

ZIS Payment Interest on LAZ Nurul Fikri in Palangka Raya: The Impact of Digital Wallet Service Features

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Abstract

This research focused on interest *zakat*, *infaq*, and *shadaqah* (ZIS) payment in online or cashless used digital wallet service features. A digital wallet is a digital money that can use its transaction by handphone connected to an internet network. According to Puskaz BAZNAS, the development technology in *zakat* services based on information and technology, like financial technology, blockchain, and the Internet of Things (IoT), needed to be developed by all OPZ. However, technology utilities also face challenges like internal OPZ readiness because a revolution in *zakat* management will significantly impact the institution's internal, for example, *amil's* role and *zakat* data server. Based on this phenomenon, the research aims to know how digital wallet service features affect interest *zakat*, *infaq*, and *shadaqah* at Nurul Fikri Amil Zakat Agency in Palangka Raya. This research used a quantitative and causal associative method. Data collection techniques were questionnaires and observation. The samples were 90 people called *muzakki* and *munfiq* at LAZ Nurul Fikri in Palangka Raya. Data analysis techniques used simple regression analysis, determinant coefficient analysis, and T-test (partial) with SPSS 25 version. Based on the t-test acquired score of $0.00 < 0.05$ showed that the digital wallet service feature had a positive and significant effect on the interest of *zakat*, *infaq*, and *shadaqah* at LAZ Nurul Fikri Palangka Raya, the value from determination coefficient (r^2) was 0.53%. It can be concluded that the better service feature available on the digital wallet could be affected by 53.5% of someone's interest in doing the *zakat*, *infaq*, and *shadaqah* cashless way.

Keywords: Digital Wallet; LAZ Nurul Fikri; Service Features; ZIS

1. Introduction

Technological developments in life begin from simple processes in everyday life to the level of satisfaction as individuals and social beings (Danuri, 2019). The rapid development of technology has impacted the development of payment systems in business transactions, especially in maintaining the continuity of the business relations of the parties (Tarantang et al., 2019). History proves that the development of payment instruments continues to change in form, starting from metal forms and conventional banknotes. Until now, payment instruments have evolved into data that can be placed in a container or electronic payment instruments (Abidin, 2015). Digital Wallet or E-Wallet is an electronic wallet application or service that makes transactions between users more accessible to the public. Transactions that can be used by E-Wallet, such as sending money to friends or people around, and paying for goods and services by limiting the amount of money contained in the application. Technology is increasingly sophisticated and accessible to the public for online and offline payment transactions (Abrilia et al., 2020). Likewise, in the use of digital wallets for *zakat*, *infaq*, and *shadaqah* payments.

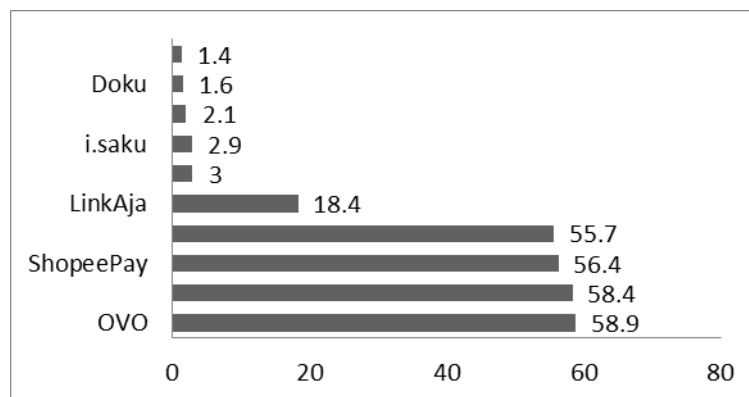


Figure 1. E-Wallet is the Most Used by Indonesians (2021)

(Source: <https://goodstats.id/SuperDailySocial>)

According to Figure 1 shows that e-money or digital wallet products are the most widely used financial technology products in Indonesia, which are used by 53.7% of respondents. The data shows that community developments in the use of technology in the form of digital payment transactions are growing and attracting many people's interest in using it.

Zakat, infaq, and shadaqah (ZIS) are one of the important elements in Islamic law which can be a driving factor for the wheels of the Indonesian economy. This is reflected in two main concepts, namely fair economic growth and sharing mechanisms in the economy (Baga and Purnaningsih 2020). Nowadays, in Indonesia, society's awareness to pay *zakat* tends to increase. However, the huge potential for *zakat* has not been explored or realized and organized optimally. This is related to the existence of public trust to channel *zakat* through *zakat* institutions or bodies that still feel lacking. In line with the realization of *zakat* collection which is still a little bit, the utilization of *zakat* so far has also been more consumptive than productive, so the impact of *zakat* which is expected to be able to change the lives of the poor and needy, and the distribution of income is not so significant (Cahyani et al., 2019).

The changes in people's behavior require all fields to increase innovation in the provision of products and services. Therefore, several product alternatives emerged with easier and lighter access so that they could be reached anywhere and anytime (Faridho & Rini, 2019). Technology needs influenced the ZIS management agency to create a technology-based ZIS payment service, namely ZIS Digital. With this digitization, *muzakki* and donors will get benefits in the form of convenience and benefit because these transactions can be carried out anytime and anywhere with internet access (Widuri et al., 2019). Puskas BAZNAS stated that the development of *zakat* service technology is based on information technology, such as financial technology, blockchain, and the Internet of Things (IoT) need to be developed by all Zakat Management Organization (OPZ). However, the use of technology also faces challenges, one of which is the internal readiness of the Zakat Management Organization (OPZ) because there will be a *zakat* management revolution that will have a major impact on internal institutions, such as the role of *amil* and *zakat* server data. There's an impact that will occur is changes in behavior and habits during the adaptation period of new technology. Thus, people usually will reject these innovations (Zetira, Annisa, Nur, 2021).

The presence of digital wallets is a philanthropic effort in utilizing technology that continues to grow to move together in advancing the collection and distribution of *zakat, infaq, and shadaqah* that can be reached more widely. Based on the background, this study aims to find out how the influence of public payment interest on *zakat, infaq, and shadaqah* transactions online through the digital wallet platform shown for *muzakki* and *munfiq* from Amil Zakat Institution (LAZ) Nurul Fikri in Palangka Raya.

2. Research Methods

According to Kotler (2008), it defines that features are a means of differentiating from other products, while services are activities aimed at intangible properties and do not have ownership from other competitors. Service features are an important factor to foster trust for consumers. To decide whether to make transactions online or offline. Indicators for measuring service feature variables refer to Poon's opinion on the user's adoption of e-banking services: the Malaysian perspective, among others, Ease of access to information is easy access to information in a digital wallet application by offering goods or services through the digital wallet it uses. diversity of transaction services is a payment system in a digital wallet application by providing a variety of services. Diversity of features is an information system of features provided by digital wallets of various

kinds. Product innovation is the latest service feature of an application for product development from digital wallets (Poon, 2008).

In Chitra Laksmi's research (2016), entitled The Influence of Ease of Use, Benefits, Attitudes, Risks and Service Features on Bank BCA Customers' Repeat Interest in Using Internet Banking, it is explained that service features can be a factor of consumer trust based on subjective estimates to make online transactions consistently and more fully as expected depending on the completeness of access to the service features.

Crow (1989) stated that interest is related to the style of motion that encourages someone to face or deal with people, activities, objects, and experiences that are stimulated by the activity itself.

In Asnaini's research (2017), entitled The Interest in *Muzakki* Paying *Zakat* through Institutions (Case Study in Bengkulu Province) it is explained that to foster public interest in paying *zakat* to institutions is to provide continuous understanding of the purpose, function and nature of *zakat*, provide services well to *muzakki* and *mustahik*, and able to build emotional relationships between institutions, *muzakki*, and *mustahik* (Asnaini, 2017).

A payment system is a system that includes arrangements, contracts/promises, operational facilities and technical mechanisms used to deliver, authorize and receive payment instructions and fulfill payment obligations through the exchange of "value" between individuals, banks and other institutions, both domestic and cross-border (between countries)", in practice payment transactions are carried out using cash and non-cash instruments (Ascaraya, Mulyati, 2003).

In Jefry Tarantang et. al. (2019), entitled Development of Digital Payment Systems in the Industrial Revolution Era 4.0, it is showed that a digital payment system is a form of payment system or mechanism that is held online via the Internet to purchase a product by consumers and can be said to be more efficient because in the transaction process admin fees are rarely added, even though there are admin fees it is cheaper than if you come to the outlet to fulfill these needs (Tarantang et al., 2019).

Zakat, infaq and shadaqah (ZIS) is a form of worship that is highly recommended in Islam. In addition, ZIS also plays a role in solving development economic problems, especially poverty and unequal income distribution. Paying for ZIS is very important and needs to be developed to facilitate the form of worship for every individual Muslim (Kurniaputri et al., 2020).

According to Dewi Khodijah (2020), entitled Management of *Zakat, Infak and Shodaqoh* Funds for *Mustahiq* Empowerment in the Poor Household Improvement Program at BAZNAS, it is explained that *zakat, infaq and alms* are forms of worship that have a very strategic and decisive position, both from a *ubudiyah* as well as in terms of developing the economic welfare of the people, because it is significant with the social dimension of the community and has active participation in solving community problems such as improving the quality of life of the poor, increasing human resources, and economic empowerment (Dewi, 2020).

BAZ is an *amil zakat* institution that was formed and under the control of the government, in this case the Ministry of Religion. Meanwhile, LAZ is an *amil zakat* institution formed and managed by the private sector. Ideally, the two *amil zakat* institutions should synergize in community empowerment programs through *zakat* (Anwar, 2012). The existence of BAZ and LAZ should not be interpreted as competition in obtaining *mustahik zakat*, competition in this case may be interpreted as *fastabiqul khoirot* namely competing in goodness by inviting people to fulfill the third pillar of Islam, namely paying *zakat* (Indah, 2015).

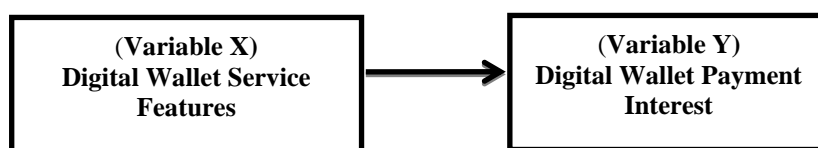


Figure. 2 Framework of Thinking

→ = Influence Testing Line Information
 X = Digital Wallet Service Features
 Y = Digital Wallet Payment Interest

This type of research used causal associative with quantitative methods. This research aims to determine the relationship of two or more variables with research data in the form of numbers and analysis using statistics. The data source used by the author is primary data using a questionnaire technique. The population in this study were *muzakki* and *munfiq* at LAZ Nurul Fikri Palangka Raya, namely 839 population, sampling using the Slovin method with a tolerance limit of 10% and getting 90 people. After the researcher obtained the data with a

questionnaire, then the data would be tested for validity, reliability test, classic assumption test and continued in the Hypothesis test using the T-Test (partial) for SPSS 5 application data processing.

H_0 : The digital wallet service feature has no significant effect on interest in paying *zakat*, *infaq* and *shadaqah* at LAZ Nurul Fikri in Palangka Raya.

H_a : The digital wallet service feature has a significant and influential influence on the intention to pay *zakat*, *infaq* and *shadaqah* at LAZ Nurul Fikri in Palangka Raya.

3. Results and Discussion

3.1 Profile of Amil Zakat Institution (LAZ) Nurul Fikri in Palangka Raya

LAZ Nurul Fikri in Palangka Raya is a *zakat*, *infaq* and *shadaqah* institution under the auspices of the Nurul Fikri Palangka Raya Foundation with the legality of obtaining operational permits SK DIRJEN BIMAS Islamic Ministry of Religion of the Republic of Indonesia No: 941 of 2017 along with BAZNAS recommendation No: 482/HAVE/SDP/BAZNAS/X/2017.

a. Validity Test

Table.1 Validity Test

Indicator	Correction	Validity	Indikator	Correction	Validity
X1	0.902>0.361	Valid	Y1	0.910>0.361	Valid
X2	0.791>0.361	Valid	Y2	0.752>0.361	Valid
X3	0.821>0.361	Valid	Y3	0.827>0.361	Valid
X4	0.760>0.361	Valid	Y4	0.846>0.361	Valid
X5	0.712>0.361	Valid	Y5	0.829>0.361	Valid
X6	0.791>0.361	Valid			
X7	0.871>0.361	Valid			
X8	0.861>0.361	Valid			
X9	0.586>0.361	Valid			
X10	0.869>0.361	Valid			

Source: Primary Data Processed by SPSS 25.2022

Based on the SPSS results, it can be concluded that all questions are valid. The Pearson correlation (r) value is > 0.361 and it can be used for further tests.

b. Reliability Test

Table 2. Reliability Test

Variable	Cronbach Alpha	Reliability
Service Features (X)	0.937>0.6	Reliable
Payment Interest (Y)	0.888>0.6	Reliable

Source: Primary Data Processed by SPSS 25.2022

Based on the results of the reliability test, it can be concluded that it is reliable with a Cronbach Alpha score > 0.60 , therefore the results remain consistent and can be used for further tests.

3.2 Respondents Characteristics

a) Characteristics of Respondents by Age

The characteristics of respondents based on age in this study are as follows:

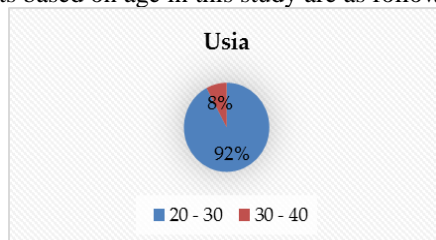


Figure 3. Characteristics of Respondents by Age

The diagram above shows that 90 respondents in this study were *muzakki* or Muslim communities in the Palangka Raya, which were dominated by 21-30 year olds as many as 83 people or 92.2%, the difference was 7 people or 7.8% of respondents aged 30-40 person.

Based on data from the Association of Indonesian Internet Service Providers (APJII) in 2019 there were 171.17 million people or 64.8% of internet users aged around 15-29 years or in the millennial group, in line with this research where the results obtained were more dominant for those aged 20 -30 years of 92.2% are interested in paying *zakat*, *infak* and *shadaqah* using the digital wallet service feature compared to ages 30-40 of 7.8%, meaning that millennial Muslims are dominant in making *zakat*, *infak* and *shadaqah* payments through the digital wallet service feature.

b) Characteristics of Respondents Based on the Digital Wallet used

The characteristics of the respondents based on the digital wallet used in this study are as follows:

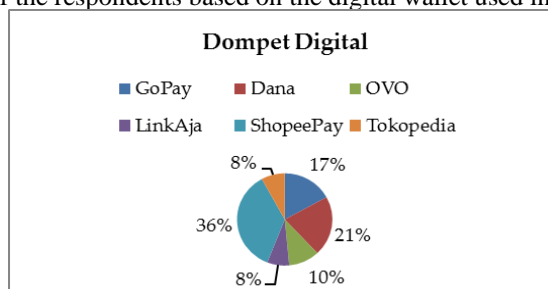


Figure 4. Characteristics of Respondents Based on the Digital Wallet Used

The diagram above shows that the majority of respondents in this study used the ShopeePay digital wallet as many as 72 people or 36.0%. Furthermore, using funds as many as 42 people or 21.0%, through GoPay as many as 34 people or 17.0%, OVO as many as 21 people or 10.5%, Tokopedia as many as 16 people or 8.0% and LinkAja as many as 15 people 7.5 %.

The characteristics of the respondents based on the digital wallet used, which shows the results that the digital wallet shopee gets the highest percentage of 36.0% and the digital wallet link aja gets the smallest percentage of 7.8%, this result is in line with research conducted by world market research company, IPSOS released the results of research related to competition in the e-commerce industry in Indonesia at the end of 2021 that shopee is at the top for e-commerce which is most widely used by Indonesian people and this is also in line with this research that many shopee users are favored by women compared to men because of the advantages of the Shopee platform, which has a variety of product innovations that are more interesting, complete and is an online shopping platform that offers more competitive prices.

c) Characteristics of Respondents Based on Transactions Made

The characteristics of respondents based on online transactions carried out in this study are as follows:

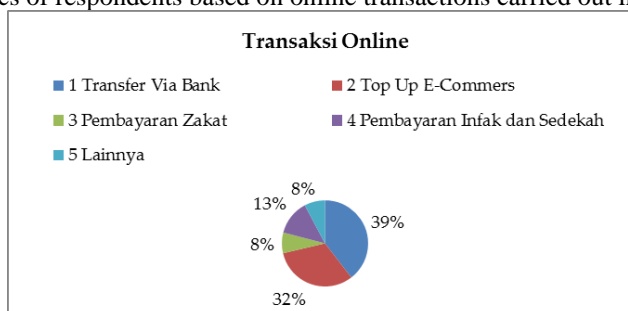


Figure 5. Characteristics of Respondents Based on Online Transactions

The diagram above shows that the majority of respondents in this study used online transactions in digital wallets as intermediaries for transfers via banks 50 people or 39%, Top Up E-Commers 41 people or 32%, made zakat payments online 10 people or 8%, made payments infaq and alms 17 people or 13% and doing other online transactions 10 people or 8%.

Respondent characteristics based on online transactions used, namely bank transfers get the highest percentage of 40% because bank transfers using the digital wallet service feature have low admin fees and some are without admin fees or free, while for *zakat*, *infaq*, and *shadaqah* payments and it received a presentation of 13%. This was due to the lack of *zakat* institutions in Palangka Raya that promote ZIS payments through digital wallets and the results of this study are in line with previous research by Rahcma, et. al. (2020) that institutional reputation greatly influences millennial decisions in paying ZIS through online platforms, because the reputation of an institution is related to whether or not the distribution of ZIS funds that have been channeled by *munfiq* and *muzakki* is trusted.

3.3 Classic Assumption Test

1. Normality Test

The normality test aims to test whether in the regression model, the confounding or residual variables have normally distributed data or not. Data normality was tested using the Kolmogorov-Smirnov with a significance level of 5%. If the significance value in this test is greater than 0.05, the data is normally distributed (Riduwan, 2010).

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		90
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.97712982
Most Extreme Differences	Absolute	.092
	Positive	.055
	Negative	-.092
Test Statistic		.092
Asymp. Sig. (2-tailed)		.058 ^{c,d}

Based on the table above, it can be seen that the significance value is $0.58 > 0.05$. Therefore, it can be concluded that the data in this study are normally distributed.

2. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals between observations to other observations. The heteroscedasticity test can be carried out using the Glejser test by regressing the absolute value of the residuals on the independent variables. If the significance value is > 0.05 then there is no heteroscedasticity (Ghozali, 2016).

Table 4. Heteroscedasticity Test

Model		Coefficients		T	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error		
1	(Constant)	.842	.942	.893	.374
	Service Features	.017	.022	.079	.461

a. Dependent Variable: RES2

Based on the table above, the results of the heteroscedasticity test show that the service feature significance value is 0.461. It can be seen that the variable has a significance value of > 0.05, so it can be concluded that the data is free from symptoms of heteroscedasticity.

3. Simple Linear Regression Analysis

Simple linear regression analysis is based on a functional or causal relationship between one independent variable and one dependent variable. Simple linear analysis is used to predict how far the value of the dependent variable changes, if the value of the independent variable fluctuates (Sugiyono, 2016).

Table 6. Simple Regression Analysis

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	5.654	1.509
	Service Features	.359	.036

Based on the calculations in the table above, a simple linear regression equation can be obtained as follows:

$$Y = a + bX + \epsilon$$

$$Y = 5.654 + 0,359X + \epsilon$$

- a) It is known that the constant value (α) is 5.654, while the value (b / regression coefficient) is 0.359.
- b) A constant of 5.654 means that the consistent value of interest in payment variable is 5,654.
- c) The regression coefficient X of 0,359 states that if every 1% addition of the value of a service feature, the value of interest in payment increases by 0,359. The regression coefficient is positive, so it can be said that the direction of the influence of variable X on Y is positive.

3.4 Hypothesis Testing

Hypothesis testing analysis in this study used t-test analysis (partial test) which shows how far the influence of one explanatory or independent variable individually explains the dependent variable (Ghozali, 2016).

Table 7. T Test (Partial)

Model		Coefficients		T	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error		
1	(Constant)	5.654	1.509	3.747	.000
	Service Features	.359	.036	.731	10.056

a. Dependent Variable: Payment Interest

Based on data processing using SPSS in the table above, it shows a t_{count} value of 10,056 with a significance level of 0,000 or <0.05, so that the Service Feature variable (X) has a positive and significant effect on the decision of Interest in Payment and the hypothesis is accepted.

Table 8. R Square Test

Model	R	Model Summary		
		R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 ^a	.535	.529	1.98833

a. Predictors: (Constant), Service Features

The table above describes the value of the coefficient of determination (R^2) of 0.535 which implies that the effect of variable X (Service Features) on variable Y (Payment Interest) is 0.535, which means that the Service Feature variable (X) as an independent variable affects the Interest in Payment variable (Y) of 53.5%, and while the remaining 0.465% is influenced by variables or other factors.

The results of this study indicated that service features have a significant effect on interest in paying *zakat*, *infak* and *shadaqah* using a digital wallet, where 90 respondents are *muzakki* or Muslim communities who have titheed and donated in cash or non-cash at LAZ Nurul Fikri, Palangka Raya City. It can be proven by the results of the T test showing a t_{count} value of t_{table} of $10,056 > 1.991$ with a significance level of 0,000 or <0.005 . The Service Feature of variable X has a positive and significant effect on the Payment Interest of variable Y and the hypothesis is accepted. It can be concluded that the better the digital wallet service features, the more someone's interest in paying *zakat*, *infak* and *shadaqah* at LAZ Nurul Fikri Palangka Raya.

Based on the construction of indicators by Poon W.C, service features have four indicators, namely the ease of information about a product and service, the diversity of transaction services, the diversity of features and product innovation. It can be seen from the questionnaire statement regarding the desire to use a digital wallet because it has a variety of service features in terms of *zakat*, *infak* and *shadaqah* payments. There are 31% who strongly agree with this statement, meaning that the diversity of service features shown in digital wallets influences the intention to make payments of *zakat*, *infak* and *shadaqah* in non-cash.

The results of this study are in line with research conducted by Chitra in 2016, that service features are an important factor to foster trust for consumers in deciding whether to make online transactions or not, because the trust factor in e-commerce is a subjective estimate where consumers trust they can carry out online transactions consistently and more fully according to the expected needs. Thus, the service feature variable has an important role in the intention to pay *zakat*, *infak* and *shadaqah* using a digital wallet because one feels that one's non-cash transaction needs can be fulfilled according to the service features in the digital wallet application.

4. Conclusion

This study showed that there is a positive and significant influence between digital wallet service features on interest in paying *zakat*, *infaq* and alms at Amil Zakat Institution (LAZ) Nurul Fikri in Palangka Raya. This study explained that the better the service features with the ease of information about a product or service, the diversity transaction services, a variety of features, and product innovations on digital wallets will further foster someone's interest in making *zakat*, *infaq*, and *shadaqah* payments through these digital wallet services.

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