

CHAPTER I

INTRODUCTION

A. Research Background

Indonesia, as a country with the largest Muslim majority in the world, has great potential to raise social funds through Islamic instruments such as zakat, infaq, sadaqah, and waqf (ZISWAF).¹ One of the important instruments in Islam that has a significant impact on the economy and social welfare, especially poverty alleviation, is charity.² In addition, the optimised collection of alms funds can encourage strengthening in the fields of education, health, and economy for the poor.³ Thus, existing socio-economic problems can be overcome to realise community welfare.

Although the potential for collecting alms funds is quite large, the realisation is still not optimal. This can be seen in one of the Amil Zakat, Infaq, Sadaqah, and Waqf Institutions (LAZISWAF) in University of Darussalam Gontor. The institution experienced an increase in fundraising from Rp. 704,539,657 in the period 1444 H to Rp. 872,009,569 or an increase of 10.62%.⁴ However, despite the increase, this number can still be increased through various strategies, including improving financial literacy and digital payments.

Financial literacy is an important aspect of financial management. It includes a person's understanding of financial concepts, confidence in making financial decisions, and skills in managing their finances.⁵ Based on the results

¹ Badan Amil Zakat Nasional (BAZNAS), *Laporan Zakat Nasional 2023*, Jakarta: BAZNAS, 2023.

² Kementerian Keuangan RI, *Keuangan Sosial Islam: Zakat dan Wakaf Sebagai Instrumen Keuangan Publik*, 2021.

³ Irwan Fauzy Ridwan, "Filantropi Islam: Peran dan Problematikan Dalam Pencapaian Sustainable Development Goals", *LA ZHULMA: Jurnal Ekonomi Syariah*, Vol. 1, No. 1, Agustus 2022, p. 9.

⁴ Annual Report, *LAZISWAF UNIDA Gontor*, 1444 H, p. 27.

⁵ Otoritas Jasa keuangan (OJK), *Survei Nasional Literasi dan Inklusi Keuangan 2022*, Jakarta: OJK, 2022.

of the National Survey of Financial Literacy and Inclusion (SNLIK) in 2022, it shows that the financial literacy index of the Indonesian population is 49.68%, this figure has increased from 38.03% in 2019. However, Islamic financial literacy is still very low at 23.3%.⁶

Other research also states that the level of financial literacy among academics, including lecturers, staff, and tendik varies widely. This can be influenced by educational background and access to financial information.⁷ Several other studies also state that individuals who have good financial literacy will be more likely to manage their finances well by setting aside some of their wealth for social purposes, such as charity.⁸ Therefore, increasing financial literacy among lecturers, staff, and tendik of Universitas Darussalam Gontor can be a factor that supports the increase in interest in charity.

In addition, payment methods play an important role in supporting philanthropic behaviour. Technological advancements have fuelled the development of financial technology (fintech) that has made it easier to transact, including to make donations and charity.⁹ Recent research suggests that utilising digital payments can increase the effectiveness of Islamic philanthropy fundraising, especially alms funds.¹⁰ With the ease, speed and transparency of digital payments, people are more confident in channelling their donations.¹¹

However, there are still challenges in the application of digital payment methods. Some studies reveal that digital payment systems have challenges in

⁶ Septian Pajrin Mukti, Lola Malihah, and Husna Karrimah, "Pengaruh Fintech Payment dan Literasi Keuangan Terhadap Perilaku Konsumen Mahasiswa FEBI IAI Darussalam Martapura", *PERFORMANCE: Jurnal Bisnis & Akuntansi*, Vol. 13, No. 2, September 2023, p. 116.

⁷ Setiawan and Yulianti, "Pengaruh Literasi Keuangan Terhadap Perilaku Donasi Masyarakat Muslim", *Jurnal Manajemen Keuangan Islam*, Vol. 5, No. 1, 2023, p. 40.

⁸ Yunus Amanda, "Analisis Literasi Keuangan di Kalangan Akademisi: Studi Pada Dosen dan Staff Universitas Islam", *Jurnal Keuangan Islam*, Vol. 6, No. 2, 2023, p. 90.

⁹ Rahman And Putri, "Peran Fintech Dalam Meningkatkan Minat Sedekah Digital", *Jurnal Ekonomi Digital Islam*, Vol. 4, No. 3, 2023, p. 112

¹⁰ Susanti and Wahyudi, "Trust Dalam Donasi Digital: Studi Pada Generasi Milenial", *Jurnal Sosial dan Teknologi Islam*, Vol. 3, No. 1, 2022, p. 76.

¹¹ Amalia and Fauzan, "Hambatan Adopsi Pembayaran Digital Dalam Filantropi Islam", *Jurnal Keuangan dan Perbankan Syariah*, Vol. 5, No. 2, 2024, p. 115.

the form of risk, ease of use, and level of trust for some people.¹² Meanwhile, another study found that despite the existence of digital payments, academics are more comfortable and easier to make transactions using cash payments. Therefore, there is a need for socialisation and education on the safety and benefits of digital payments. Thus, digital payments in the form of QRIS, mobile banking, and e-wallets can increase the effectiveness of collecting alms funds.

Based on these problems, this study aims to analyse the effect of financial literacy and digital payments on interest in charity among lecturers, staff, and tenders of Universitas Darussalam Gontor. That way, it can provide solutions for increasing the effectiveness of ZISWAF fundraising, including alms at LAZISWAF University of Darussalam Gontor. Thus, the funds collected at this institution can be optimised and provide wider benefits to improve the welfare of the community.

This research was conducted at the Amil Zakat, Infaq, Sadaqah and Waqf Institution (LAZISWAF) of Universitas Darussalam Gontor Class C. The sample in this study used a random sampling technique because the researcher saw that donors who were in the campus environment had knowledge about LAZISWAF University of Darussalam Gontor and had access to digital payments. This location was chosen because University of Darussalam Gontor is one of the Islamic universities that actively supports financial literacy and the management and utilisation of alms.

By looking at the amount of funds channelled to knowledge seekers both from among Santri / female students and students. The funds collected at LAZISWAF UNIDA Gontor have been managed and channelled selectively. This institution has provided many benefits to help overcome various socio-economic problems of students. Thus, knowledge seekers who experience economic difficulties can continue their education. So, to find out the effect of

¹² Fitriani and Irawan, "Strategi Edukasi Digital Payment Dalam Meningkatkan Donasi Online", *Jurnal Ekonomi Islam Kontemporer*, Vol. 8, No. 1, 2023, p. 51.

literacy and digital payments on interest in giving alms at LAZISWAF University of Darussalam Gontor, researchers conducted research with the title: **“Analysis the Influence of Literacy and Digital Payments on Interest in Charity (Study on LAZISWAF University of Darussalam Gontor)”**. Researchers want to see the effect of literacy variables and digital payments on interest in charity.

B. Research Questions

Based on the research background explanation above, the researcher formulates the following problems:

1. How does financial literacy influence the charity interest at LAZISWAF University of Darussalam Gontor?
2. How does the digital payment influence the charity interest at LAZISWAF University of Darussalam Gontor?
3. How do financial literacy and digital payment influence the charity interest at LAZISWAF University of Darussalam Gontor?

C. Research Objectives

So, the aims in this research is to answer the problems in the research questions that has been described, including:

1. To know and understand the influence of financial literacy on charity interest at LAZISWAF University of Darussalam Gontor.
2. To know and understand the influence of digital payment on charity interest at LAZISWAF University of Darussalam Gontor.
3. To know and understand the influence of financial literacy and digital payment on charity interest at LAZISWAF University of Darussalam Gontor.

D. Research Benefits

It is hoped that this research will provide benefits for the development of science both academically and practically, including:

1. Academic Benefits

This research is expected to be useful for sources of thought and can add insight, science, and knowledge about charity. In addition, it is also a requirement that the charity fulfill and complete the final or strata one assignment.

2. Practical Benefits

This study are expected to provide information for the community and government that LAZISWAF UNIDA Gontor has contributed to increasing the fundraising of charity funds so that they can be distributed more widely. It can also raise public awareness of the interest in giving charity. In addition, it can also be a reference for other researchers to develop existing ideas further.