

Analysis Of The Effect Of Perception Of Convenience, Transparency And Institutional Image On Interest In Paying Non-Cash Zakat, Infaq And Alms (Zis) With Trust As A Moderating Variable (Study On Muslim Society Of Salatiga Indonesia)

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Abstract

This study aims to examine the influence of perceived ease of use, transparency, and institutional image on the intention to pay Zakat, Infaq, and Shadaqah (ZIS) through non-cash methods among the Muslim community in Salatiga, Indonesia, with trust as a moderating variable. Despite the increasing adoption of digital payment systems like QRIS, ZIS collection by official zakat institutions (OPZ) remains suboptimal. This research is essential to identify key factors influencing digital ZIS payment interest and to provide strategic recommendations for OPZ in enhancing public trust. A systematic literature review of relevant national and international studies was conducted. The main outcome of this study is a conceptual framework that illustrates the relationship between perceived ease of use, transparency, and institutional image on the intention to pay non-cash ZIS, moderated by trust. This framework is expected to serve as a reference for developing more effective and adaptive digital zakat fundraising strategies.

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INTRODUCTION

One of the Islamic financial instruments that allows the distribution of wealth to eradicate inequality and poverty is Zakat, Infaq, and Sedekah (ZIS). Zakat, Infaq, and Sedekah (ZIS) funds are also an important source of finance for the state in addition to tax funds. In general, the distribution of ZIS funds can help generate and direct the country's economic activities by increasing individual purchasing power. ZIS, also known as *al-maliyah al-ijtima'iyah*, serves as a balancing instrument in the financial economic sector of society. Therefore, ZIS has a very important and strategic role in terms of *muamalah*, or the backbone of people's welfare (Izzuddin & Rohman, 2022)

Along with the development of the era accompanied by technological developments, it has become the background for the industrial revolution (Saadah, 2018), although now it has been shaken by the concept of Society 5.0, which complements Industry 4.0 (Pereira et al., 2020). This concept allows humans to use technology in their lives, thus influencing the economic sector very quickly (A. P. Sari et al., 2020). With the use of technology, everything is much more developed, making it easier to consume and produce, accompanied by a payment system (Syafira et al., 2020). According to Kamil (2020), the cashless society phenomenon will soon occur. This issue is a situation where money is no longer seen in its physical form but can be transferred through digital transfers. The ease of paying Zakat, Infaq, and Alms (ZIS) has also been facilitated by Bank Indonesia in the form of electronic donation boxes via QR codes, or, in Indonesia, it is often referred to as QRIS (Quick Response Code Indonesian Standard). Congregants can donate by scanning the QRIS code available at places of worship/zakat fund collection institutions. Based on a survey conducted (Sari, 2021), online donation channel users are more interested. There are many benefits of non-cash payments, such as convenience, transaction speed, security, and reduced use of cash (Verkijika, 2020). Meanwhile, according to Reuver et al. (2018), the ongoing digitalization process in the payment industry is a solution to the dynamics of money circulation and affects people's consumption levels.

On the other hand, the increase in QRIS usage reported in the 2023 Annual Report of the Indonesian Payment System Association (ASPI) shows that the increase in QRIS transaction volume continues in 2023 as a result of the shift in people's habits, making QRIS a payment option in their daily lives, so that in 2023 there were a total of 2.14 billion transactions. Financial technology, in this case QRIS, has brought about significant changes in people's culture and behavior related to financial management and digital transactions. Based on data from Bank Indonesia as of June 2023, there were 26.7 million QRIS merchants, of which 91.4% were MSMEs. The MSME sector, which is the driving force of the country's economy through various types of businesses in Indonesia, continues to grow and develop rapidly.

The Population and Civil Registration Service (Disdukcapil) of the Ministry of Home Affairs (Kemendagri) in 2024 stated that the percentage of Indonesia's Muslim population was 88.39%;

this is a great potential in collecting these instruments. The National Zakat Agency (BAZNAS) stated that ZIS collection continues to show positive growth. Indonesia has a ZIS potential of IDR 400 trillion, but only 31 trillion funds are collected through the Zakat Management Organization (OPZ), meaning that only around 7.75% of ZIS collection can be realized, according to data (BAZNAS 2024). This is because ZIS collection institutions in Indonesia have not implemented full financial transparency to the public (Putra & Intansari, 2023).

In Indonesia, ZIS (Zakat, Infaq, and Sadaqah) fund management involves two main types of officially authorized institutions: BAZNAS (National Zakat Agency), which operates under the government, and LAZ (Zakat Collection Institutions), which are community-based organizations licensed by the Ministry of Religious Affairs. These zakat management organizations (OPZ) are responsible for ensuring that ZIS funds are collected, managed, and distributed in a transparent and accountable manner, in accordance with national regulations. However, limited public trust still poses a challenge due to suboptimal financial transparency (Ministry of Religious Affairs, 2021).

This is surprising, especially considering that Indonesia has already introduced QRIS (Quick Response Code Indonesian Standard) in 2020 a national payment system that makes digital transactions easier and more integrated, including for ZIS payments.

If we look at the micro, small, and medium enterprise (MSME) sector, QRIS adoption has been a big success. From 2020 to 2024, QRIS transaction value in MSMEs increased from Rp 8.21 trillion to Rp 659.93 trillion an almost 80-fold increase in just four years!

But in the ZIS sector, the growth is much slower. From 2020 to 2024, ZIS payments through QRIS only increased from Rp 385 billion to Rp 882 billion, which is just about 2.3 times over the same period. This huge difference shows that even though the digital infrastructure is already available, the use of QRIS for paying zakat, infaq, and sadaqah is still very limited.

Based on the above phenomenon, digital transactions in MSMEs can increase the amount of income for MSME actors because they optimize their business operations. QRIS has been proven to be an effective tool in facilitating digital financial transactions for MSMEs. By utilizing QRIS, MSMEs can receive payments quickly and efficiently, which will increase operational efficiency and reduce transaction costs (Sari et al., 2024). If we compare the use of QRIS on the Zakat, Infaq, and Sedekah (ZIS) platform in OPZ, it does not drastically increase the realization of social fund collection as the implementation of QRIS in MSMEs, which ultimately affects the increase in transaction efficiency and wider market access, making MSMEs more competitive and sustainable, thus supporting inclusive and equitable economic growth.

So far, people have paid zakat individually; the distribution of zakat is still not directed and not satisfactory. Therefore, this research is important to do because it contributes to OPZ being able to organize the collection of Zakat, Infaq, and Sedekah (ZIS) funds for the community by paying attention to the factors that influence the interest in paying ZIS in the government-owned Zakat Collection Organization (OPZ).

The first factor that influences the interest in digital charity is the perception of convenience; in this case, the perception of convenience is a belief where users believe that technology is free from problems and can be used easily (Davis, 1989). Meanwhile, according to Kharisma & Jayanto (2021), the perception of convenience is an understanding of comfort and efficiency so that people only need to bring a cellphone.

Transparency is also one of the elements that influences the interest in giving alms using non-cash transactions. According to Amalia & Wisiastuti, (2019), accountability is very important in relation to the interest of muzaki to pay zakat. Because in attracting the interest of the community or muzaki to channel their zakat funds, they also see the financial reports prepared by the amil institution. This is important to determine the interest of muzaki who want to channel their zakat funds to the OPZ or not. If OPZ is able to provide convenience for muzaki in accessing its financial reports, it will increase public trust in channeling their zakat funds to the intended OPZ. In addition to the perception of convenience and transparency, there are still other variables that influence the interest in non-cash alms, namely the image of the institution and trust, which influence the less than optimal interest of the community in paying zakat through Baznas, namely because the community pays their zakat directly to the mustahik, the lack of public trust in Baznas, and the lack of public understanding regarding the process of paying zakat through Baznas (Haki, 2020). In establishing a relationship, trust is a factor that greatly influences the donor's decision so that the donor's logic is in line with the actions of the fundraising organization (Lutia & Mayangsari, 2019). Trust in this study is defined as the belief of the mutaqin to use the mosque in distributing alms to the mosque administrators.

Based on previous research, it was found that there were differences in the results of the study regarding the perception of convenience, income, and religiosity on the interest in non-cash alms with trust as a moderating variable. According to research conducted (Rohmah et al., 2020) on the effect of perceptions of convenience on the interest in paying ZIS using fintech crowdfunding, it resulted in a negative value. Meanwhile, research conducted (Faridho & Rini, 2019) stated that perceptions of convenience had a positive effect on the interest in non-cash alms. In previous research conducted by Fikri & Najib (2021), transparency has a significant positive effect on the interest in giving alms. Meanwhile, in research (Grahasti et al., 2023) and (Kabib et al., 2021), transparency has no effect on the interest in issuing ZIS.

Meanwhile, from the results of previous research regarding institutional image and trust, there were also differences in results. Previously conducted by Febrianti & Yasin (2023), institutional image has an effect on the interest in paying zakat, such as research conducted by Haki (2020), while in research by Sofiyani & Kristiyono (2020), institutional image does not affect the interest in non-cash alms. Previous research conducted by Muzacky (2017) and Muawanah (2019) found that trust has a significant positive effect on the interest in giving alms, while research by Safitri & Suryaningsih (2021) found that trust does not affect the interest in paying zakat at zakat institutions.

The author wants to do a study called "ANALYSIS OF THE EFFECT OF PERCEPTION OF CONVENIENCE, TRANSPARENCY, AND INSTITUTIONAL IMAGE ON INTEREST IN NON-CASH ALMS WITH TRUST AS A MODERATING VARIABLE (STUDY ON MUSLIM SOCIETY OF SALATIGA INDONESIA)."

METHOD

This study employed a literature review method, categorized as library research. Data sources were drawn from reputable national and international journals indexed by Scopus and Sinta. The collected findings were synthesized to develop conceptual and theoretical perspectives, allowing for the formulation of conclusions (Pratama & Cahyono, 2021). The purpose of this study was to explore key factors influencing public interest in making digital ZIS payments and to offer strategic suggestions for Zakat Management Organizations (OPZ) to strengthen public trust. The main result of this study is a conceptual model that illustrates how perceived ease of use, transparency, and institutional image influence the intention to pay ZIS through non-cash methods, with trust acting as a moderating variable. This model is expected to support the formulation of more responsive and effective digital zakat fundraising strategies.

RESULT AND DISCUSSION

1. The Effect of Perceived Convenience on Intention to Pay Non-Cash Zakat, Infaq, and Sadaqah

Perceived ease of use is defined as a belief about the decision-making process. If someone believes an information system is easy to use, they will use it (Romadloniyah & Prayitno, 2018). This aligns with the theory proposed by Davis (1989), which explains that a system that is easy to use will lead to reasonable actions by an individual. Perceived ease of use is defined as the degree to which an individual believes that using a particular system will be effortless, that is, the degree to which a particular technological system can be used easily. Meanwhile, according to (Romadloniyah & Prayitno, 2018), perceived ease of use is a belief about the decision-making process. If someone perceives an information system as easy to use, they will use it. Davis (1989) identified indicators of perceived ease of use, namely: Easy to learn, Controllable, Clear and understandable, Flexible, and Easy to use.

Proposition 1: Perceived ease of use has a positive effect on interest in non-cash zakat.

2. The Effect of Transparency on Intention to Pay Non-Cash Zakat, Infaq, and Sadaqah

Transparency can be concluded that in Islam, transparency is closely related to honesty. When conveying information, the informant must be honest to ensure that nothing is overlooked by the recipient. This includes communicating all policies made to the authorities, in this case the community or muzaki (payers of zakat). This will allow the

public to be more selective and prioritize paying zakat, infaq, and shodaqoh (ZIS), which will increase public interest in choosing transparent institutions (Sofiyani & Kristiyono, 2020). Based on research conducted by Hildawati et al. (2021) and Fikri & Najib (2021), transparency has a positive effect on zakat payment intentions. This explains that an institution's honesty in publishing its financial reports influences the public's willingness to pay zakat, infaq, and shodaqoh (ZIS) to that institution:

Proposition 2: Transparency has a positive effect on non-cash almsgiving intentions.

3. The Effect of Institutional Image on Intention to Pay Non-Cash Zakat, Infaq, and Sadaqah

According to Managing Brand Equity: Capitalizing on the Value of a Brand Name (2009), corporate image is the public's perception of the experiences, impressions, beliefs, feelings, and knowledge about a company. Kotler & Keller (2009) explain that corporate image is the public's view of a company regarding its products.

Based on research conducted by Febrianti & Yasin (2023) and Tishwanah & Latifah (2023), institutional image influences the intention to distribute social funds. When the Zakat Collection Institution (OPZ) is perceived positively by the public in carrying out its duties, muzakki (zakat recipients) will be confident in distributing zakat to mustahik (zakat recipients).

Proposition 3: Institutional image has a positive influence on the intention to pay non-cash zakat.

4. The Effect of Trust as a Moderating Variable: The Effect of Perceived Ease of Payment, Transparency, and Institutional Image on Intention to Pay Non-Cash Zakat, Infaq, and Sadaqah

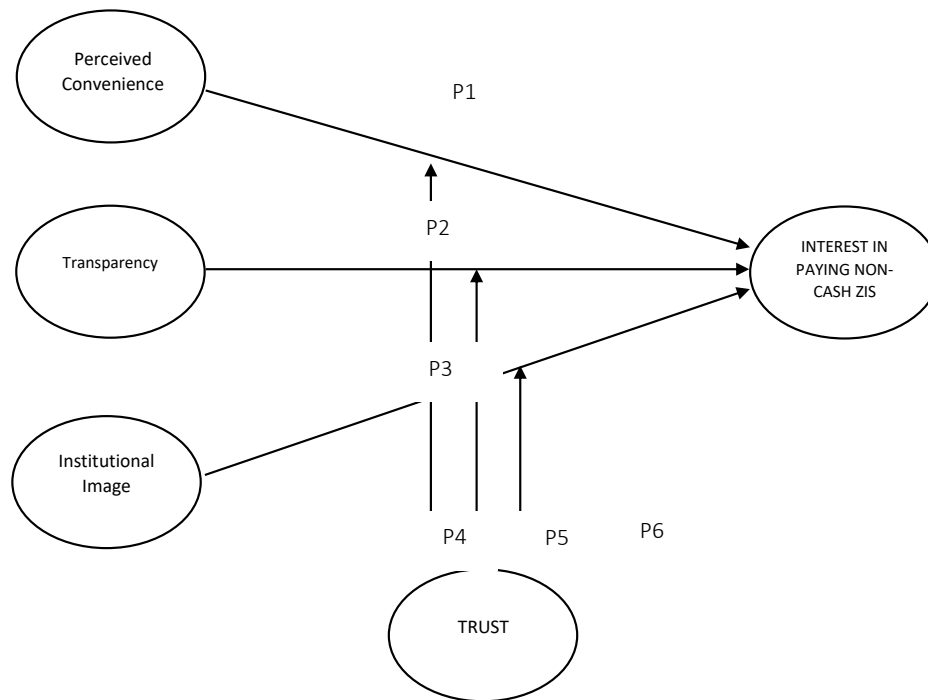
According to Sargeant & Lee (2004), trust is the belief that individuals within a sector will never exploit the vulnerabilities of stakeholders who entrust an organization to be fair, reliable, competent, and ethical in all transactions. Research (Mochlasin, 2021) indicates that trust can moderate the relationship between variables X and Y.

Research (Muawanah, 2019) and (Azizah et al., 2021) indicates that trust increases the intention to give alms to an institution. Trust is driven by an organization's behavior. Organizations perceived as wasteful and inefficient will have difficulty obtaining financial support. The level of trust in an organization will increase if the public trusts the organization to act according to its function, namely fulfilling its obligations. The normative and value-oriented nature of organizations makes them more dependent on public trust (Moon et al., 2017). This phenomenon aligns with the hadith of the Prophet Muhammad, which states that goodness will come when honesty is practiced: "Always be honest, for honesty brings goodness, and goodness leads to Paradise. And if a person consistently acts honestly and continues to choose to be honest, then Allah will record him as an honest person." (Narrated by Bukhari & Muslim). Therefore, it can be concluded that trust can influence the intention to give non-cash alms.

Proposition 4: Trust moderates the effect of perceived ease on the intention to pay non-cash zakat, infaq, and sadaqah.

Proposition 5: Trust moderates the effect of transparency on the intention to pay non-cash zakat, infaq, and sadaqah.

Proposition 6: Trust moderates the effect of institutional image on the intention to pay non-cash zakat, infaq, and sadaqah.



Implications

Theoretically, this study provides three key contributions to the development of the Theory of Planned Behavior (TPB) in the context of non-cash payments for Zakat, Infaq, and Alms (ZIS), while also offering academic insight to support improvements in the performance of Zakat Management Organizations (OPZ). First, it expands the application of TPB by examining how perceived convenience and transparency particularly in digital services shape individual attitudes toward using non-cash channels for ZIS contributions. Second, the study incorporates institutional image as a contextual factor influencing subjective norms and perceived behavioral control, which is particularly relevant for OPZs aiming to strengthen their public reputation. Third, by introducing trust as a moderating variable, the research enriches the TPB model and provides strategic insights for OPZs to enhance public trust, especially in response to digitalization and shifting donor preferences. Thus, this study contributes not only to theoretical advancement but also to the institutional transformation of OPZs, encouraging them to become more adaptive, transparent, and trustworthy in the digital era.

CONCLUSION

This research is based on the inconsistency of previous research results regarding the relationship between factors that influence the interest in paying zakat, infaq, and alms (ZIS) using non-cash payments, namely the perspective of convenience, transparency, institutional image, and trust as moderating variables. The inconsistency of these research results also became the reason for the researcher to propose a theoretical model to describe the relationship between factors that influence the interest in paying zakat, infaq, and alms (ZIS) using non-cash payments. The theoretical model proposed in this research is that the easier the application used to pay ZIS will increase zakat collection in Indonesia, as well as the high level of transparency, institutional image, and public trust in ZIS collection so that in the long term it can have an impact on increasing income and improving community welfare.

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