

**THE INFLUENCE OF LITERACY, DIGITALIZATION, AND
PERCEIVED EASE OF USE ON MUZAKKI INTERESTS IN
PAYING ZAKAT ONLINE AT DOMPET DHUAFA**

THESIS



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1446 H/ 2024 M

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ABSTRAK

PENGARUH LITERASI, DIGITALISASI, DAN PERSEPSI KEMUDAHAN PENGGUNAAN TERHADAP MINAT MUZAKKI MEMBAYAR ZAKAT ONLINE DI DOMPET DHUAFA

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Zakat merupakan salah satu instrumen yang dapat membantu meningkatkan kesejahteraan ekonomi dan sosial masyarakat. Pengelolaan zakat di Indonesia menghadapi tantangan besar berupa kesenjangan antara potensi zakat dan realisasi penghimpunan dana. Berdasarkan laporan BAZNAS tahun 2024, potensi zakat mencapai Rp. 327 triliun, namun realisasinya hanya sebesar Rp. 41 triliun. Rendahnya literasi zakat, implementasi digitalisasi yang belum optimal, dan persepsi kemudahan penggunaan platform digital diduga memengaruhi minat masyarakat untuk membayar zakat online. Sehingga diperlukan peningkatan terhadap faktor-faktor yang mendorong minat muzakki untuk berzakat terutama dengan sistem digital.

Penelitian ini bertujuan untuk mengukur pengaruh literasi zakat, digitalisasi, dan persepsi kemudahan terhadap minat membayar zakat online, serta kontribusi masing-masing variabel.

Penelitian kuantitatif ini menggunakan data primer dari 315 responden melalui metode simple random sampling. Data yang diolah merupakan jawaban dari kuesioner yang disebarakan melalui Google Form. Populasi penelitian ini adalah muzakki, adapun sampel terdiri dari muzakki Dompot Dhuafa yang dipilih karna terlihat adanya penurunan dana zakat yang terkumpul meskipun telah menerapkan sistem digital. Data dianalisis menggunakan metode Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan perangkat lunak SmartPLS 3.0, yang bertujuan menguji hubungan antar variabel.

Hasil penelitian menunjukkan bahwa literasi berpengaruh positif dan signifikan terhadap minat membayar zakat online dengan P-value sebesar 0.000 dan kontribusi 44%. Berdasarkan angka tersebut literasi zakat terbukti mampu meningkatkan pemahaman dan kesadaran muzakki dalam menjalankan kewajiban membayar zakat. Digitalisasi juga memberikan pengaruh positif dan signifikan, dengan P-value 0.022 dan kontribusi sebesar 23%. Angka ini menunjukkan bahwa pemanfaatan teknologi digital mempermudah akses, termasuk dalam proses pembayaran zakat berbasis digital. Persepsi kemudahan penggunaan memiliki pengaruh signifikan dengan P-value 0.008 dan kontribusi 26%. Sistem digital yang dirancang untuk mudah digunakan mampu meningkatkan kenyamanan serta minat muzakki dalam berzakat secara online. Ketiga variabel secara bersama-sama berpengaruh sebesar 73.5%, yang berarti ketiga variabel tersebut memiliki pengaruh yang kuat terhadap minat muzakki untuk membayar zakat online.

Penelitian ini merekomendasikan lembaga zakat untuk meningkatkan literasi zakat masyarakat, mengembangkan inovasi digital, dan memastikan kemudahan akses serta penggunaan platform pembayaran zakat online guna mendekati potensi zakat nasional.

Kata Kunci: Literasi, Digitalisasi, Persepsi Kemudahan Penggunaan

ABSTRACT

THE INFLUENCE OF LITERACY, DIGITALIZATION, AND PERCEIVED EASE OF USE ON MUZAKKI INTERESTS IN PAYING ZAKAT ONLINE AT DOMPET DHUAFA

Ade Puteri Hasanah

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Zakat is one of the instruments that can help to improve the economic and social welfare of society. However, zakat management in Indonesia faces significant challenges, particularly the gap between the zakat potential and the actual collection. According to the 2024 BAZNAS report, the zakat potential reached IDR 327 trillion, yet the actual collection amounted to only IDR 41 trillion. Low zakat literacy, suboptimal implementation of digitalization, and perceptions regarding the ease of use of digital platforms are believed to influence the public's interest in paying zakat online. Therefore, it is necessary to enhance the factors that encourage Muzakki's interest in paying zakat, particularly through the digital systems.

This study aims to measure the influence of zakat literacy, digitalization, and perceived ease of use on the intention to pay zakat online, as well as the contribution of each variable.

This quantitative research uses the primary data collected from 315 respondents through a simple random sampling method. The data analyzed are the responses to a questionnaire that distributed via Google Forms. The research population consists of muzakki, while the sample focuses on muzakki from Dompot Dhuafa, chosen due to a decline in zakat collection despite the implementation of a digital system. The data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with SmartPLS 3.0 software to examine the relationships between variables.

The results of the study show that zakat literacy has a positive and significant influence on the intention to pay zakat online, with a P-value of 0.000 and a contribution of 44%. This indicates that zakat literacy effectively increases muzakki's understanding and awareness of fulfilling their zakat obligations. Digitalization also has a positive and significant impact, with a P-value of 0.022 and a contribution of 23%. This demonstrates that the utilization of digital technology facilitates access, including in digital-based zakat payments. Perceived ease of use has a significant influence as well, with a P-value of 0.008 and a contribution of 26%. A well-designed digital system that is easy to use enhances the comfort and interest of muzakki in paying zakat online. Collectively, these three variables account for 73.5% of the influence on muzakki's intention to pay zakat online, indicating a strong combined effect.

This study recommends that zakat institutions enhance public zakat literacy, develop digital innovations, and ensure the accessibility and user-friendliness of online zakat payment platforms to maximize the national zakat potential.

Keywords: *Literacy, Digitalization, Perceived Ease of Use*

DECLARATION

I here by,

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Reg. Number : 422021323004
Faculty : Sharia
Department : Islamic Economic Law
The title : The Influence of Literacy, Digitalization, and Perceived Ease of Use
on Muzakki Interests in Paying Zakat Online at Dompot Dhuafa

I sincerely declare that this thesis belongs to my work and not to other researchers for a different degree. Furthermore, this thesis is never published before, except for some parts with their original references.

Otherwise, if it is found that this thesis is plagiarism, I'm ready to be ceased academically.

Mantingan, Jumada Tsani 1st, 1446 H
December 3rd, 2024 M

Researcher,



Ade Puteri Hasanah
NIM. 422021323004

SUPERVISOR DECISION LETTER

Honorable,
Dean of Faculty of Sharia
University of Darussalam Gontor
Ponorogo

Bismillahirrahmanirrhim

Assalamu'alaikum Warahmatullah Wabarakatuh

I present this thesis written by

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on Muzakki Interests in Paying Zakat Online at Dompot Dhuafa

It has been processed and corrected to meet the practical requirement to obtain the Bachelor's Degree (S1) in the Islamic Economic Law Department, Sharia Faculty University of Darussalam Gontor. Therefore, we hope this thesis can be examined.

Hopefully, this thesis will be useful for religion, nation, and the development of an educational institution.

Wassalamu'alaikum Warhamtullah Wabarukatu

Mantingan, Jumada Tsaaani 1st, 1446 H
December 3rd, 2024 M

Supervisor,



Assoc. Prof. Dr. Setiawan bin Lahuri, Lc. M.A.

DECISION OF TEAM

The committee of the thesis examination in partial fulfillment of the requirements for the degree of Licentiate in Islamic Economic Law Department in the Faculty of Sharia, University of Darussalam Gontor, Indonesia, declared that the thesis written by:

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Has been examined by the board of examiners of the Bachelor's Degree (S1) on the Department of Islamic Economic Law, Faculty of Sharia University of Darussalam Gontor on Tuesday, 24th of December 2024

The board of examiners has decided to grant him/her pass in the thesis examination. Hence, she is eligible to be awarded the degree of Licentiate in the Islamic Economic Law Department in the Faculty of Sharia.

Board Examiner

Supervisor



Assoc. Prof. Dr. Setiawan bin Lahuri, Lc., M.A.

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1st Examiner

2nd Examiner



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THE ACCEPTANCE LETTER

Honorable,
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University of Darussalam Gontor
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Bismillahirrahmanirrhim

Assalamu'alaikum Warahmatullah Wabarakatuh

The faculty of Sharia, University of Darussalam Gontor, Ponorogo, Indonesia
has received a thesis written by:

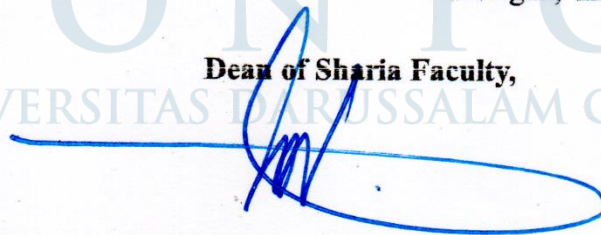
Name : Ade Puteri Hasanah
Reg. Number : 422021323004
The title : The Influence of Literacy, Digitalization, and Perceived Ease
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Dompot Dhuafa

In partial fulfillment of the requirement for the degree of Licentiate in the
Islamic Economic Law Department in the Faculty of Sharia, the academic year 1445-
1446/2024-2025.

Wassalamu'alaikum Warahmatullahi Wabarakatuh

Rajab 13th, 1446 H
Mantingan, January 13th, 2025 M

Dean of Sharia Faculty,



Assoc. Prof. Dr. Imam Kamaluddin, Lc. M.Hum.

MOTTO

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

“In the name of Allah, the Most Gracious, the Most Merciful.”

Allah Subhanahu wa Ta'ala says:

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا. وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَلِغُ أَمْرِهِ قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا

"Whoever fears Allah – He will make for him a way out. And He will provide for him from sources he could never imagine. And whoever relies upon Allah – then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a decreed measure." (At-Talaq: 2-3)

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DEDICATION

Boundless gratitude I offer to the Sovereign of the universe,

Allah Subhanahu Wa Ta'ala.

Greetings and peace are always sent upon the beloved Prophet Muhammad SAW

This thesis has no other purpose than to serve as an achievement dedicated to making my beloved parents proud:

“Sunarya and Popong Ariyani.”

Without them, I would not be the person I am today, blessed with the opportunity to gain so much knowledge. Their tireless efforts, unwavering determination, and unbroken spirit in raising and educating me to become a righteous daughter will forever be unmatched. Their love, care, protection, and endless prayers have been poured out in ways I can never repay. Thus, this accomplishment is my humble attempt to bring them pride, accompanied by heartfelt prayers to Allah SWT, asking that He rewards them abundantly for their sacrifices and hard work.

To my dearest siblings:

“Dini Asyifah, Yusrini, Wini Amalia, Nur Fathonah, and Achmad Bachtiar.”

Thank you for always inspiring me, strengthening me from all sides, and helping me grow into the resilient sister I am today. I am grateful to have followed in your footsteps and overcome the challenges you once faced. Your unwavering belief in me, reminding me that every difficult journey leads to a beautiful destination, has kept me going. May Allah always protect you all and bless us to remain a united family, steadfast as righteous sons and daughters.

ACKNOWLEDGMENT

In the name of Allah, the beneficent, the merciful, praise be to Allah the Lord of the world, the Owner of the Day of Judgment, Pray and peace be upon Prophet Muhammad SAW, his families, companions, and his followers.

With the mercy and blessing of Allah SWT, I could complete this thesis for my Bachelor's. Therefore, I would like to extend my deep gratitude to those in graduate study at the University of Darussalam Gontor. Besides, I wish to extend my appreciation due to the following:

1. The honor Headmasters of Pondok Modern Darussalam Gontor, K.H. Hasan Abdullah Sahal, Prof. Dr. K.H. Amal Fathullah Zarkasyi, M.A and Drs. K.H. M. Akrim Mariyat, Dipl.A Ed.
2. The Rector of the University of Darussalam Gontor, Prof. Dr. K.H. Hamid Fahmy Zarkasyi, M.A. Ed, M.Phill, and Vice-Rectors of University of Darussalam Gontor Assoc. Prof. Abdul Hafidz Zaid, M.A., Assoc. Prof. Dr. Setiawan bin Lahuri, Lc., M.A., Assoc. Prof. Dr. Khoirul Umam, M.Ec., Royyan Ramdhani Djayusman, Ph.D.
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4. The Head of Islamic Economic Law Mr. Muhammad Abdul Aziz, S.H.I., M.Si. has also consistently encouraged and provided abundant motivation, driving me to stay inspired throughout the process of completing this final project.
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6. The Academic Supervisor Miss Annisa Silvi Kusumaastuti, M.H., and all lectures of the Islamic Economic Law Department have always been ready to assist and guide me from the beginning of my journey as a student until now, as I reach the final stages of my studies.
7. My esteemed advisor, Assoc. Dr. Setiawan Bin Lahuri, Lc., M.A., turned the process of writing this thesis into a priceless educational journey, one that may be difficult to find elsewhere. With tireless motivation and support, he guided

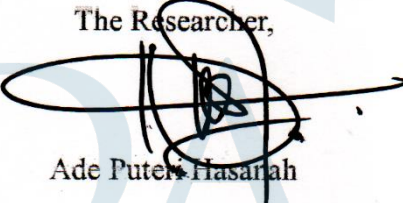
me through the challenges of completing this thesis, transforming a demanding endeavor into a rewarding accomplishment.

8. The Amil Zakat Institution, Dompot Dhuafa, has graciously supported me in the preparation of this invaluable thesis.
9. My beloved parents, Sunarya and Popong Ariyani, have patiently, lovingly, and tirelessly supported me and stood by my side every step of the way. And also my siblings Dini Asyifah, Yusrini, Wini Amalia, Nur Fathonah, and Achmad Bachtiar.
10. My extraordinary friends from the Islamic Economic Law Department, have continuously provided support and encouragement. To my great friends, who have always been there and witnessed both the joys and challenges, including during the process of completing this final project.

May Allah reward them with beautiful blessings for all the kindness they have shown to me. Without their support, this challenging journey might not have been possible. With sincere hopes that they always receive happiness, aid, and ease in every step of their journey. Amin.

Mantingan, 3rd December 2024

The Researcher,



Ade Puteri Hasaniyah

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