

## Public Perception of The Ease of Donating and The Effectiveness of Using Fintech in Paying Zakat and Alms on The Kitabisa Application (Case Study of Sumberbendo Village, Pare District)

Indah Rahmawati<sup>1\*</sup>, Erna Puspita<sup>2</sup>, Badrus Zaman<sup>3</sup>

<sup>1,2,3</sup> University of Nusantara PGRI Kediri, Jl. KH. Ahmad Dahlan No.76, Mojoroto, Kota Kediri, East Java, 64112, Indonesia

[Indahrahmawati2506@gmail.com](mailto:Indahrahmawati2506@gmail.com)<sup>1\*</sup>, [ernapuspita@unpkediri.ac.id](mailto:ernapuspita@unpkediri.ac.id)<sup>2</sup>, [badruszaman@unpkediri.ac.id](mailto:badruszaman@unpkediri.ac.id)<sup>3</sup>

\*corresponding author

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### Abstract

**Research Aim :** The following research aims to recognize the effect of public perception on the ease of donating and the effectiveness of using fintech in paying zakat and alms on Kitabisa.com applications.

**Research Method :** This research uses quantitative methods with an associative approach. Sample collection uses the purposive sampling method with consideration of the community who have kitabisa.com application in Sumberbendo Village, Pare District. The total population was 5,415, while the sample that met the criteria was obtained by 225 speakers. Sampling is carried out by distributing questionnaires using google forms with statements that have been tested for validity and related reliability. In testing the hypothesis, use multiple linear regression testing through the SPSS application.

**Research Finding :** The results of this research found that the perception of the ease and effectiveness of using fintech has a positive influence and has a significant impact on zakat and alms payment decisions with the Kitabisa application.

**Keywords :** Ease of Donating, Effectiveness of Use, Fintech, Decisions, Zakat, Alms

## 1. Introduction

The impact of Covid-19 has resulted in all activities being carried out online. Therefore, information technology can develop very rapidly. In Indonesia, technological developments do not only occur in the fields of information technology, economics and education, but technological developments have been included in charity activities, such as donating, alms giving and zakat. Donation itself is a voluntary gift and does not expect rewards or benefits [1] including zakat which is a special asset level, which has reached special requirements and is required by Allah to be handed over to those who have the right to get it on special conditions as well [2] And almsgiving, that is, setting aside a portion of one's property to be distributed to those who are entitled to receive it, both material and immaterial, without nishab, anytime, anywhere, to anyone, and without restriction or condition [3] Islamic financial instruments such as almsgiving and zakat facilitate the transfer of money from the capable to the underprivileged

[4] These technological advances have the potential to facilitate charitable actions on the part of individuals.

The opinion of the general public has a role in determining whether a person will donate money or pay zakat or not. To perceive is to try to understand how others interpret the world around them based on their perceived rights [5]. According to [6] One's belief in the utility of the system and the ability of the system to increase one's performance activity are at the forefront of the elements that motivate people to utilize financial technology to give zakat and alms. The second factor, the perceived convenience of all future efforts will be based on the implementation of technological solutions that truly simplify human operations. The most important factor, security and privacy, means that no threats are coming and intrusive to users, even users trust the system they are using. Then, the most important factor is the perception of trust, which is based on the technological capacity of the system, or even on the individual.

Research shows that trust influences people's tendency to contribute online on crowdfunding platforms [7] which is important because people also choose which organizations they pay when distributing zakat and alms. The perceived ease of giving for the benefit of zakat and alms through Fintech Crowdfunding lies in the convenience of fintech, according to research [8]. however there is a good result of efficient distribution.

One of the financial applications used for charity is the Kitabisa.com platform. This application began to develop in Indonesia since 2013 and encourages people's interest in donating higher. In this case, Kitabisa.com can be a bridge for the community to do good to others and the many conveniences obtained by the community in making donations. According to research conducted by [9] The level of comfort that individuals feel indicates how much they believe technology should facilitate, not hinder, their ability to perform everyday tasks. The perception of convenience has several indicators that are first, namely, Easyness or ease of the system used. The second, Clear and understandable where this lies in the web used has clear and easy-to-understand features. Third, Easy to learn which lies in the extent to which a system is easy to learn. The fourth, Overall Easyness is the level of convenience possessed by a system as a whole.

The choice to give alms and zakat to the community may be influenced by the factors discussed above. In fact, previous research [10] confirmed that users' perceptions of how easy it is to take advantage of digital zakat services Kitabisa.com have a big impact on whether they really do it or not.

The use of fintech in addition to making it easier for people to donate is also very effective in carrying out other social activities, including zakat and almsgiving. The existence of fintech affects people's desire to carry out zakat and alms activities non-cash. For example, BAZNAZ has collaborated with several digital platforms in collecting donations through the GoPay application, Link Aja, Dana, etc.

Basically, according to [11] what is an indicator of the effectiveness of using fintech is that the use of systems can facilitate transactions, speed up transactions, increase transaction efficiency, provide additional benefits. From these indicators, it can be a benchmark for the influence of fintech effectiveness on the decision to pay zakat and alms.

Previous study findings that efficacy variables have a positive and substantial influence on interest in dealing with fintech [12] corroborate this observation. Therefore, with the existence of fintech in the transaction process, it becomes more effective and facilitates community activities, so as to increase community productivity. But in this case, it turns out that there are still layers of society that have not adapted to fintech. Although there are many

complete features and conveniences offered in fintech products, it turns out that only 70.3% of Indonesians use financial services. This proves that there are still many people who have not optimized the function of their smartphones or gadgets. Therefore, the purpose of this study is to find out the influence of public perception on the ease of donating and the effectiveness of using fintech in paying zakat and alms on the Kitabisa.com application. The scope of this research is limited to the people of Sumberbendo Village, Pare District, who have used the Kitabisa.com application.

### 1.1 Statement of Problem

1. How does the perception of convenience affect the decision to pay zakat and alms?
2. How does the effectiveness of fintech use affect the decision to pay zakat and alms?

### 1.2 Research Objectives

1. To find out how the perception of convenience affects the decision to pay zakat and alms.
2. To find out how the effectiveness of the use of fintech affects the decision to pay zakat and alms.

## 2. Method

Using quantitative and associative approaches, this study aims to find solutions to these problems. The study of the relationship between various factors to better understand, predict, and regulate the observed events is known as "associative research" [13] The purpose of this study is to find out which factors have the greatest influence on the dependent variables. There will be three independent variables studied in this study, in the free (independent) variable has two variables, namely public perception of the ease of donating and the effectiveness of using fintech. As for the bound variables (dependents) there is one variable, namely the decision to pay zakat and alms through the Kitabisa application.

This study uses quantitative data types for the primary data. What is meant by primary data is a way of obtaining respondents' answers through the distribution of questionnaires. Then how to measure the primary data using a likert scale score of 1-5. Which in point 1 strongly disagrees, point 2 disagrees, point 3 Neutrals, point 4 agrees, point 5 strongly agrees. The statements that have been compiled in this questionnaire are based on the indicators present in each variable. How to distribute questionnaires using google form, where google form is one of the ways of collecting sample data used by researchers for this research process. The data survey was conducted in December 2022. The population of this study is the Sumberbendo community who have used the Kitabisa application, based on the profile of Sumberbendo Village has a population of 5,415. Population data were calculated using the Slovin formula and produced a sample of 225. Because this study used purposive sampling so that the samples obtained were 225. This number already meets the adequacy of samples based on the theory described by Gay and Dehl (1996), where in a study whose nature tests the correlation relationship, a minimum of 30 samples must be taken. The test instruments used are validity and reliability tests, then in data processing, classical assumption testing is carried out which includes testing heteroskedasticity, testing multicollinearity, and then testing normality. Kemudian akan dilakukan uji regresi linier berganda dengan uji hipotesisnya menggunakan uji parsial (uji t), uji simultan (uji f), dan koefisien determinan (R<sup>2</sup>). Peneliti dalam menganalisis data yang diperoleh menggunakan software SPSS.

### 3. Results and Discussion

From the distribution of questionnaires that have been carried out to the community in the Sumberbendo area, 225 respondents were obtained. Through the data on the google form, it can be known if the majority of respondents studied have done zakat and alms through the Kitabisa application and are 19-25 years old. This study used the Pearson Correlation approach to test whether or not a questionnaire statement is valid.

**Table 1. Result Validity Test**

No.	Variable	Statement	R Hitung	R Tabel	Information
1	Perception of Ease (X1)	X1.1	0.893	0.325	Valid
		X1.2	0.903	0.325	Valid
		X1.3	0.916	0.325	Valid
		X1.4	0.914	0.325	Valid
		X1.5	0.889	0.325	Valid
		X1.6	0.928	0.325	Valid
2	Effectiveness of Fintech Use (X2)	X2.1	0.772	0.325	Valid
		X2.2	0.928	0.325	Valid
		X2.3	0.890	0.325	Valid
		X2.4	0.939	0.325	Valid
		X2.5	0.914	0.325	Valid
		X2.6	0.930	0.325	Valid
3	Decision to Pay Zakat and Sadaqah (Y)	X2.7	0.836	0.325	Valid
		X2.8	0.928	0.325	Valid
		Y1	0.857	0.325	Valid
		Y2	0.835	0.325	Valid
		Y3	0.910	0.325	Valid
		Y4	0.805	0.325	Valid
		Y5	0.898	0.325	Valid
		Y6	0.936	0.325	Valid

Source: Data processing, 2022

Judging through table 1 that has been presented, conclusions can be drawn if this research instrument consists of statements of variables Perception of Ease of Donating (X1), Effectiveness of Fintech Use (X2), and Decision to Pay Zakat And alms (Y) has a calculated r value greater than r table so that the statements of the indicators used in this study already meet the data validity requirements.

A statement in this study can be used many times and can be trusted as a tool for data collection, so it is necessary to use a data reliability test. This reliability test is measured using the cronbach alpha method.

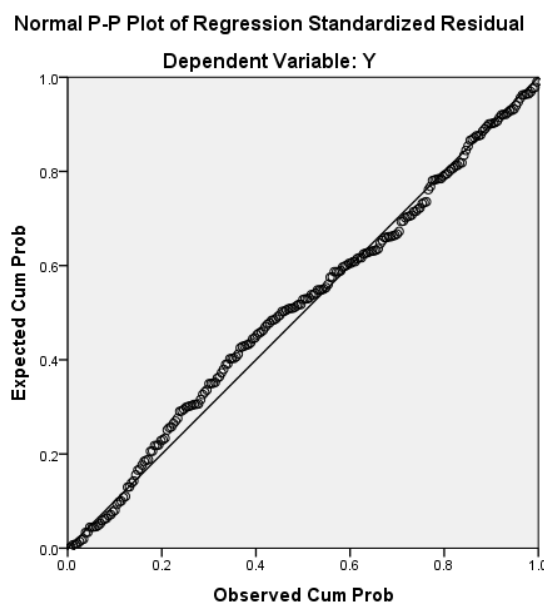
**Table 2. Result Reliability Test**

Variable	Cronbach Alpha	Information
Perception of Ease (X1)	0.956	Reliabel
Effectiveness of Fintech Use (X2)	0.964	Reliabel
Decision to Pay Zakat and Sadaqah (Y)	0.937	Reliabel

Source: Data processing, 2022

When viewed based on the table above, it can be seen that the cronbach alpha value of the variable Perception of Ease (X1) is 0.956. The cronbach alpha value of the Fintech Usage Effectiveness variable (X2) was 0.964. And the cronbach alpha value of the variable Decision To Pay Zakat And Alms (Y) was 0.937. So, it can be concluded that the cronbach alpha number of all variables is higher than 0.06. As a result, it shows that the research instruments used are reliable.

Furthermore, what must be done is to test the regression model of free variables and bound variables whether they can be normally distributed or not using data normality testing. In the following research, the normality test was carried out by observing the normal probability plot chart and the kolmogorov smirnov test.



**Figure 1. P-Plot Results**

Based on the normal probability plot graph image, it is observed that the plotting data (dots) are scattered in the range of diagonal lines and follow the direction of the diagonal lines. So that the regression model, namely free variables and bound variables used in this study, meets the requirements for the assumption of normality.

**Table 3. Kolmogorov Smirnov Test Results**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		225
Normal	Mean	.0000000
Parameters <sup>a,b</sup>	Std. Deviation	3.23988339
Most	Absolute	.060
Extreme	Positive	.034
Differences	Negative	-.060
Kolmogorov-Smirnov Z		.907
Asymp. Sig. (2-tailed)		.383

a. Test distribution is Normal.

b. Calculated from data.

Through the results of the kolmogorov smirnov test in data processing of perception variables on the ease of donating, the effectiveness of the use of fintech, and the decision to pay zakat and alms, it can be seen that the results of this test state that the three variables used as research have been distributed reasonably. This is due to the significance value of 0.383 where it is already more than 0.05.

In order to test whether in the regression model used, it is found that there is a correlation between free (independent) variables, a multicollinearity test is needed. This can be done by observing the tolerance number and the Variance Inflation Factor (VIF) value.

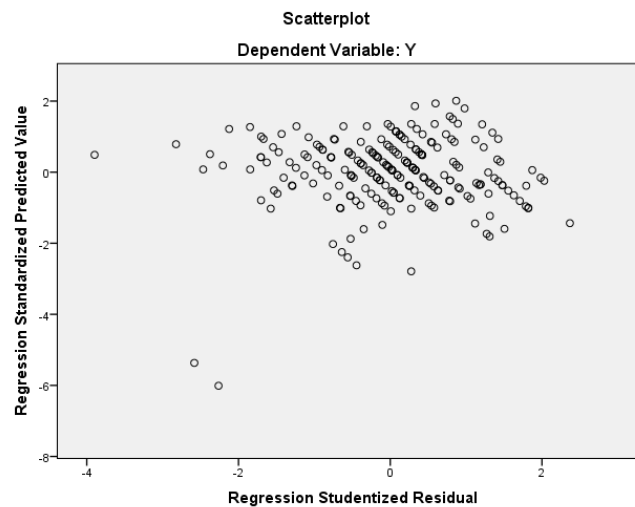
**Table 4. Multicollinearity Test Results**

Variable	Tolerance	VIF	Information
Perception of Ease (X1)	.909	1.100	No Multicollinearity
Effectiveness of Fintech Use (X2)	.909	1.100	No Multicollinearity

Source: Data processing, 2022

Judging from table 4 above, the multicollinearity test results of the Persespi Against Ease variable (X1) and the Fintech Use Effectiveness variable (X2) show that the tolerance value is 0.909 to more than 0.10. While the VIF value of the two variables is 1,100 so it is less than 10. So, it can be concluded that the regression model used in the following research does not intertwine multicollinearity.

A good regression model is a regression model that is homoskedasticity and does not indicate the presence of heteroskedacity. To find out, a heteroskedacity test is used. The presence or absence of symptoms of heteroskedasticity can be seen in the scatterplot figure.



Source: Data processing, 2022

**Figure 2. Heteroskedasticity Test Results**

Based on the scatterplot chart image above, it can be seen that the dots have been scattered by randomizing. So, it can be concluded that in this regression model there are no cases of heteroskedasticity.

The next stage is to see the effect between independent variables and their dependent variables, so that it is used to analyze multiple linear regression. The method used is to find the results of partial tests (t tests) and simultaneous tests (f tests).

**Table 5. Parsial Test Results (T test)**

		Coefficients <sup>a</sup>			
		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. Error	Beta	t
1	(Constant)	8,999	1,931		4,661
	X1	.126	.052	.152	2,438
	X2	.361	.058	.391	6,258

From the results obtained based on the partial test (t test) above, the relationship between the independent variables and the dependent variable will be explained as follows:

1. Perception of ease (X1)

Judging from table 5, the results of the partial test (t test) in the variable Perception of ease show a coefficient value of 0.152. In this test, the result of the calculated t value was 2.438 so that it was greater than the table t value of 1.70329 while the significant value of the t test obtained was 0.016 so that it was less than 0.05. Through the results, it can be concluded that H1 is accepted and H0 is rejected. So, the variable perception of ease has a positive influence on the decision to pay zakat and alms.

2. Effectiveness of Fintech Use (X2)

In the variable The effectiveness of fintech use based on the table above the partial test results (t test) showed a coefficient value of 0.391. The result of the calculated t value in this variable is 6.258 then it is greater than the table t value of 1.70329 and the significant value of the t test on this variable is 0.000 then less than 0.05. Judging by the results shows that H2 is accepted and H0 is rejected. So that the variable of the effectiveness of using fintech has a positive influence on the decision to pay zakat and alms.

**Table 6. Simultaneous Test Results**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	632.947	2	316.473	29.880	.000 <sub>b</sub>
Residual	2351.293	222	10.591		
Total	2984.240	224			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Based on the value obtained from the simultaneous test (f test) above, it can be seen that the calculated f number obtained is 29.880 so that it is greater than the table f value which is only 2.9223. For its significant value it is obtained by 0.000 so the value does not go beyond 0.05. The results of the f test stated that H3 was accepted while H0 was rejected. Therefore, conclusions can be drawn if the variables of perception of the ease and effectiveness of using fintech in a simultaneous way and have a significant effect on the variables of zakat and alms payment decision.

The last statistical test is to look for the value of the coefficient of determination (R2). In general, the value of R2 is zero and one, when the value of R2 is close to one, the better the skill of the independent variable (perception of the ease and effectiveness of use (fintech) in explaining the dependent variable (the decision to pay zakat and alms), and the opposite is that when the value of R2 is similar to 0, the independent variable (perception of the ease and effectiveness of using fintech) cannot explain the dependent variable (the decision to pay zakat and alms).

**Table 7. Coefficient of Determination Test Results (R2)**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.461 <sup>a</sup>	.212	.205	3.25444	2.007

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

The result in the coefficient of determination (R2) test in table 7 obtained an R square value of 0.212. The value states that the decision variable to pay zakat and alms adequately explains well the perception variable of the ease and effectiveness of using fintech by 21.2%.



#### **4. Conclusion**

Researchers found that the perceived convenience and efficacy of utilizing fintech had an overlapping and partial influence on whether or not people chose to pay zakat and alms using the Kitabisa app. In addition, the choice to pay zakat and alms using the Kitabisa application may be influenced by diverse opinions about the ease and effectiveness of using fintech. This is indicated by the achieved value of R<sup>2</sup> of 0.212 or 21.2%, F count greater than F table, and T count greater than T table.

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