

Muzakki and Donor Preferences in Choosing Digital Payment for ZIS Payments (Case Study at Rumah Zakat)

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ABSTRACT

This research aims to examine the overview and influence of Zakat Literacy, Lifestyle, Digital Literacy, and Spiritual Motivation on the preferences of Muzakki and Donors in selecting digital payment methods for Zakat payments. The theory employed in this study is the consumer preference behavior theory. The chosen method is quantitative, using Partial Least Square-Structural Equation Modeling (PLS-SEM), analyzed using SmartPLS software. The subjects of this research are Muzakki and Donors of Rumah Zakat Indonesia, with a sample size of 195 respondents. The descriptive findings of this study depict that the variables of Zakat Literacy, lifestyle, digital literacy, and spiritual motivation influence the preferences of Muzakki and Donors in choosing digital payment methods for Zakat payments fall under the high category. The hypothesis testing results of this study indicate that lifestyle and spiritual motivation have a positive and significant impact on the preferences of Muzakki and Donors. However, Zakat Literacy and digital literacy do not significantly influence the preferences of Muzakki and Donors. The implications of this study highlight that the preferences of Muzakki and Donors play a crucial role in the Zakat fundraising system. The utilization of digital methods for fundraising needs further optimization to bridge the gap between potential and actual funds collected, thus enhancing the overall effectiveness.

Keywords: *Preferences, Literacy, Digital payments, Lifestyle, ZIS.*

INTRODUCTION

In recent years, financial technology (Fintech) in Indonesia has experienced significant development. The availability of digital banking services, technology-based payments, and technology-based credit services has increased the accessibility and ease for individuals and businesses to use financial services. This phenomenon has encouraged the growth of a cashless lifestyle in Indonesia. The number of non-cash payment transactions in Indonesia almost quadrupled to around 6.8 trillion rupiah, with details of credit card users increasing by 16.3% and use of digital payment applications increasing by 34.1% in 2018.(Bank Indonesia, 2018). And it is recorded that there are around 250 fintech

startups operating in Indonesia, this shows a fairly positive growth rate, and fintech has had a positive impact in the midst of the COVID-19 outbreak(Financial Services Authority, 2020).

Not only affecting the conventional economic sector, fintech is also starting to be widely applied in the Islamic economic sector. According to(Agustin, 2019),The number of customers using Muslim Fintech services has increased by 25%, reaching 1.8 million. This shows that Muslim Fintech services have become one of the main drivers in the development of the Islamic economy in Indonesia. And not only in the sharia banking and sharia investment sectors, Islamic philanthropic institutions

are also implementing fintech as a method of paying zakat, infaq and alms (ZIS). And this digital payment method has been implemented since 2017(Christyaningsih, 2019).

People's tendency to donate digitally has increased significantly since the COVID-19 pandemic. The pandemic has changed the way people donate and pay zakat, infaq, alms, dowry and other general donations. Research shows that types of giving via digital channels increased by 9 percent and types of non-digital giving decreased by 10 percent. Average growth in digital donations increased by 72 percent(PUSKAS BAZNAS, 2022).

Based on data released by the BAZNAS Center for Strategic Studies, in 2021 the potential for ZIS will reach IDR 239 trillion per year, but the realization that can be collected will only reach IDR 14.1 trillion. Likewise, the opportunity to be able to actively participate in national development is very good and wide open. This phenomenon explains that the implementation of ZIS collection in Indonesia is still far from its potential. The large gap between the realization and the great potential of ZIS is a big challenge for Indonesia to optimize the collection, management and distribution of ZIS.

Every year, every Islamic philanthropic institution always sets achievement targets in collecting ZIS funds and designs programs to reduce poverty rates, improve education, health and community welfare.(Ishak et al., 2021).With the current potential supported by technological developments, it is possible for institutions to collect funds optimally and make the programs that have been designed a success. Achieving the targets and success of this program is very dependent on empowering technological developments, namely raising funds through digital payments. Therefore, literacy regarding ZIS and digital is very important, and people's preferences in using digital payments need to be studied further,

in order to optimize fund collection and ensure the program is implemented well.

The theory used in this research is the consumer preference theory put forward by Philip Kotler (2016) which defines consumer preference as showing the consumer's tendency to choose one of the many product and service options offered. Currently, there are generally two ZIS payment methods, namely, ZIS payments in cash or digitally (muzakki takes advantage of the presence of fintech services). Through the available options, muzakki and donors are faced with a choice and a preference will arise to use one of the available payment methods.

There has not been much research on people's preferences in choosing ZIS payment methods, especially research that uses preference theory. Several studies have used muzakki preference theory in choosing zakat payment methods, including research conducted by (Aulia Rachman & Nur Salam, 2018),with the title *The Reinforcement of Zakat Management Through Financial Technology systems*, and research conducted by(Friantoro & Zaki, 2018),with the title *Do We Need Financial Technology for Collecting Zakat?*, which explains that lifestyle and technological knowledge have an influence on muzakki's decision making in choosing their zakat payment method.

By using some of the same variables for previous studies, it does not guarantee that the research results will be the same, so it will create research gaps. This research uses consumer preference theory with three main variables: ZIS literacy, digital literacy, lifestyle and spiritual motivation as moderating variables. Digital literacy and ZIS literacy are derivative variables from knowledge, and spiritual motivation is a derivative variable from motivation, where knowledge and motivation are included in psychological factors. Meanwhile, lifestyle is a variable derived from personal factors. These two factors influence consumer behavior in determining preferences for choosing digital payments for ZIS

payments. Apart from that, consumer behavior, including consumer preferences, can be influenced by variables that are moderated by spiritual motivation variables (Sudarman et al., 2022). The dependent variable in this research is the preferences of muzakki and donors of Rumah Zakat. Based on the background explained above, the author is interested in researching the influencing factors of consumer preferences in choosing digital payments for ZIS payments at Rumah Zakat.

The novelty in this research does not only focus on zakat, but also on infaq and alms. Apart from that, the variables used are different from previous research. In this research, the research subjects are muzakki and donors of Rumah Zakat Indonesia, where Rumah Zakat Indonesia is a philanthropic institution engaged in collecting, managing and distributing ZIS funds, which is a pioneer in the application of financial technology in the ZIS system.

LITERATURE REVIEW

ZIS concept (Zakat, Infaq, Alms)

ZIS or Zakat, Infaq, Alms is a guide and way to distribute Islamic law to those in need. ZIS is a profit sharing instrument in the Islamic economic system. These four instruments are only zakat which is obligatory for every Muslim, but the other three are the main points of study by other Muslims (Setiyowati, 2017). ZIS is also a form of obedience to Him and following the commands of Allah SWT which can be useful for improving social and economic relations which can help people throughout the world.

Muzakki and Donor Preferences

According to (Kotler & Keller, 2017), consumer preferences show consumer preferences for various existing service product choices. Preference is (the inclination of the heart) towards something. Preference is also defined as a decision

taken by a person to like or not like the product consumed, be it goods or services.

ZIS Literacy

Zakat is an indicator of progress in Indonesia, its growth is quite high from year to year. This shows that public trust in Zakat continues to grow through various institutions. However, behind the rapid progress of zakat in Indonesia, several problems that are obstacles need to be resolved. These include the gap in potential and zakat collection, the lack of literacy which causes a lack of public awareness of zakat (Rini et al., 2017).

Islamic financial literacy represents an individual's cognitive knowledge and skills related to finance. By using sharia financial literacy as a reference, individuals can choose products and services that suit their needs, understand the benefits and risks chosen, know their rights and obligations, and believe that the financial products and services used are based on sharia principles. This goal is in line with the development of sharia financial literacy from those with low education to those with higher education, so that many people are starting to use sharia financial products and services (AW Nasution & Fatira, 2019). Apart from that, sharia financial literacy, including ZIS education, has not found an absolute definition in studies or textbooks. However, when compared with the general understanding of literacy, ZIS literacy is a person's ability to read, understand, process and use ZIS information to produce ZIS payment behavior (BAZNAS, 2019).

Lifestyle

Lifestyle is a person's model of life in the world, which is manifested in activities in the environment. A person's lifestyle describes a person's way of life (interests) in interacting. Lifestyle in general is (activities) a person's way of life with whom he spends time, considerations in his environment and (opinions) about the

individual and his environment. Or it is often called an individual's attitude which is reflected in actions, interests and opinions, whose social status then reflects his self-image (Kotler & Keller, 2016).

Digital Literacy

The concept of digital literacy as it is currently understood was introduced by Paul Gilster (1997), who explained digital literacy as the ability to understand and use information from various digital sources. This digital literacy includes technology, cognitive and soft skills in dealing with changes in digital technology.

In Islam, when humans are faced with rapid technological developments and are in the era of globalization which is shaped by the development of the human mind, digital technology, digital attitudes and lifestyles, the role of religion here applies to controlling basic human attitudes and behavior in social life, ethics, morals and spirituality or beliefs of a country. Implementation of national development is important to define the understanding of technology seen in Islam.

Spiritual Motivation

Motivation comes from the Latin word *move* which means movement. Meanwhile, the motivation related to human resource management raises the question of how to optimize the power and potential of employees in such a way that they are productive and work optimally, and succeed in achieving the intended targets. (Hasibuan, 2012).

In Islam, fulfilling basic human needs is categorized as physical needs (*nataliyah*) and spiritual needs (*bathiniyah*), motivation is not only needed to fulfill physical needs, but is also needed to fulfill spiritual/spiritual needs. Motivation that can encourage human behavior to fulfill spiritual needs is then called spiritual motivation.

Research Hypothesis

The hypothesis in this research is as follows:

- H1: $\beta > 0$, meaning that ZIS literacy has a positive effect on the preferences of muzakki and donors in choosing *digital payments* for ZIS payments.
- H2: $\beta > 0$, meaning that lifestyle has a positive effect on the preferences of muzakki and donors in choosing *digital payments* for ZIS payments.
- H3: $\beta > 0$, meaning that digital literacy has a positive effect on the preferences of muzakki and donors in choosing *digital payments* for ZIS payments.
- H4: $\beta > 0$, meaning that spiritual motivation has a positive effect on the preferences of muzakki and donors in choosing *digital payments* for ZIS payments.
- H5: $\beta > 0$, meaning that ZIS literacy through spiritual motivation as moderation has a positive effect on the preferences of muzakki and donors in choosing *digital payments* for ZIS payments.
- H6: $\beta > 0$, meaning that lifestyle through spiritual motivation as moderation has a positive effect on the preferences of muzakki and donors in choosing *digital payments* for ZIS payments.

DATA AND METHODOLOGY

The method used in this research uses a quantitative approach with a descriptive research design and causality. The population in this study were muzakki and donors at Rumah Zakat.

The data collection techniques used in this research were questionnaires and literature reviews. This research questionnaire uses a form that is distributed directly to respondents.

The data analysis technique uses Structural Equation Modeling-Partial Least Square (SEM-PLS). The sampling technique uses saturated sampling, namely 195 samples/respondents. The tool used to analyze PLS-SEM data is SmartPLS 4 for

Windows software. The steps taken in this research are as follows:

1. Evaluation of the Reflective Measurement Model (Outer Model)
 - a. Convergent Validity
 - b. Discriminant Validity
 - c. Average Variance Extracted (AVE)
 - d. Composite Reliability
2. Structural Model Evaluation (Inner Model)
 - a. R-Square Analysis (R²)
 - b. Multicollinearity Analysis
 - c. F-Square Analysis (F²)
 - d. Q-Square Analysis (Q²)
3. Research Hypothesis Testing

RESULT AND DISCUSSION

Characteristics of Respondents Based on Gender

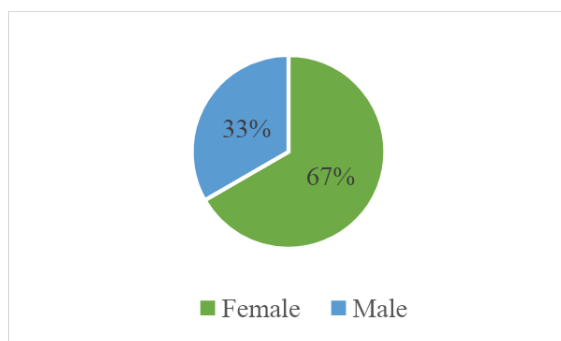


Figure 2. Characteristics of Respondents Based on Gender

Source: data processed by the author

Based on Figure 2, it can be seen that the respondents in this study were dominated by women with a percentage of 66.7% and the remaining 33.3% were men. In other words, 130 respondents were female and 65 were male.

Based on this, male and female respondents have a high preference for completing ZIS using digital methods. However, the percentage of women is higher because researchers distribute more questionnaires to women, because women have the ability to manage personal and family finances. This is in line with research conducted by (Setiyowati, 2017

)that women tend to have control over family management.

Characteristics of Respondents Based on Age Range

In this section, the researcher will describe the characteristics of the respondents obtained from the survey results which the author then processes based on age which can be seen in Figure 3.

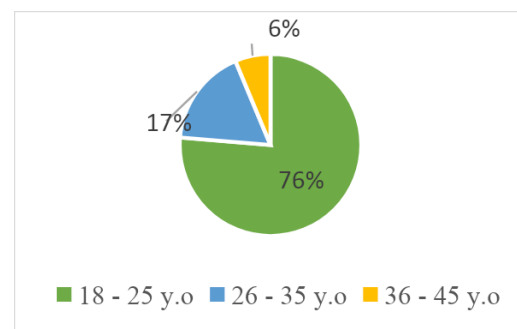


Figure 3. Characteristics of Respondents Based on Age Range

Source: data processed by the author

Based on Figure 3, it can be seen that the muzakki and donors of Rumah Zakat Indonesia are dominated by those aged 18-25 years, namely there are 145 people from the age range of 18-25 years. Apart from that, based on research conducted by (Loretto, Wendy, and Sarah Vickerstaff, 2015) that at a young age they tend to have a greater interest in using a system and also at a young age they are more courageous in taking risks.

Characteristics of Respondents Based on Last Education

In this section, the researcher will describe the characteristics of the respondents obtained from the survey results and which the author has processed based on their latest education which can be seen in Figure 4.

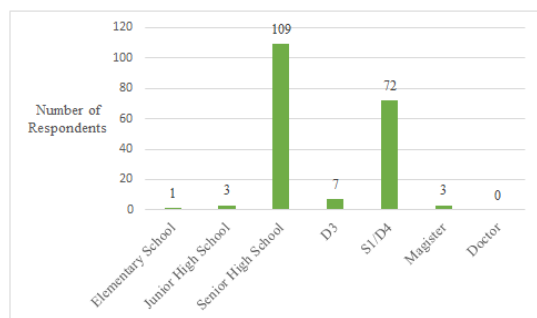


Figure 4. Characteristics of Respondents Based on Last Education

Source: data processed by the author

Based on Figure 4, it can be seen that the respondents in this study were dominated by their highest level of education, namely high school/equivalent, namely 109 people with a high school/equivalent educational background. This is in line with data from BPS that the majority of Java island residents have completed their education up to high school/equivalent. (Central Statistics Agency, 2022).

Characteristics of Respondents Based on Provincial Domicile

In this section, the researcher will describe the characteristics of respondents obtained from the survey results and processed by the author based on provincial domicile on the island of Java which can be seen in Figure 5.

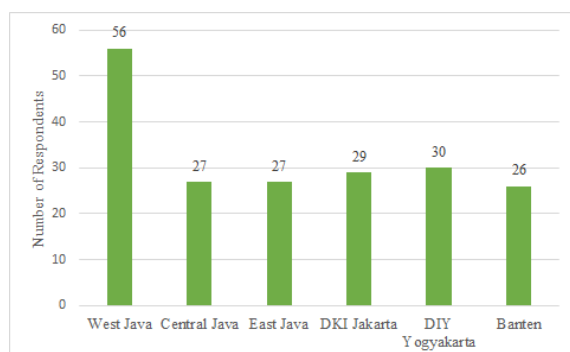


Figure 5. Characteristics of Respondents Based on Provincial Domicile

Source: data processed by the author

Based on Figure 5, it can be seen that the respondents in this study are dominated by respondents who live in West Java. This happened because researchers distributed the most questionnaires in West Java, and the location of the head office of the Rumah Zakat was in the city of Bandung, so that more muzakki and donors were also found.

Characteristics of Respondents Based on Occupation

In this section, the author will describe the characteristics of respondents obtained from the survey results and which the author has processed based on work which can be seen in Figure 6.

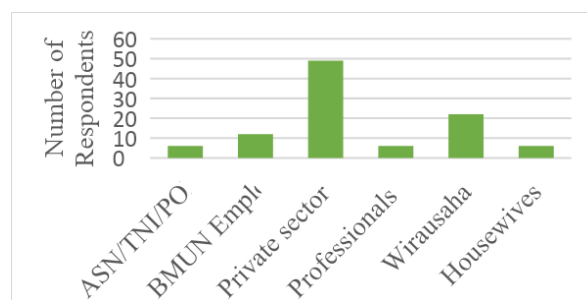


Figure 6. Characteristics of Respondents Based on Occupation

Source: data processed by the author

Based on Figure 6, it can be seen that the respondents in this study were dominated by respondents who worked as private employees, namely 49 people, and as many as 94 respondents worked for other midwives outside the given category. This happened because the researchers distributed questionnaires to respondents who already had jobs; many of the targeted respondents had jobs as private employees compared to other jobs. In (infobanknews.com, 2018) It was stated that an employee was interested in using fintech because of the speed and ease of using fintech. apart from that in research (Artiza, Tanjung, & Indupurnahayu, 2018) Regarding "Analysis of Factors for Selecting an Online Premium Payment System in Sharia Insurance" the

most respondents who were interested in using online payment were private employees at 23.6%.

Characteristics of Respondents Based on Income

In this section, the researcher will describe the characteristics of the respondents obtained from the survey results and which the author has processed based on income which can be seen in Figure 7.

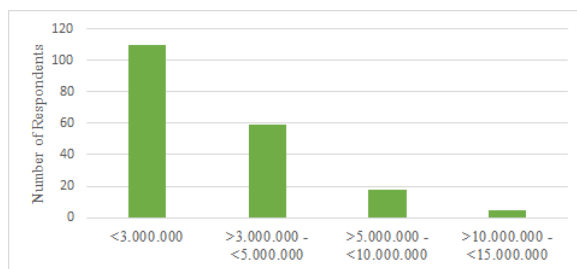


Figure 7. Characteristics of Respondents Based on Monthly Income Level

Source: data processed by the author

Based on Figure 7, it can be seen that the respondents in this study were dominated by respondents who had income < IDR 3,000,000, namely 110 had income < IDR 3,000,000. This is in line with data from the Central Statistics Agency (BPS) where the average employee salary is IDR. 3,070,000 million per month (Ahdiat, 2022).

Outer Model Testing (Reflective Measurement Model Evaluation)

The outer model is often also called (*outer relation or measurement model*) which defines how each indicator block is related to its latent variable or in other words explains the relationship between the latent variable and its indicators. Meanwhile, the measurement model or outer model with reflexive indicators is evaluated using *convergent* and *discriminant validity* from the indicators and composite *reliability for indicator blocks*. The following is a test of the inner outer model *Structural Equations Modeling – Partial Least*

Squares (SEM-PLS) can be analyzed through the following stages;

1. Convergent Validity

Convergent validity from a reflexive measurement model, indicators are assessed based on the correlation between the item score/component score and the construct score calculated using PLS. An individual's reflexive measure is said to be high if it correlates more than 0.70 with the construct to be measured. However, for early stage research, from the development of the measurement scale a loading value of 0.50 to 0.60 is considered sufficient (Ghozali, 2012). Likewise, according to Hair et al (2017) loading values of 0.50 and 0.60 are considered quite good.

Based on the SmartPLS output results it can be said that the indicators in this study have adequate convergent validity because all indicators have loading factor values of more than 0.50 so the indicators in this study are valid. So it can be said that the set of indicators in this research represents latent variables and is the underlying latent variable in research.

2. Discriminant Validity

Discriminant Validity is a test used to see the level of prediction of latent constructs for the indicator block. This test is carried out through Fornell-Larcker Criterion analysis, namely a validity test carried out by comparing the correlation between variables or constructs with the square root of Average Variance Extracted (\sqrt{AVE}). A prediction is said to have a good AVE value if the AVE square root value of each latent variable is greater than the correlation between other latent variables. The following is Table 1 regarding the Fornell-Larcker Criterion:

Table 2. Fornell-Loarcker Criterion Values

| | X1 | X2 | X3 | Y | Z |
|--------------------------------------|--------|-------|-------|-------|-------|
| ZIS Literacy | 1,000 | | | | |
| Lifestyle | -0.037 | 0.811 | | | |
| Digital Literacy | 0.323 | 0.107 | 1,000 | | |
| Spiritual Motivation | 0.002 | 0.733 | 0.164 | 0.680 | 0.881 |
| Muzakki and Donors Preference | -0.054 | 0.798 | 0.138 | 0.814 | |

Source: Testing Output Results with SmartPLS

Based on the test results in Table 2, discriminant validity via the Fornell-Larcker Criterion shows that the root AVE (\sqrt{AVE}) for each construct is greater than the correlation of each construct with other constructs. Thus, through this method the discriminant validity of this research is good.

Another method that can be used is through cross-loading analysis between indicators and their constructs, namely by comparing the correlation of indicators to their associated constructs with correlation coefficients with other constructs. The correlation coefficient value of the indicator towards the associated construct must be greater than the other constructs.

From the results of testing with cross loading in SmartPLS, it can be seen that the correlation of each construct with its indicators is greater than the correlation of each construct with the indicators of other constructs. This shows that the construct has good discriminant and this also means that the latent construct is able to predict their block better than the indicators in other blocks.

Another method that can be used is through Heterotrait-Monotrait (HTMT) analysis which is an alternative for assessing discriminant validity using a multitrait-multimethod matrix. In this test the HTMT value must be <0.9 to ensure discriminant validity between the two reflective constructs.

Table 4 Heterotrait-Monotrait (HTMT) Values

| | X1 | X2 | X3 | Y | Z | Z x X2 | Z x X1 |
|---------------|-------|-------|-------|-------|-------|--------|--------|
| X1 | | | | | | | |
| X2 | 0.043 | | | | | | |
| X3 | 0.323 | 0.119 | | | | | |
| Y | 0.077 | 0.865 | 0.142 | | | | |
| Z | 0.030 | 0.785 | 0.169 | 0.723 | | | |
| Z x X2 | 0.007 | 0.419 | 0.060 | 0.420 | 0.512 | | |
| Z x X1 | 0.075 | 0.071 | 0.145 | 0.042 | 0.060 | 0.099 | |

Source: Testing Output Results with SmartPLS

Based on Table 4, it can be seen that all HTMT values resulting from data processing are <0.9 , so it can be stated that the discriminant validity of this research model has a good value.

3. Inner Model Testing (Structural Model Evaluation)

According to Ghazali (2021), the structural model or inner model is carried out to ensure that the structural model built is robust and accurate. Structural model 2 was evaluated using R-Square (R), Multicollinearity, F-Square (F2), Q-Square (Q2) and Good of Fit (GoF). The following are the results of testing the structural model in this research:

R-Square Analysis (R2)

The R-Square test is used to see how much influence the independent latent variable has on the dependent latent variable, so in another sense, by carrying out this test you can find out the proportion of the dependent variable that is influenced by the independent variable. The R result of 0.67 indicates that the model is categorized as good, 0.33 is categorized as moderate and 0.19 is categorized as weak. The following are the results of the R-Square analysis data carried out in this research, shown in Table 5.

Table 5. R-Square Value (R2)

| | R-square | R-square adjusted |
|----------|----------|-------------------|
| Y | 0.663 | 0.653 |

Source: Testing Output Results with SmartPLS

The results of research conducted through SmartPLS output show that the Adjusted R-Square value is 0.663 or 65.3%, where the Adjusted R-Square indicates that the independent variable as an estrogen construct has a strong ability to explain Muzakki and Donor Preferences as an endogenous construct of 0.663 or 66.3%.

Multicollinearity Analysis

Multicollinearity analysis is testing whether there is multicollinearity in the PLS – SEM model which can be seen from the tolerance value or Variance Inflation Factor (VIF) value. If the tolerance value is <0.20 or the VIF value is > 5 then it is suspected that there is multicollinearity.

The results of the variance inflation factor test carried out prove that the VIF value in this research is less than 6. Thus, it can be concluded that this research is free from multicollinearity problems, meaning that the constructs that are built have different characteristics from each other so that no changes to the constructs are needed.

F-Square (F2) Test Analysis

F-Square Analysis (F2) is an analysis carried out to determine the level of predictors of latent variables or an analysis carried out to determine whether or not there is a significant relationship between variables. The F2 analysis criteria are $F2 = 0.02$ (weak), $F2 = 0.15$ (moderate) and $F2 = 0.35$ (large).

Based on the results of the F-Square (F2) analysis output, it can be seen that the influence of the F2 value level for the ZIS Literacy variable (X1) is (0.006), Digital Literacy (X3) is (0.006), ZIS Literacy through Spiritual Motivation (ZxX1) is (0.009), Lifestyle through Spiritual

Motivation (ZxX2) of (0.003), has a weak effect on the Muzakki and Donor Preference variables (Y). Meanwhile, the value for the Lifestyle variable (X2) is (0.553), and Spiritual Motivation (Z) is (0.037), which has a strong effect on muzakki and donor preferences (Y).

Q Square Test Analysis (Q2)

Q-Square analysis testing to measure how well the observation values are produced by the model and also the estimated parameters. A Q-square value greater than 0 (zero) has good predictive relevance, while a Q-square value less than 0 (zero) indicates that the model lacks predictive relevance. The formula for finding the Q-Square value is as follows:

Table 8.. Q-Square Value (Q2)

| | Q ² predict | RMSE | MAE |
|----------|------------------------|-------|-------|
| Y | 0.627 | 0.620 | 0.438 |

Source: Testing Output Results with SmartPLS

Based on the calculation results, it can be seen that the Q-Square value exceeds zero (0) or 0.627 and 0.620, meaning that the Q-Square analysis has a good predictive relevance value.

Model Fit Test

Model Fit Testis a step taken to determine the suitability of a model. This test is carried out by looking at the SRMR (Standardized Root Mean Residual), Chi-square, and NF1 (Normed Fit Index) values. The following are the results of data processing carried out using Smart-PLS 4 software for Model Fit Testing:

Table 9. SRMR, Chi-Square, and NF1 values

| | Saturated models | Estimated model |
|-------------------|------------------|-----------------|
| SRMR | 0.063 | 0.063 |
| Chi-square | 660,040 | 655,903 |

| | | |
|-----|-------|-------|
| NFI | 0.825 | 0.826 |
|-----|-------|-------|

Source: test output results with SmartPLS

The structural equation model is said to be fit if the SRMR value is < 0.1 and the model is declared unfit if the SRMR value is > 0.15 (Ghozali, 2014). Based on Table 4.37, the model is declared fit. because the SRMR value is 0.063. Furthermore, the Chi-square values obtained were 660.040 and 655.903, so it can be stated that the empirical data used in this research is very identical to the theory used, because Chi-square has a value range of > 0.05 . As for the Normed Fix Index (NFI) values, according to Table 4.37, the values are 0.825 and 0.826. This value indicates a good model, because it is in the NFI value range < 0.90 . Based on the SRMR, Chi-square and NFI values, the model used in this research can be said to be fit.

4. Hypothesis Test Analysis Results

Next, it is necessary to discuss hypothesis testing on each relationship path through analysis of t-statistical values and probability values (p-values), as well as linking the results with the results of previous research. The results of data processing with Smart-PLS 4 which show the t-statistical value and probability value (p-value) in this research, the analysis of acceptance or rejection of the hypothesis can be explained below.

The influence of ZIS Literacy level (X1) on Muzakki and Donor (Y) Preferences in Choosing Digital Payments for ZIS Payments

Based on the path coefficient output in Table 10, it shows a t-statistic of $1.167 \leq 1.96$, which shows that it does not have a positive influence. Then the p-value is 0.122, which means it is greater than the significance level of 5%, which means it is not significant, so the ZIS Literacy level has no positive and insignificant effect on Muzakki and Donor Preferences in choosing digital payments for ZIS

payments. Thus the formulation of the hypothesis is to reject H_0 :

$H_0: \beta = 0$, meaning that ZIS literacy does not influence Muzakki and Donor preferences in choosing digital payments for ZIS payments.

These results indicate that there is no influence between the ZIS literacy level on Muzakki and Donator preferences. This means that high or low levels of ZIS Literacy do not influence the preferences of Muzakki and Donors in choosing digital payments for ZIS payments. The higher or better a person's ZIS Literacy level, the less impact it will have on the preference for choosing digital payments for ZIS payments.

It can be concluded that based on the findings in this research which are linked to the concept of consumer behavior theory of preferences and compared with the empirical results of previous research, namely that there is no influence between ZIS Literacy and Muzakki and Donor Preferences in choosing digital payments for ZIS payments.

Influence of Lifestyle (X2) on Muzakki and Donor Preferences (Y1) in choosing digital payments for ZIS payments

Based on the path coefficient output in Table 10, it shows a t-statistic of $8,779 \geq 1.96$, which shows that lifestyle has a very positive influence on Muzakki and Donor Preferences. Then the p-value is 0.000, which means it is smaller than the significance level, which is 5%, which means it is significant, so Lifestyle has a significant influence on Muzakki and Donor Preferences in choosing digital payments for ZIS payments. Thus the formulation of the hypothesis is to accept $H_a: \beta > 0$, meaning that lifestyle influences the preferences of Muzakki and donors in choosing digital payments for ZIS payments.

These results show that the higher or better a person's lifestyle in living a social and religious life, the better influence it will have on Muzakki and Donor Preferences in

choosing digital payments for ZIS payments.

Thus, it can be concluded that based on the findings in this research which are linked to the concept of consumer behavior preferences and compared with the empirical results of previous research, that lifestyle has a positive and significant influence on consumer preferences in choosing digital payments for ZIS payments.

Influence of Digital Literacy level (X3) regarding Muzakki and Donor (Y) preferences in choosing digital payments for ZIS payments

Based on the path coefficient output in Table 10, it shows a t-statistic of $1,011 \leq 1.96$, which shows that digital literacy has no influence on muzakki and donor preferences. Then the p-value is 0.156, which means it is greater than the significance level, namely 5%, which means it is not significant, so the level of digital literacy has no significant effect on the preferences of muzakki and donors in choosing digital payments for ZIS payments. Thus the formulation of the hypothesis is to reject H_0 :

$H_0: \beta = 0$, meaning that digital literacy has no effect on the preference intentions of muzakki and donors in choosing digital payments for ZIS payments.

These results indicate that there is no influence between the level of digital literacy on muzakki and donor preferences.

It can be concluded based on the findings in this research which are linked to the concept of consumer behavior theory of preferences and compared with the empirical results of previous research, namely that there is no influence between digital literacy and Muzakki and Donor Preferences in choosing digital payments for ZIS payments.

The Influence of Spiritual Motivation (Z) on Muzakki and Donor Preferences (Y) in choosing digital payments for ZIS payments

Based on the path coefficient output in Table 10, it shows a t-statistic of $2,302 \geq 1.96$, which shows that it has an influence. Then the p-value is 0.011, which means it is smaller than the significance level of 5%, which means it is significant, so that spiritual motivation has a positive and significant effect on muzakki and donor preferences in choosing digital payments for ZIS payments. Thus the formulation of the hypothesis is to accept H_a :

$H_a: \beta > 0$, meaning that Spiritual Motivation has a positive and significant effect on the preferences of muzakki and donors in choosing digital payments for ZIS payments.

These results indicate that the higher or better a person's spiritual motivation will have an impact on his or her preferences for making ZIS payments via digital payment.

Thus, it can be concluded that based on the findings in this research which are linked to the concept of consumer behavior theory of preferences and compared with the empirical results of previous research, namely that there is a positive and significant influence between spiritual motivation and the preferences of muzakki and donors in choosing digital payments for ZIS payments.

The influence of ZIS Literacy (X1) through the spiritual motivation variable as moderation (Z) on Muzakki and Donor Preferences (Y) in choosing digital payments for ZIS payments.

Based on the path coefficient output in Table 10, it shows a t-statistic of $1.281 \leq 1.96$, which shows that ZIS literacy through the spiritual motivation variable has no influence on muzakki and donor preferences. Then the p-value is 0.100, which means it is greater than the significance level of 5%, which means it is not significant, so that the ZIS literacy level through the spiritual motivation variable has no influence and significance on the preferences of muzakki and donors in choosing digital payments for ZIS

payments. Thus the formulation of the hypothesis is to reject H_0 :

$H_0: \beta = 0$, meaning that ZIS literacy through the spiritual motivation variable as moderation has no significant influence on the preferences of muzakki and donors in choosing digital payments for ZIS payments.

These results indicate that ZIS literacy through spiritual motivation as moderation has no influence on muzakki and donor preferences, which means that spiritual motivation does not have a weakening or strengthening effect on ZIS literacy on muzakki and donor preferences.

Influence of Lifestyle (X2) through the spiritual motivation variable as moderation (Z) on Muzakki and Donor Preferences (Y) in choosing digital payments for ZIS payments.

Based on the path coefficient output in Table 10, it shows a t-statistic of $0.786 \leq 1.96$, which shows that lifestyle through the spiritual motivation variable has no influence on muzakki and donor preferences. Then the p-value is 0.216, which means it is greater than the significance level of 5%, which means it is not significant, so that lifestyle through the spiritual motivation variable has no influence and significance on the preferences of muzakki and donors in choosing digital payments for ZIS payments. However, before using spiritual motivation as moderation, lifestyle has a positive and significant influence on muzakki and donor preferences. Which means that spiritual motivation weakens the influence of lifestyle on muzakki and donor preferences. Thus the formulation of the hypothesis is to reject H_0 :

$H_0: \beta = 0$, meaning that lifestyle through the spiritual motivation variable as moderation has no significant influence on the preferences of muzakki and donors in choosing digital payments for ZIS payments.

These results indicate that lifestyle through spiritual motivation as moderation

has no influence on the preferences of muzakki and donors, which means that spiritual motivation weakens the influence of lifestyle on the preferences of muzakki and donors in choosing digital payments for ZIS payments.

CONCLUSION AND RECOMMENDATION

Based on the results of the research and discussion discussed in the previous chapter, it can be concluded that:

1. The findings in the field regarding lifestyle, digital literacy and spiritual motivation in determining the preferences of muzakki and donors in choosing digital payments for ZIS payments show the high category, while for the ZIS literacy variable, it shows the medium category.
2. ZIS literacy has no influence and is not significant on the preferences of muzakki and donors in choosing digital payments for ZIS payments. This can be interpreted that increasing ZIS literacy is not the most determining thing in the preferences of muzakki and donors in choosing digital payments for ZIS payments.
3. Lifestyle has a positive and significant influence on the preferences of muzakki and donors in choosing digital payments for ZIS payments. This happens because someone who has an Islamic lifestyle with a high social spirit will prioritize the public interest or the welfare of the surrounding environment, so that they will fulfill ZIS and produce a preference for using digital payments as a ZIS payment method. Therefore, it is certain that the higher the Islamic lifestyle with good social interaction, the higher the preferences of muzakki and donors in choosing digital payments for ZIS payments.

4. Digital literacy does not have a positive and insignificant influence on the preferences of muzakki and donors in choosing digital payments for ZIS payments. It cannot be guaranteed that high digital literacy will give rise to a high preference for digital payments for ZIS payments.
5. Spiritual motivation has a positive and significant influence on the preferences of muzakki and donors in choosing digital payments for ZIS payments. This happens because when a person has high belief and motivation to worship, he will carry out what his religion commands and try various things to achieve the love of Allah SWT. It can be concluded that if a person's spiritual motivation is higher, they will increase their preference for choosing digital payment as a ZIS payment method.
6. ZIS literacy through the spiritual motivation variable as a moderation does not influence the preferences of muzakki and donors in choosing digital
7. payments for ZIS payments. This is because every Muslim definitely has a tendency towards worship, according to their respective abilities. For example, someone who has wealth will worship with his wealth, someone who has a position will worship with his power to implement regulations and programs that will bring society closer to Allah and his religion.
8. Lifestyle through the spiritual motivation variable does not influence the preferences of muzakki and donors in choosing digital payments for ZIS payments. Spiritual motivation variables even weaken the influence of lifestyle variables on muzakki and donor preferences. This is because each

individual has different tendencies towards goodness.

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