

# CHAPTER I

## INTRODUCTION

### 1.1 Background of Research

Indonesia, considering its status as a country with a dominant Muslim society, Zakat has the potential to reach an estimated Rp. 327 trillion annually, which offers substantial opportunities to address various financial issues, particularly in the economic sector such as poverty and unemployment. However, based on the report that released by Nation Amil Zakat Agency (BAZNAS) in 2024, the zakat realization of zakat funds collected has only reached Rp. 41 trillion.<sup>1</sup> This fact highlights the notable difference between the available zakat potential and the actual amount collected. One contributing factor to this disparity is the low interest among the public in fulfilling their zakat obligations.<sup>2</sup>

Maman Suryaman et al., 2023 said the discrepancy in potential and the actual collection of zakat funds needs investigation to identify the determinants in impacting the desire to pay zakat. This condition indicates the scale of public appeal in fulfilling their zakat obligations under the official institutions remains relatively low.<sup>3</sup> The research by Najmi Laili Masrini et al., 2023 emphasizes a notable discrepancy between Zakat's collection and its actual realization, as documented by BAZNAS. One of the key aspects that warrants is the need to enhance the public awareness of zakat obligations. This awareness is expected to encourage individuals to develop the interest in fulfilling their zakat responsibilities through formal channels.<sup>4</sup>

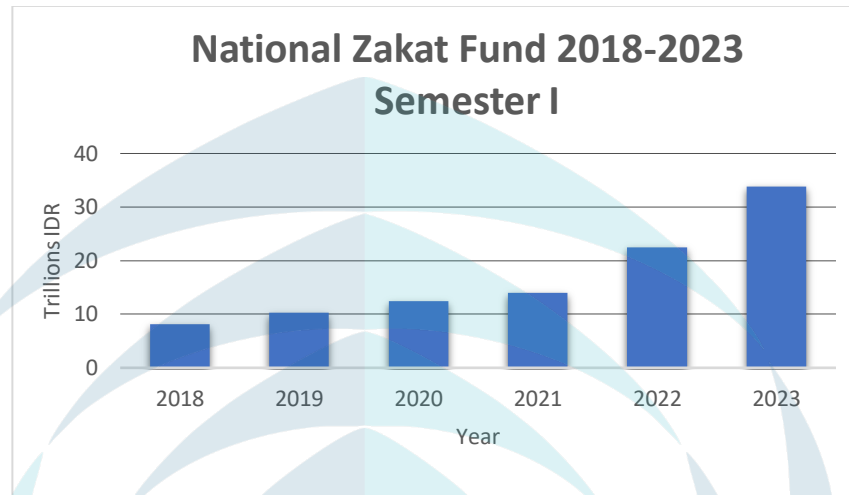
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<sup>1</sup> "Potensi Zakat Untuk Indonesia Emas: BAZNAS Targetkan Rp. 327 Triliun per Tahun," Baznas Kabupaten Sidoarjo, 2024, <https://kabsidoarjo.baznas.go.id/news-show/BAZNASRI/11264>.

<sup>2</sup> Sujanu Harto Mulyono, Qurroh Ayuniyyah, and Ibdalsyah, *Digital Fundraising Strategy in Zakat Fund Raising: Case Study of Amil Zakat Global Zakat Institute*, Scientific Journal of Islamic Economics, 8(01), 2022, DOI: <http://dx.doi.org/10.29040/jjei.v8i1.4346>, p. 67.

<sup>3</sup> Maman Suryaman et al., "Pengaruh Minat Masyarakat, Transparansi Dan Platform Digital Terhadap Kewajiban Ziswaf Di Jawa Barat," *EKSISBANK: Ekonomi Syariah Dan Bisnis Perbankan* 7, no. 2 (2023): <https://doi.org/10.37726/ee.v7i2.874>, p. 255.

<sup>4</sup> Najmi Laili Masrini, Fahmi Medias, and Zulfikar Bagus Pambuko, "Zakat Literacy Among Indonesian Z Generation: Does Gender Matter?," *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam* 6, no. 2 (2023): <https://doi.org/10.30659/jua.v6i2.37034>, p.228.

**Graph 1.1. National Zakat Fund**

*Source: Outlook Zakat Indonesia (2024)*

However, in 2024, BAZNAS observed a steady growth in the accumulation of zakat funds nationally, as stated in the Out Look Zakat 2024. One of the factors supporting this increase is the development due to the Industrial Revolution 4.0, which has now become a necessity in life. Digitalization in the economic system has developed rapidly in various industries, including zakat management organizations or institutions.<sup>5</sup> However, with the increase and facilities available, there are still challenges directly related to people's interest in paying zakat online.

A significant challenge that emerges is a lack of interest in performing zakat. This interest is affected by various factors, one of that is the relationship fosters a deep understanding among the public, which in turn positively impacts their willingness to fulfill zakat obligations. However, when zakat literacy is low, both basic and advanced knowledge of zakat cannot be effectively implemented. This condition plays a role in creating a gap between the estimated zakat revenue and the funds gathered. According to Atiqa Syaksena and Marlina Ekawaty, several factors influence people's reluctance to pay, low levels of public trust in zakat organizations and limited zakat literacy are contributing factors. This demonstrates

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<sup>5</sup> Muhammad Hasbi Zaenal et al., "Outlook on Indonesian Zakat 2024," 2024, <https://puskas.baznas.go.id/publications/books/1857-buku-outlook-zakat-indonesia-2024>.

the pivotal contribution of zakat literacy in encouraging individuals to contribute to zakat.<sup>6</sup>

Based on the 2022 Zakat Literacy Index Report, BAZNAS has measured people's zakat literacy by involving 4.077 respondents spread throughout Indonesia. The ILZ measurement results reached 75.26, which is comprised of the middle classification. That means the community's position already has a basic understanding of zakat but still needs a deep understanding of its implementation, which affects people's interest in paying zakat.<sup>7</sup>

Zakat literacy is among the aspects that can impact the interest in paying zakat, notably with the arrival of digital systems. Research by Rahmatina A. Kasri and Meis Winih Sosianti indicates that increasing zakat literacy has the potential to enhance awareness and willingness to pay zakat online. Their study demonstrates that zakat literacy influences the intention to pay zakat through the digital platforms positively.<sup>8</sup> This is also supported by Novelia Dewi Widowati and Rizky Nur Ayunigtyas Putri who said that literacy affects people's understanding and awareness to pay zakat and help others through infaq and alms. In Novi Febriyanti's research, et al, zakat literacy is a factor that influences the intention of muzakki in paying zakat online as the study results are significant to the interest in paying zakat online.<sup>9</sup> The thesis that written by Romatua Lubis also states that the greater the literacy of muzakki, Increases the awareness of paying zakat.<sup>10</sup> Significant results

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<sup>6</sup> Marlina Ekawaty Atiqa Syaksena, "Effect of Zakat ( Almsgiving ) Literacy Level on Muzakki ' s Decision to Pay Zakat in Registered Zakat Institutions," *Journal of Islamic Economics, Management, and Business* 3, no. 1 (2021): p. 17., <https://doi.org/10.21580/jiemb.2021.3.1.8841>.

<sup>7</sup> Muhammad Hasbi Zaenal et al., "Official News Laporan Indeks Literasi Zakat 2022," *Badan Amil Zakat Nasional*, 2022, p.6, <https://puskasbaznas.com/publications/published/officialnews/1778-laporan-indeks-literasi-zakat-2022>.

<sup>8</sup> Rahmatina A Kasri and Meis Winih Sosianti, "Determinants Of The Intention To Pay Zakat Online : The Case Of Indonesia," *Journal of Islamic Monetary Economics and Finance* 9, no. 2 (2023): p.288.

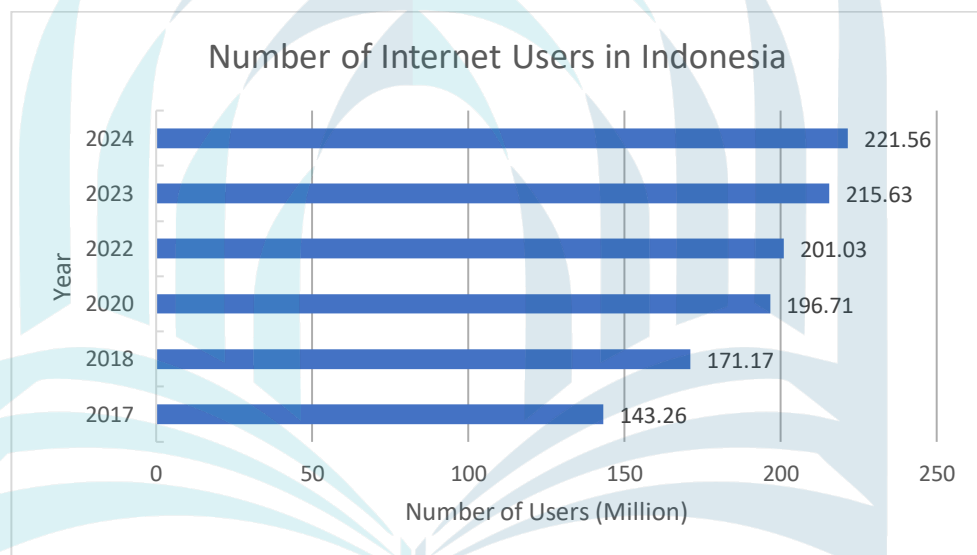
<sup>9</sup> Novi Febriyanti et al., "Faktor-Faktor Yang Memengaruhi Keputusan Muzakki Membayar Zakat Secara Online," *Jurnal Economica* 3, no. April (2024): p. 351.

<sup>10</sup> Romatua Lubis, "Pengaruh Literasi Zakat, Pendapatan Dan Kepercayaan Terhadap Keputusan Muzakki Membayar Zakat Melalui Platform Fintech Di Kabupaten Padang Lawas-Sumatera Utara," *SHARING: Journal of Islamic Economics, Management and Business* 2 (2023): p. 134

was found in thesis that written by Risa Hari Yanti show that knowledge about ZIS influences interest in paying ZIS through the Tokopedia salam platform.<sup>11</sup>

According to a survey carried out by the Indonesian Internet Service Providers Association, in 2024, it recorded 221.56 million Internet users, accounting for 78.19% of its total population of 275.77 million. It shows an increase in the community as internet users. Cultural mixing is one of the factors that cause global lifestyle changes which shows the tendency of today's people to rely on media by utilizing these gadgets and the internet.<sup>12</sup>

**Graph 1.2. Amount of Internet Users**



Source: APJII Survey Results 2024

The increase of the internet usage indicates the development of digitalization. Various digital-based community services are now available due to the digitalization development, such as the zakat system management the current *platforms* or websites that provide zakat online payment facilities those are,

<sup>11</sup> Risa Hari Yanti, "Pengaruh Pengetahuan, Religiusitas, Dan Kepercayaan Terhadap Minat Bayar Zakat, Infak, Sedekah (ZIS) Di Tokopedia Salam" (Universitas Islam Negeri Walisongo Semarang, 2022). p. 74

<sup>12</sup> Reza Mardiana, "Daya Tarik Dakwah Digital Sebagai Media," *Komunida: Media Komunikasi Dan Dakwah Volume 10 Nomor 02 2020*; Pp.148-158; DOI: 10.35905/Komunida.V7i2 10, no. ISSN: 2088-0669; E ISSN: 26143704 (2020): p. 149., <https://doi.org/10.35905/komunida.v7i2.http>.

Kitabisa.com, OVO, Gopay, LinkAja, and others.<sup>13</sup> In addition, the digitalization also contributes to the Amil Zakat Institute to the online zakat payment system, with the availability of official websites that provide online zakat payment facilities such as BAZNAS, Dompot Dhuafa, and Rumah Zakat.

Digitalization makes it easy for the public to get the education to carry out zakat infaq, alms. With the use of digital systems, ease of management and use can provide good education on digital system services which can influence public interest in Zakat.<sup>14</sup> Regarding digital payments, it affects the interest in online zakat payments, which supported by the perceived convenience as research outcomes from Ceriah Rukmana, et al.<sup>15</sup>

The perception of ease of use that also use to supports the interest in online zakat. As the perception of ease of use, someone believes that technology will provide convenience for its use so that trust arises that will influence the interest in zakat online is also getting stronger.<sup>16</sup> Research that conducted by Dendi Prasetyo proves that digitalization provides convenience so it encourages interest in using e-wallets to donate.<sup>17</sup> Research conducted by Sugih Handana Yusuf and Vita Sarasi said that the perception of convenience influenced interest in paying for zakat using

<sup>13</sup> Sri Yuyu Ninglasari and Mumuh Muhammad, "Zakat Digitalization : Effectiveness of Zakat Management During Covid-19 Pandemic," *Journal of Islamic Economic Laws* 4, no. 1 (2021): p. 33.

<sup>14</sup> Muhammad Al Athar and M.Nur Al Arif, "The Intention of Millennial Generation in Paying Zakat through Digital Payments International Journal of Islamic Business and Economics," *International Journal of Islamic Business and Economics (IJIBEC)* 5, no. 1 (2021): p. 40., <https://doi.org/10.28918/ijib>.

<sup>15</sup> Ceriah Rukmana et al., "Pengaruh Digital Payment Terhadap Minat Masyarakat Dalam Membayar Zakat," *Jurnal Ekonomi, Keuangan & Bisnis Syariah* 5 (2023): p. 2613, <https://doi.org/10.47467/alkharaj.v5i5.2572>.

<sup>16</sup> Ilham Agung Kurniawan, Mugiono Mugiono, and Risna Wijayanti, "The Effect of Perceived Usefulness, Perceived Ease of Use, and Social Influence Toward Intention To Use Mediated By Trust," *Jurnal Aplikasi Manajemen* 20, no. 1 (2022): <https://doi.org/10.21776/ub.jam.2022.020.01.12>. p. 118.

<sup>17</sup> Dendi Prasetyo, "Pengaruh Persepsi Kemudahan, Kepercayaan, Keamanan Dan Resiko, Terhadap Minat Berdonasi Generasi Milenial Menggunakan Platform E-Wallet" (Universitas Islam Indonesia, 2022), <https://www.who.int/news-room/fact-sheets/detail/autism-spectrum-disorders>. p. 64.

Q-Ris. This shows that the digitalization system makes it easy to implement and encourages interest in the implementation of zakat.<sup>18</sup>

Zakat literacy and digitalization are two factors that support each other in increasing the public interest in paying zakat online. Currently, zakat literacy information can also be accessed through digital technology. These two aspects together support increased fundraising. Especially with the perception of the ease of use is one of the important factors in encouraging public interest in paying zakat online as technological innovations are created to make it easier for users.<sup>19</sup>

In Indonesia, the National Amil Zakat Agency (BAZNAS) holds a central role as the government-recognized zakat institution. In 2019, BAZNAS successfully collected IDR. 10.22 trillion, an increase from IDR. 8.11 trillion in 2018.<sup>20</sup> According to the latest report in 2023, there has been further growth in the funds collected, reflecting the sustained performance and stability of BAZNAS in managing zakat collection.<sup>21</sup> This consistent growth is partially attributed to the implementation of digitalization initiatives, which have enhanced the efficiency and accessibility of zakat management.

Alongside BAZNAS, non-governmental organizations such as Dompet Dhuafa have also made significant contributions, particularly in leveraging digital technology to reach a broader public. Dompet Dhuafa emerged as one of the pioneers in digitalizing zakat services among non-governmental zakat institutions. Its digital services, launched in 2019, led to a 48.61% increase in the number of muzakki compared to 2018. This achievement highlights the potential of

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<sup>18</sup> Sugih Handana Yusuf and Vita Sarasi, "Pengaruh Persepsi Kemudahan , Persepsi Kegunaan , Literasi Zakat , Dan Pendapatan Terhadap Minat Membayar Zakat Menggunakan Qris ( Studi Kasus Pekerja Muslim Kota Bandung )," *Jurnal Ekonomi Dan Bisnis Islami* XIII, no. 2 (2023): p. 45.

<sup>19</sup> Fauzi Akbar and M Burhan, "Pengaruh Persepsi Kemudahan Penggunaan, Efektivitas, Dan Risiko Penggunaan Digital Fundraising Minat Pembayaran Dana Zakat, Infaq, Dan (Zis) Pada Lembaga Zakat," *Islamic Economics and Finance in Focus* 2, no. 3 (2023): p.469.

<sup>20</sup> BAZNAS, "Laporan Keuangan Badan Amil Zakat Nasional 2019" (Jakarta, 2019), p. 3.

<sup>21</sup> BAZNAS, "Laporan Keuangan Badan Amil Zakat Nasional 2023," *Baznas* (Jakarta, 2023), p. 4.

digitalization to enhance zakat collection, particularly in addressing challenges during the Covid-19 pandemic.<sup>22</sup>

However, subsequent trends reveal a decline in zakat collection by Dompot Dhuafa between 2020 and 2023, with only IDR. 172. 845. 613. 522 collected in 2023 from IDR. 211.766.883.962 collected in 2021.<sup>23</sup> This decline is noteworthy as it contrasts with the relatively stable performance of BAZNAS in utilizing digitalization to maintain zakat collection levels.

The decision to focus this study on Dompot Dhuafa is based on several considerations. First, as a non-governmental organization, Dompot Dhuafa faces distinct challenges compared to BAZNAS, particularly in building public trust without direct support from government authorities. Second, as a pioneer in zakat digitalization, Dompot Dhuafa's performance reflects how technological innovation is applied in the Islamic philanthropic sector. Third, the decline in zakat collection over recent years provides an opportunity to explore the extent to which factors such as literacy, digitalization, and perceived ease of use influence public interest in paying zakat online through this organization.

Therefore, this research aims to provide insights not only into the challenges faced by Dompot Dhuafa but also in the dynamics of factors influencing public interests in paying zakat online in the digital era.

The previous research has been conducted on the interest in online zakat payments by making zakat literacy as a supporting factor that presented with other indicators such as trust by Yuanita Anggraini, et al., 2022. Income and usability by Sugih Handana, et al., 2023. Religiosity by Yulia Rahmawati., 2022. However, Yuanita Nur Anggraini & Rachma Indrarini., 2022 show that zakat literacy has not affected interest in paying zakat due to a habit or culture of paying zakat directly without going through a zakat institution.

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<sup>22</sup> Dompot Dhuafa, "Jangan Takut Berbagi Laporan Tahunan 2019" (Jakarta, 2020), p. 248.

<sup>23</sup> Librarian, "2022 Annual Report," n.d., p. 57., [publikasi.dompetdhuafa.org. https://publikasi.dompetdhuafa.org/download/laporan-tahunan-dompot-dhuafa-tahun-2022/](https://publikasi.dompetdhuafa.org/download/laporan-tahunan-dompot-dhuafa-tahun-2022/) (2023, June 26)

This study was conducted to investigate the influence of zakat literacy, digitalization, and the perceived ease of use, as well as how these variables interact in creating public interest in paying zakat online. The complex interplay between these factors has prompted researchers to explore their impact on the public's inclination to use digital-based zakat services. Therefore, considering the outlined background, the researcher aims to undertake this study titled **“The Influence of Literacy, Digitalization, and Perceived Ease of Use on Muzakki Interests in Paying Zakat Online at Dompot Dhuafa”**

## **1.2 Problem Formulation**

1. How far is literacy's influence on the muzakki interest in paying zakat online in Dompot Dhuafa?
2. How far is digitalization's influence on the muzakki interest in paying zakat online in Dompot Dhuafa?
3. How far is the perceived ease of use's influence the muzakki interest of paying zakat online in Dompot Dhuafa?
4. How far is the literacy, digitalization, and perceived ease of use simultaneously influence the muzakki interest in paying zakat online at Dompot Dhuafa?

## **1.3 Purpose of Research**

1. To determine the effect of zakat literacy on interest in paying zakat online at Dompot Dhuafa.
2. To determine the effect of digitalization on the interest in paying zakat online at Dompot Dhuafa.
3. To determine the perceived ease of use for interest in paying zakat online in Dompot Dhuafa.

## **1.4 Research Benefits**

The benefits that can be obtained from research include the following:

### **1.4.1 Theoretical Benefits**

The results of this study are expected to increase the interest of muzakki in paying zakat based on the influence of zakat literacy and digitalization with the availability of easy online zakat payment methods.

#### **1.4.2 Practical Benefits**

##### **1. For Muzakki**

Providing convenience for muzakki to determine interest in paying zakat with a digital system, so that online zakat payments can also give confidence to muzakki to carry out zakat.

##### **2. For Amil**

Contributing with a digital system to the implementation of zakat including the collection, distribution, and supervision of zakat.

### **1.5 Systematics of Discussion**

To outline the sequence of topics covered in this study, the researcher has structured the discussion systematically to help readers easily identify the main points of the research. This systematic discussion is divided into several sub-chapters, as detailed below:

1. **CHAPTER I:** This section presents the research background, including the problem formulation, research objectives, and its significance. It provides an overview and a concise explanation of the context and purpose of the study.
2. **CHAPTER II:** This chapter describes the literature review in research which includes previous literature, theoretical foundations, and frameworks that contain information about the variables to be studied.
3. **CHAPTER III:** Discusses research methods that include the type of research used, the sources of data needed, the object of research, data collection techniques, along with data analysis techniques that will be carried out. Strictly speaking, in discussing research data processing techniques.
4. **CHAPTER IV:** Contains the results of research discussion. The results of the discussion that will be described are the results of processing data from the previous chapter.

5. **CHAPTER V:** It is the conclusion of the study. In the conclusion consists of a conclusion that includes all the information of the analysis performed.

