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## **THE INFLUENCE OF RELIGIUSITY, BELIEFS AND DIGITAL LITERACY OF MUZAKKI'S INTERESTS PAYING ZAKAT THROUGH FINTECH**

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### **Abstract**

The collection of zakat funds with zakat potential in Indonesia has not been maximized, because there are still many muzakki who do not distribute their zakat through amil zakat institutions due to several factors. The development of the current digital era makes it easy for muzakki to pay their zakat through digital channels with the help of financial technology. The purpose of this study was to determine the effect of religiosity, trust and digital literacy on muzakki's interest in paying zakat through fintech. This study uses a quantitative approach. Data obtained from the distribution of questionnaires. The data obtained were analyzed using validity test, reliability test, normality test, heteroscedasticity test, multicollinearity test, linearity test, multiple linear regression test, t test, F test, and coefficient of determination test. The results of this study are that the religiosity variable has no significant effect on muzakki's interest in paying zakat through fintech as evidenced by the t arithmetic value < from t table which is 0.741 smaller than t table 1.66159 and sig value (0.460) > 0.05. The trust variable has a positive and significant effect on the interest of muzakki to pay zakat through fintech as evidenced by the value of t count > t table which is 6.003 greater than 1.66159 and the value of sig (0.000) < 0.05. The digital literacy variable has a positive and significant effect on muzakki's interest in paying zakat through fintech as evidenced by the t count > t table, which is 2.14 greater than 1.66159 and the value of sig (0.012) < 0.05. Then the variables of religiosity, trust and digital literacy together have a significant effect on muzakki's interest in paying zakat through fintech with the results of F arithmetic > F table, namely 29.9006 > 2.14 and sig value of 0.000 < 0.05

**Keywords:** *Covid 19; E-Commerce; Kenza Batik*

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### **1. INTRODUCTION**

Indonesia is a developing country with a Muslim majority population which has various social problems, one of which is poverty. Based on data released by the Central Statistics Agency (BPS), for the period of September 2020 the number of Indonesians who were classified as poor reached 27.55 million people (10.19%), an increase of 1.13 million people compared to conditions in March 2020. Zakat is one of the pillars of Islam which has an important role that can be used as a means of distributing income and wealth from people who are able to people who are less fortunate. Zakat does not only aim to support the poor, but zakat also has a sustainable effect on life, such as increasing income, people's standard of living, people's consumption, and maintaining social stability (Hejazziey, 2011).

Zakat potential reaches 327.6 trillion rupiahs, but nationally zakat collection has only reached 21.7 percent or around 71.4 trillion rupiahs. This is because many people pay zakat through the unofficial Zakat Management Organization (OPZ). From this it is necessary to have a strategy to attract Muzakki's interest in zakat at the official amil zakat institutions and at BAZNAS. The development of innovation and digitization of zakat needs to be improved to make it easier for Muzakki to pay zakat. This is in accordance with the increase in zakat literacy for the millennial generation or young Indonesians who are still being pursued. The national zakat literacy index in 2020 is still at a moderate level (66.78). So far BAZNAS as a zakat management organization or Zakat Management Organization (OPZ) continues to try to provide services and various programs in an effort to facilitate the

collection of zakat funds. However, it is still not optimal to take advantage of the potential of zakat in Indonesia. There are several factors causing the low effectiveness of receiving zakat because there are still many people who still decide to pay zakat traditionally at the practice level in society, there are still many people's behaviors that show a lack of knowledge about how important it is to manage zakat funds in an organized manner (Fauziah et al. , 2019). Current technological developments have created various new trends. Besides being used to communicate, technology is currently also used in various shopping activities, discussions, and exchanging information.

The emergence of digital wallets in society forms the phenomenon of a cashless society, in which people no longer depend on cash in conducting financial transactions, but switch to using online transaction activities (Yasmiartha, 2020). Society, especially the millennial generation, is very close to technological developments. As a financial instrument that has great potential in improving social welfare, zakat collection is deemed necessary to take advantage of fintech innovation by targeting the millennial generation in increasing the potential for zakat (Hudaefi et al., 2020).

BAZNAS and LAZ are currently using fintech platforms such as the Muzakki corner service, the BAZNAS website, in collaboration with e-commerce such as OVO, GOPAY, Tokopedia, Shopee, Just Link and so on (BAZNAS, 2020).

## **2. METHOD RESEARCH**

Researchers obtained data from the results of questionnaires. The questionnaire was addressed to muzakki who live in Cirebon Regency.

The population in this study is Muzakki who resides in Cirebon Regency. The sample in this study were 96 Muzakki who live in Cirebon district.

## **3. RESULT AND DISCUSSION**

Description of Test Results Table 1 Normality Test Source: Processed data (2022) Based on table 1 the results of the normality test using SPSS V.25 obtained the asymp sig value with the Kolmogorov Smirnov test obtained 0.572 which is above 0.05, thus the data has a normally distributed residual value. One-Sample Kolmogorov-Smirnov Test Unstandardized Residual N 96 Normal Parametersa, b Mean 0E-7 Std. Deviation 1.37737472 Most Extreme Differences Absolute .080 Positive .080 Negative -.044 Kolmogorov-Smirnov Z .783 Asymp. Sig. (2-tailed) .572 a. Test distribution is Normal. b. Calculated from data. 5 Table 2 Multicollinearity Test Coefficients Model Unstandardized Coefficients Standardized Coefficients T Sig.

Collinearity Statistics B Std. Error Beta Tolerance VIF 1 (Constant) 2.819 2.850 .989 .325 Religiosity .031 .041 .061 .741 .460 .826 1.211 Belief .332 .055 .524 6.003 .000 .722 1.384 Digital Literacy .120 .237 2,574 ,012 ,647 1,546 a. Dependent Variable: Interest Source: Processed data (2022) Based on table 2 above, the tolerance value for the two independent variables for religiosity (X1) is 0.826, trust (X2) is 0.722 and digital literacy (X3) is 0.647. Then the VIF value for X1 is 1.211, X2 is 1.384 and digital literacy is 1.546. This shows that the three independent variables in this study have a tolerance value of > 0.10 and a VIF value of < 10.00. So it can be concluded that in this study there was no multicollinearity between the independent variables and the regression model was feasible to use. Figure 1 Heteroscedasticity Test Source: Data processed (2022)

Based on the picture above, there is a scatterplot graph where the dots spread without forming a certain pattern. It can be concluded that the regression model in this study is free from symptoms of heteroscedasticity. 6 Table 3 Multiple Linear Regression Test Coefficientsa Model Unstandardized Coefficients Standardized Coefficients B Std. Error

Beta T Sig. 1 (Constant) 2,819 2,850 ,989 .325 Religiosity .031 .041 .061 .741 .460 Belief .332 .055 .524 6.003 .000 Digital Literacy .120 .047 .237 2.574 .012 a. Dependent Variable: Interest Source: Processed data (2022) Based on data from the table above which was processed using the IBM Statistics 25 application, the multiple linear regression equation is as follows:  $Y = (a + b_1 x_1 + b_2 x_2 + b_3 x_3 + \epsilon)$  where:  $X_1 = \text{Religiosity}$   $X_2 = \text{Trust}$   $X_3 = \text{Digital literacy}$   $Y = \text{Interest in Muzakki}$   $a = \text{constant of the regression equation}$   $b_1 = \text{regression coefficient of the variable } X_1$   $b_2 = \text{regression coefficient of the variable } X_2$   $b_3 = \text{regression coefficient of the variable } X_3$   $\epsilon = \text{standard error of the regression equation}$  above can be explained as follows: 1)  $a = 2.819$  means that if the value of  $X$  (Religiosity, Trust and Digital literacy) = 0 (zero), then the value of  $Y$  (Interest) is 2.189 or in the sense that if Trust and Public Purchasing Power are zero then Revenue of 1,312. 2)  $b_1 = 0.031$  indicates the regression coefficient of the trust variable has a positive regression direction, where every 1 (one) point increase in the  $X_2$  Trust value then  $Y$  (Interest) will bind by 0.031. 3)  $b_2 = 0.332$  indicates the regression coefficient of the trust variable has a positive regression direction, where every 1 (one) point increase in the  $X_2$  Trust value then  $Y$  (Interest) will bind by 0.332. 4)  $b_3 = 0.120$  indicates the regression coefficient of the Digital literacy variable has a positive regression direction, where for every 1 (one) point increase in the  $X_3$  Digital literacy value,  $Y$  (Interest) will be binding at 0.120. b. Data Analysis of the Effect of Religiosity on Muzakki's Interest in Paying Zakat Through Fintech. The effect of religiosity on Muzakki's interest in paying zakat through Fintech can be identified through statistical data processing with the t test that has been carried out and shown in detail as follows: 7 Table 4 Hypothesis Test Coefficientsa Model Unstandardized Coefficients Standardize d Coefficients B Std. Error Beta T Sig. 1 (Constant) 2,819 2,850 .989 .325 Religiosity .031 .041 .061 .741 .460

Trust .332 .055 .524 6.003 .000 Digital Literacy .120 .047 .237 2.574 .012 a. Dependent Variable: Interest Source: Processed data (2022) Based on the t coefficients test table, the tcount value for the religiosity variable is 0.741 and the Sigcount is 0.460 Based on these results, the tcount value (0.741) < ttable (1.66159) with this being stated that  $H_0$  accepted and  $H_a$  rejected. This is followed by the statement Sigcount (0.460) > 0.05, then  $H_0$  is accepted and  $H_a$  is rejected. This means that the religiosity variable has no significant effect on muzakki's interest in paying zakat through fintech. The Effect of Trust on Muzakki's interest in paying Zakat Through Fintech. Table 5 Hypothesis Test Coefficients Model Unstandardized Coefficients Standardized Coefficients B Std. Error Beta T Sig. 1 (Constant) 2,819 2,850 ,989 .325 Religiosity .031 .041 .061 .741 .460 Belief .332 .055 .524 6.003 .000 Digital Literacy .120 .047 .237 2.574 .012 a. Dependent Variable: Interest Based on the t coefficients test table, the tcount value for the trust variable is 6.003 and the Sigcount is 0.000, so the tcount (6.003) > ttable (1.66159) with this stated that  $H_0$  is rejected and  $H_a$  is accepted. This is followed by the statement Sigcount (0.000) < 0.05, then  $H_0$  is rejected and  $H_a$  is accepted. This means that the variable of trust partially has a significant effect on Muzakki's interest in paying zakat through fintech. 8 Effects of Digital Literacy on Muzakki's interest in paying Zakat through Fintech. Table 6 Hypothesis Test Coefficients Model Unstandardized Coefficients Standardized Coefficients B Std. Error Beta T Sig. 1 (Constant) 2,819 2,850 ,989 .325 Religiosity .031 .041 .061 .741 .460 Belief .332 .055 .524 6.003 .000 Digital Literacy .120 .047 .237 2.574 .012 a.

Dependent Variable: Interest Based on the t coefficients test table, the tcount value for the digital literacy variable is 2.574 and the Sigcount is 0.012. Based on these results, the tcount (2.574) > ttable (1.66159) means that  $H_0$  is rejected and  $H_a$  is accepted. This is followed by the statement Sigcount (0.012) < 0.05, then  $H_0$  is rejected and  $H_a$  is accepted. This means that the digital literacy variable partially has a significant effect on Muzakki's interest in paying zakat through fintech. Table 7 Simultaneous Test (F) ANOVAa Model

Sum of Squares Df Mean Square F Sig. 1 Regression 175,759 3 58,586 29,906 .000b  
Residual 180,230 92 1,959 Total 355,990 95 a. Dependent Variable: Interest b. Predictors:  
(Constant), Digital Literacy,

Religiosity, Trust Based Based on the F anova test table, the Fcount value is 29.906, with a significance level of 0.000 and a Ftable value of 2.14. Based on these results, the value of Fcount > Ftable, in this case H0 is rejected and Ha is accepted. This is reinforced by the next statement, namely Sigcount 0.000 < 0.05. Then H0 is rejected and Ha is accepted. Thus it can be stated that the variables of religiosity (X1), trust (X2), and digital literacy (X3) simultaneously and significantly affect the variable Muzakki's Interest in Paying Zakat through Fintech (Y). 9 Table 8 Coefficient of Determination Model Summary Model R R Square Adjusted R Square Std. Error of the Estimate 1 .703a .494 .477 1.39965 a. Predictors: (Constant), Digital Literacy, Religiosity, Trust Based on data from table 4.15 it is known that the R Square value is 0.494 or 49.4%. Thus it can be concluded that Muzakki's interest in paying zakat online through the fintech platform is influenced by the variables religiosity, trust and dig.

#### 4. CONCLUSION

The influence of religiosity on Muzakki's interests. Based on data processing carried out using the help of the IBM SPSS Statistics application. Evidenced by the statement Sigcount (0.460) > 0.05 then H0 is accepted and Ha is rejected. This means that the religiosity variable partially does not significantly influence Muzakki's interest in paying zakat through fintech.

The effect of trust on Muzakki's interest. Based on data processing, the data was carried out using the help of the IBM SPSS Statistics application. Evidenced by the statement Sigcount (0.000) < 0.05 then H0 is rejected and Ha is accepted. This means that the variable of trust partially has a significant effect on Muzakki's interest in paying zakat through fintech

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