizations must improve features on digital payment platforms to make it easier for people to pay zakat. Zakat management organizations must adapt to technological developments. This study offers new insight into the intention of the Muslim youth generation to pay zakat through digital platforms.

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Introduction

Industrial revolution 4.0 changed people's behavior, including paying zakat. The potential for zakat collection in Indonesia has reached IDR 233.8 trillion, although the realization is only 6% or around IDR 13.22 trillion (Baznas, 2019). Duasa and Zainal (2020) state that zakat institutions must develop a method of collecting excellent and efficient zakat for low-educated muzakki. The use of technology in paying zakat must respond well to zakat management organizations (Hudaefi et al., 20202). Technology-based zakat collection will increase efficiency (Hassan & Noor, 2015; Yahaya & Ahmad, 2019; Abidin & Utami, 2020; Komala, 2020). The use of technology will mobilize better zakat collection and community empowerment (Utami et al., 2021; Doktoralina et al., 2018; Rachman & Salam, 2018; Sulaeman & Ninglasari, 2020).

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Zakat mobilization will be easier to do with technology (Siswantoro & Nurhayati, 2012; Razimi et al., 2016). One of the advantages of digital zakat payment is that there is no need for an individual to come directly to the office or zakat counter (Ahmad et al., 2014; Nishwah et al., 2019). Various obstacles faced in paying zakat in cash, such as distance, time, and parking problems, will be overcome with digital zakat payments (Yaakub et al., 2017).

In the latest zakat literature review, several studies have examined a person's intention and decision to pay zakat. Several factors determine a person's decision to pay zakat: culture, regulation, motivation, and understanding of zakat (Majid, 2017). Subjective norms and perceived behavior affect the intention to pay zakat (Saad & Haniffa, 2014; Pratiwi, 2018). Then Andam & Osman (2019) found that attitude, descriptive norm, and moral norm positively correlate with one's intention to pay zakat.

Several studies have discussed the use of technology in the behavior of paying zakat. Manara et al. (2018) state that the crowdfunding model can be one strategy to increase the collection of zakat funds in Indonesia. One of the popular crowdfunding donation platforms in Indonesia is Kitabisa. Karmanto et al. (2021) show that several factors determining crowdfunding in zakat management are perceived ease of use, usefulness, and trust. Utami et al. (2020) show a close relationship between the digitization of zakat payments and the potential to increase the collection of zakat funds. Kasri & Yuniar (2021), with a sample size of 223 people, show several factors determining the intention of paying zakat in Indonesia with an online platform. According to them, the factors that determine the intention of digital payment-based zakat payments are performance expectations, effort, facilities condition, and zakat literacy. Trust is the other factor determining muzakki using digital (Usman et al., 2020; Syafira et al., 2020).

Although several studies have discussed the determinants of digital zakat payments, some things distinguish this research from research. Suppose the previous study used only respondents who had paid zakat digitally in the previous study. In this study, respondents included muzakki, who paid zakat digitally, in cash, or both. Therefore, this research contributes to providing a more comprehensive analysis of the intentions of the Muslim youth towards digitally paying zakat. In addition, this research will contribute to improving the quality of digital payment services in zakat management organizations.

Literature Review

Technology Acceptance Model Theory (TAM)

Davis (1985) first introduced TAM, which is devoted to the user acceptance of information systems and is one of the most frequently used Information Technology adoption models. The model proposes several factors influencing user decisions and how and when they present a new software package. The purpose of TAM is to predict the acceptance of information systems and detect design flaws before the user experience of information systems (Yusuf & Derus, 2013). TAM assumes that when a person intends to act, they will act without restrictions (Davis, 1986). TAM comes from the consumer behavior theory, which argues that personal acceptance of technology is influenced by perceived usefulness and perceived ease of use (Davis, 1989).

Technological developments have changed financial sector systems and business processes. However, many obstacles limit human freedom to act in the real world. These include limited abilities, time constraints, environmental or organizational constraints, or unconscious habits (Bagozzi et al., 2003). These conditions affect the zakat sector to use this technology to meet the mismanagement border in remote areas (Yunita, 2021).

Various digital innovations in various sectors prove that the community also plays a role in developing an increasingly modern era. This digital era requires people to be intelligent and take advantage of the ease and effectiveness of interacting with each other. The financial

technology (fintech) business development has also influenced the emergence of startup companies engaged in digital finance (Aristiana, 2019). Digital technology that can encourage efficiency, transparency, and access expansion is basically in line with the goal of zakat in increasing the impact of zakat for poverty alleviation and community welfare. However, the lack of progress in digital technology can lead to failure in addressing poverty and equity issues (Djaghballou et al., 2018; Utami et al., 2021). This condition emphasizes the importance of digital technology that can handle the entire process of zakat management in terms of operations, collection, and distribution (Beik et al., 2021).

Intentions in Using Zakat Digital Payment

Zakat is an Islamic obligation contained in the pillars of Islam. Zakat means purification and growth (Ahmad & Habib, 2021). Zakat requires an annual payment of 2.5% on the productive wealth of Muslim individuals and commercial enterprises that have reached nisab (full ownership) and haul (one year) to own wealth (Al-Mamun et al., 2020; Hudaefi & Beik, 2021). Although zakat is an obligation, practically not every Muslim pays zakat (Fitri & Falikhatun, 2021). Zakat is an essential instrument in Indonesia's economic growth (Yusfiarto et al., 2020) and a solution to alleviating poverty (Mohammed et al., 2021). Sarif (2009) states that a new approach is needed to collect zakat that accommodates modern transactions such as internet banking or other financial facilities. Zakat institutions need to prepare for management transformation towards zakat technology as one of the priorities in optimizing zakat governance (Widiastuti et al., 2021).

Technology and social media growth have changed how people do charity (Kasri & Yuniar, 2021). Salleh et al. (2019) stated that zakat organizations are starting to adopt technology in their operational activities. However, Indonesia is experiencing problems collecting digital zakat funds (Hudaefi et al., 2020; Kailani & Slama, 2020) and has not been optimal in optimizing digital zakat operations (Rachman & Salam, 2018). Collecting zakat funds requires a better strategy (Manara et al., 2018). There is a positive relationship between digital zakat campaigns and zakat collection during a pandemic (Hudaefi & Beik, 2021). Aji et al. (2021) state that several factors determine intention to pay zakats, such as intrinsic Muslim religiosity, social preference, trust in fundraisers, attitude toward online infaq, and subjective norms. Aristiana (2019) stated that three factors influence the interest of digital zakat donors: the level of education, ease of use, and trust.

According to Tantriana & Rahmawati (2018), eight factors influence muzakki in considering the distribution of zakat through digital payments: service, place, community, distribution, process, motivation, responsiveness, and atmosphere of the dominating worker. Three other factors also support the zakat collection, such as the literacy knowledge of muzaki about online zakat, whether they know enough about this program or do not know at all. Trust, the certainty of zakat payment methods, and security in the distribution of zakat funds. Factors such as ease of use and level of satisfaction related to people's preferences regarding online zakat or direct payments. Digital payments have great potential to change the lives of millions of people in developing countries (Patil et al., 2017). Vinitha & Vasantha (2017) examined the factors influencing consumers' intention to adopt digital payments. The factors revealed included perceived use, perceived risk, perceived ease of use, and trust.

Perceived Usefulness and Digital Payment

The dimensions of the usefulness of information technology include usability and effectiveness. Usefulness perception is defined as a measure using a technology that benefits the people who use it. Perceived benefits have been found to be a strong determinant of behavior (Davis, 1989). Perception of expediency significantly impacts behavioral intentions and, thus, the actual use of electronic payment systems (Lai, 2017; Ozturk, 2016; Shree et al., 2021).

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Gao & Bai (2014) suggest that perceived usefulness plays an essential role in user acceptance of word processing in spreadsheets and internet services. Perceived usefulness is a person's strong belief that technology can fulfill results. Chang & Hamid (2010) state that perceived usefulness dominates behavioral intentions. Digital payments can be a desirable tool for institutions to address traceability issues (Shree et al., 2021). Research in behavioral science shows that people experience higher 'pain when paying' when using cash rather than digitally, contributing to deferred payments (Rick, 2018).

H1: There is a positive relationship between perceived usefulness and digital payment

Perceived Ease of Use and Digital Payment

Perception of convenience refers to the individual's belief that the system in the information technology used is not troublesome or does not require significant effort when used, whereas a person believes that the computer can be easily understood and used. Indicators of ease of use of information technology include easy to learn, easy to work with and improve skills, and easy to operate (Davis, 1989). Perceived ease of use significantly impacts behavioral intentions and, thus, actual use of electronic payment systems (Lai, 2017; Ozturk, 2016; Shree et al., 2021).

However, Aristiana (2019) states that the ease of use variable does not have a significant influence because the intense competition in the financial technology sector is also an obstacle to the convenience of Go-pay, such as ATMs that have long developed and collaborated with related agencies making it easier for the public to distribute zakat funds. Bruner II & Kumar (2005) point out the inconsistent findings of perceived ease of use on consumer behavior. Its direct influence stems from perceived ease of use and can influence attitudes toward usage decisions regardless of product usefulness. Venkatesh & Davis (1996) have also removed the element of attitude so that beliefs about ease of use and usefulness directly shape usage decisions.

H2: There is a positive relationship between perceived ease of use and digital payment.

Continuance Usage Intention and Digital Payment

Raja & Seetharaman (1970) concluded that the cause of intention to transact is because of the ease and cost of using electronic money, which is cheaper when compared to physical cash and not only cannot be counterfeited but can also be counterfeited. Continuous use intention is the willingness of customers to use the same product or service that is done automatically, repeatedly, and frequently (Handarkho et al., 2021). The continuous use of intention is also used in telecommunications and data networks for e-commerce with safeguards for consumer privacy.

Ajzen (1985) states that intention is a person's tendency to choose to do or not do a job. Fusilier & Durlabhji (2005) observed that there are two items to measure the intention of using statements, the first assumption is to have access to mobile banking, and the second is that after having access to mobile banking, it is expected that customers can use it. Chen et al. (2009) stated that consumer satisfaction could affect continuing. Ofori et al. (2016) revealed that users quickly switch to other social media making sustainable intentions a source of competitive advantage for service providers. When product performance exceeds consumer expectations, it can give a positive impression and make consumers intend to make repeat purchases in the future (Puriwat & Tripopsakul, 2021).

H3: There is a positive relationship between continuance usage intention and digital payment

Perceived of Risk and Digital Payment

Bauer (1960) pioneered the concept of perceived risk to the marketing literature and demonstrated that it is risk-taking behavior when consumers make a purchase. Hamid & Cheng (2020) state that perceived risk is a predictive assessment or insufficient information about the spread of possible outcomes and the achievement of uncontrolled results. There are five risks: physical, performance, psychological, risk of losing time, and financial.

Huang et al. (2004) found that consumers feel risk increases with uncertainty and is driven by undesirable outcomes. To reduce perceived risk, they use several strategies, such as brand loyalty, store image, or word-of-mouth promotion, to either confirm their purchase decision or reduce the uncertainty they feel about it. Digital risk and lack of trust are often the most common reasons for consumers not to use some digital technologies and applications. Consumer perceptions of security/risk have been shown to significantly influence payment system adoption (Shree et al., 2021). Png & Tan (2020) point out that privacy concerns emerge as one of the main psychological factors leading to a bias towards cash for retail transactions.

H4: There is a positive relationship between perceived risk and digital payment

Perceived of Trust and Digital Payment

Trust is a social construction that only occurs in the presence of other people (Fukuyama, 1995; Luhmann, 2000). Trust can be built when a sense of personal connection has been created (Choi et al., 2011; Grabner-Kraeuter, 2002). In interactions, human warmth and friendliness are essential characteristics of trust (Liu et al., 2019). Mayer et al. (1995) stated that trust is the public's agreement to be aware of the actions of other parties based on the belief that the other party will take specific actions that are important to the trustee, regardless of the ability to observe or control the other party. The credibility of donation collection agencies is one of the main factors determining a person's intention to donate with a digital platform (Liu et al., 2018).

Trust influences because it is something that people believe in using technology. If these things are not formed into trust, people will also doubt the use of technology, so the impact will not attract interest in using digital zakat (Aristiana, 2019). Perceived trust in the payment system has positively impacted digital payment modes (Maqableh, 2015). Hua (2008) stated that trust is essential for those who deal with online services. In this research context, people can firmly believe in zakat fundraising if they have a solid social image. The image is built by increasing the credibility of the fundraiser, which can be done online through social media (Kailani & Slama, 2020) or Social Network Sites (SNS) (Ahn et al., 2018).

H5: There is a positive relationship between perceived trust and digital payment

Methodology

This study uses a quantitative approach, which considers the research objective to examine the factors determining a muzakki's decision to pay zakat with digital payments in Indonesia. The questionnaire was constructed based on a conceptual framework. The questionnaire begins with several questions related to the demographic and socioeconomic information of the respondents (such as gender, year of birth, education, and income). The core of the questionnaire consists of 25 questions that describe the five variables used in this study. The questionnaire in this study was prepared using a five-point Likert scale ranging from "strongly disagree" to "strongly agree."

Questionnaires were distributed using an online survey in the month of Ramadan 1442 H to Muslims who have paid zakat in Indonesia. Based on Hair et al. (2014), the minimum number of samples required for the 26-item questionnaire is 130. The online survey results were able to collect as many as 306 respondents. The analytical technique used in this research is multinomial logit. The multinomial logit technique is used because muzakki are faced with three alternative decisions in paying zakat, namely: (a) paying using digital payment; (b) paying

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zakat in cash; (c) paying zakat with digital payment and cash. This analytical technique distinguishes this research from previous studies on people's intentions in paying zakat. The other variables used in this research are perceived usefulness, ease of use, continuity intention, perceived risk, and perceived trust.

The mathematical equations used in this study are as follows:

$$pref_i = \alpha + \beta_1\, Gender_i + \beta_2\, Gen\_X_i + \beta_3\, Gen\_Y_i + \beta_4 Gen\_Z_i + \beta_5\, Usefulness_i + \beta_6 Ease_i + \beta_7 Continuity_i + \beta_8 Risk_i + \beta_9 Trust_i + \varepsilon_i$$

Table 1. Operational Variable

Variable	Definitions
Method payments preference to pay zakat	The decision of muzakki in paying zakat, which consists of three categories of decisions, namely: • Digital payment • Cash • Both (digital payment and cash)
Perceived usefulness	Respondents' perception of the usefulness of paying zakat using digital payments
Perceived ease of use	Respondents' perception of the ease of paying zakat using digital payments
Continuity intention	Respondents' perception that they will pay zakat using digital payments in a sustainable manner
Perceived of risk	Respondents' perceptions of the risks faced when paying zakat with digital payments
Perceived of trust	Respondents' perception of trust in paying zakat using digital payments.

Source: Authors' compilation (2021)

Results and Discussion

Table 2 shows the description of the respondents in this study. Based on the distribution of respondents, it can be seen that 57.3% of respondents are male, and 42.7% are female. Then based on the monthly income obtained, it can be seen that 40.93% (income below IDR 5 million), 40.57% (income IDR 5 - 10 million), 13.52% (income IDR 10 - 20 million), 4.27% (income IDR 20-30 million), and 0.71% (income above IDR 30 million). Furthermore, based on the distribution of the education level of the respondents, it can be seen that 7.12% (high school education), 1.07% (diploma), 36.65% (undergraduate level), and 55.16% (postgraduate level). Finally, based on the distribution of respondents' occupations, it can be seen that 24.56% (civil servants), 4.98% (state-owned employees), 17.44% (private employees), 25.98% (lecturers), 5.69% (entrepreneurs), and 21.35% (others).

Regarding the relationship between gender and donation behavior, there have been several studies that have been done it. Table 3 shows that women prefer to pay zakat using a digital platform rather than a man. Some research shows that women make donations more often than men, but men tend to be more generous in terms of donations (Mesch et al., 2011; Dvorak & Toubman, 2013). However, this is different from the findings of Piper & Schnepf (2007) that men will make more donations than women. Meanwhile, Kasri (2013) and Noor et al. (2015) showed no influence between gender and one's donation behavior.

Table 4 shows the payment behavior of respondents in this study. The data obtained shows interesting results that increase people's intentions to donate during the pandemic. The results showed that 51.25% of respondents stated that they increased the number of donations during the pandemic period. This data is suitable with the World Giving Index 2021 issued by the Charities Aid Foundation (CAF), which shows that Indonesia is ranked first as the most

generous country globally. Throughout 2020, Indonesia recorded a total score of 69, up from 59 in 2018, when the annual Index was last published.

The Muslim community has high empathy for social problems during the pandemic. This condition has led to an increase in donation behavior during the pandemic. Altruistic people need to be targeted with an appropriate advertisement message about donation (Ranganatha & Henley, 2008). One of the main reasons someone donates is to help the needy and support religious activities (Kasri, 2013). There are five things that a muzakki has in mind: religious obligation, self-protection, economic revival, social welfare, and intrinsic satisfaction (Kashif et al., 2018).

Table 2. Respondent's description

Category	Description	Percentage
Gender	Male	57.30
	Female	42.70
Income	< IDR 5 million	40.93
	IDR 5 – 10 million	40.57
	IDR 10 – 20 million	13.52
	IDR 20 – 30 million	4.27
	> IDR 30 million	0.71
Education	High School	7.12
	Diploma	1.07
	Undergraduate degree	36.65
	Post graduate degree	55.16
Occupation	Civil servant	24.56
	State-owned employees	4.98
	Private employees	17.44
	Lecturer	25.98
	Entrepreneur	5.69
	Others	21.35

Source: Data processing (2021)

Table 3. Zakat paying behavior based on gender

Gender	Digital payment	Cash	Both
Male	50.85%	62.77%	55.19%
Female	49.15%	37.23%	44.81%
Total	**100%**	**100%**	**100%**
Overall Result:			
Male	16.76%	34.10%	49.13%
Female	21.80%	26.32%	51.88%

Source: Data processing (2021)

Table 4. Respondents' payment behavior

Decision	Category	Percentage
Donation behavior during pandemic	Increase	51.25
	Don't change	41.64
	Decrease	7.12
Payment decision	Digital payment	19.57
	Cash	29.89
	Both (digital payment & cash)	50.53

Source: Data processing (2021)

The study results in table 4 also show that most respondents are accustomed to using technology in their behavior in paying zakat. The data shows that 19.57% (only using digital

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payment), 29.89% (only using cash), and 50.53% (using digital payment and cash). The Muslim millennial generation's intention is to donate more easily using technology (Niswah et al., 2019). Abidin & Utami (2020) also showed the same thing, finding that 67.5% of respondents were interested in using digital payments as a medium for paying zakat. However, the number of people who pay in cash is still high due to Internet network problems in Indonesia (Utami et al., 2020).

Table 4 shows that the younger generation of Muslims is familiar with the technology. Kasri & Yuniar (2021) state that the millennial generation is familiar with the Internet in various aspects of life, including zakat payment. Kasri (2013) found that most individual donors are young, educated, and possess strong humanitarian concerns. However, Noor et al. (2015) show no relationship between age and someone's donation behavior.

Table 5. Muzakki's reason for paying zakat in cash

Reason	Percentage
Near my home	42.5%
It is better (or more sharia compliance) to pay in cash	31.2%
It's easier to pay cash	18%
Others	8.3%

Source: Data processing (2021)

In addition, many respondents still pay cash directly to the mosque because it is closer to home (see Table 5). Several factors determine Indonesian Muslims to donate in cash through mosques: stronger religious beliefs, a greater trust in mosques, ease of making donations, significant influence from others, and good experience (Kasri & Ramli, 2019). Utami et al. (2020) state that the high number of muzakki who pay zakat in cash is due to unequal Internet access in Indonesia. Social capital is one factor that determines the empowerment of mosque-based people (Hidayat, 2015).

Table 6. Multinomial Logit Result

Multinomial logistic regression				Number of obs	: 360	
				LR Chi-square	: 525.84	
				Prob > chi-square	: 0.0000	
Log likelihood		: -25.140718		Pseudo R-square	: 0.9127	
Prefence	Coef	Std. Err	z	P > |z|	[95% Conf.	Interval}
Digital payment						
Cons	-67.74617	18.39325	-3.68	0.0000	-103.796	-31.69606
Usefulness	2.31262	1.06017	2.18	0.029	.234744	4.390497
Ease	1.517266	.7649734	1.98	0.047	.0179455	3.016586
Continuity	-.0395991	.2611336	-0.15	0.879	-.551412	.4722134
Risk	-.8261368	.3228797	-2.56	0.011	-1.45897	-.1933043
Trust	-.1425262	.2337148	-0.61	0.542	-.600599	.3155463
Cash payment						
Cons	11.33664	4.251897	2.67	0.008	3.003074	19.6702
Usefulness	-.5717367	.232212	-2.46	0.014	-1.02686	-.1166096
Ease	-.8162975	.3447356	-2.37	0.018	-1.49197	-.1406281
Continuity	-.0140556	.1698796	-0.08	0.934	-.347013	.3189022
Risk	.6050907	.2308293	2.62	0.009	.1526736	1.057508
Trust	-.0412864	.2693907	-0.15	0.878	-.5692825	.4867098
Both	(base outcome)					

Source: Data processing (2021)

Table 6 shows that the factors influencing someone to use digital payments are usefulness, ease of use, and risk. These results indicate that zakat management organizations must provide a zakat payment platform that is useful, useful, and safe from the risk of misuse of personal data. Security and data privacy factors must be the main concerns for zakat management organizations in digital platforms (Sura et al., 2017). Meanwhile, continuity and trust are not decisive factors in paying zakat.

Respondents still pay in cash when referring to the data in Table 2 and Table 6 because it is easier than digital payments. These results indicate that zakat management organizations must create a user-friendly payment system. Usability and ease of use will increase the intention to pay zakat based on digital platforms (Thaker et al., 2019; Baskoro & Karmanto, 2020; Karmanto et al., 2021). Ease of technology is one of the essential considerations determining whether someone will use technology (Li et al., 2018; Kasri & Yuniar, 2021). Hanafi (2020) shows that technical and functional constraints are obstacles to using digital payments. The trust factor still plays a significant role in encouraging a Muslim to use a digital platform to donate (Usman et al., 2020; Syafira et al., 2020).

Zakat management organizations must increase their capacity and capability in technology-based zakat management (Widiastuti et al., 2021; Syahbudi & Moertiono, 2021). Zakat management organizations must carry out digital campaigns to increase zakat collection (Abdullahi, 2019). One of the determinants of increasing digital zakat payments is disseminating information (Hanafi, 2020). Inclusive digital content plays an essential role in zakat campaigns, especially during the COVID-19 pandemic (Hudaefi & Beik, 2021). A digital platform is an efficient tool for zakat organizations to solve social problems during the covid-19 outbreak (Aji et al., 2021). Massive promotion through social media will affect a person's donation behavior (Wallace et al., 2017). The intention of the younger generation to pay zakat will be further increased when using digital platforms (Muharman et al., 2011).

Besides using the digital platform, several things can increase the zakat collection. First, educate the community more broadly and sustainably about zakat (Cokrohadisumarto et al., 2020). Second, the zakat organization should strengthen its credibility. Third, disseminate the information about the programs from the zakat organization to the community.

Conclusion

This study analyzes the factors influencing young people's intention to use digital zakat payments. The study results indicate that factors such as usefulness, ease of use, and risk affect the intention to use digital zakat payments. Meanwhile, continuity and trust do not influence young people to pay zakat digitally or in cash. One of the other interesting findings of this study is the increase in public donations during the pandemic. In addition, the factor near home is the main reason respondents still pay zakat in cash.

The policy implication of the findings of this study is that zakat management organizations need to improve the quality of digital payment features. Digital payments not only play a role in paying zakat but can also be used for other purposes. In addition, the security of personal data needs to be a severe concern in this digital payment. Muzaki still makes risk one factor determining whether they will pay digitally or in cash.

Author's Contribution

Mohammad Nur Rianto Al Arif: Writing the draft, data collection and analysis.
Nofrianto: Data collection, Review of the draft and result discussion.
M. Iqbal Fasa: Literature review and result discussion.

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Declaration of Competing Interest
We declare that we have no conflict of interest.

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