



## The Effect of the Use of Digital Platforms on People's Interest in Donating to Zakat Management Organizations in Banjarmasin City

Aulia Aziza<sup>1\*</sup>, Mairijani<sup>2</sup>

Politeknik Negeri Banjarmasin, Indonesia

**Corresponding Author:** Mairijani: [mairijani@akuntansipoliban.ac.id](mailto:mairijani@akuntansipoliban.ac.id)

---

### ARTICLE INFO

*Keywords:* Convenience, Benefits, Risks, Digital Platforms.

*Received :* 12, April

*Revised :* 20, May

*Accepted:* 25, June

©2025 Aziza, Mairijani(s):

This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



### ABSTRACT

Zakat is a social and religious obligation in Islam that plays an important role in the redistribution of wealth for social welfare. However, the non-optimal collection of zakat in Indonesia, especially in the city of Banjarmasin, is still a challenge. One of the factors causing this is the lack of use of digital platforms in zakat transactions. This study aims to analyze the influence of the use of digital platforms on public interest in donating to zakat management organizations in Banjarmasin City. The study used a quantitative approach with a survey method involving 100 respondents selected using purposive sampling techniques. Data were collected through a questionnaire with a 5-point Likert scale and analyzed using multiple linear regression with the help of SPSS. The results showed that the variables of convenience (X1) and benefit (X2) had a positive and significant influence on people's interest in donating through digital platforms, with significance values of 0.004 and 0.008, respectively. In contrast, risk (X3) had no significant effect on donation interest (significance 0.293). Simultaneously, these three variables can explain 50.5% of the variation in public interest in donating through digital platforms. This shows that the convenience and benefits of digital platforms are the main factors influencing people's interest in donating, while the perceived risks are not enough to deter the adoption of digital platforms.

---

## **INTRODUCTION**

Zakat is a social and religious obligation in Islam that aims to redistribute wealth to those in need. In Indonesia, which has the largest number of Muslims in the world, zakat has the potential to be an important instrument in reducing social inequality and improving the economic welfare of the people. In 2020, the potential for zakat in Indonesia is estimated to reach IDR 327.6 trillion, but the collection of zakat has only reached around IDR 14 trillion, which is still far from the existing potential (Baznas, 2022). This indicates that there is a significant gap between the potential and realization of zakat collection in Indonesia.

The advancement of digital technology, especially in the use of digital platforms, opens new opportunities for zakat institutions to increase zakat collection. A big change occurred during the COVID-19 pandemic, where people began to switch from conventional ways of donating to using digital platforms. This transformation is driven by the need to reduce physical interaction to minimize the spread of the virus. Since then, zakat donations that were previously carried out directly through zakat institutions, began to switch to digital platforms that offer ease of access and transparency (Moin & Irfan, 2019). However, although digital platforms offer many conveniences, research on the influence of the use of digital platforms on people's interest in donating zakat in Indonesia is still limited.

This study aims to explore the influence of the use of digital platforms on people's interest in donating to zakat management organizations in Banjarmasin City. In addition, this study also identifies factors that affect people's interest in using digital platforms to distribute zakat, focusing on the convenience, benefits, and risks felt by the community (3).

## **METHODS**

This study uses a quantitative approach with a descriptive design that aims to describe the relationship between variables in the existing context (Sugiyono, 2018). The research was conducted in the city of Banjarmasin, which has a majority Muslim population and a large potential for zakat. The population of this study is the entire population of Banjarmasin City who are 18 years old and older and have donated through digital platforms. The sample of this study amounted to 100 respondents who were selected using a non-probability sampling technique with the purposive sampling method, namely selecting respondents who had certain criteria, namely those who had used digital platforms to donate (5).

Data were collected through questionnaires designed to measure respondents' perceptions of three main variables in the study: ease of use (X1), perceived benefits (X2), and perceived risk (X3). The 5-point Likert scale is used to measure the level of approval of respondents to the statements given in the questionnaire. After the data was collected, the analysis was carried out using multiple linear regression with SPSS software version 25 to test the influence of independent variables on dependent variables, namely people's interest in donating through digital platforms (6–8).

## **RESULTS**

The results of multiple linear regression analysis showed that the variable of ease of use of digital platforms (X1) had a positive and significant effect on people's interest in donating. The regression coefficient for the convenience variable is 0.372, which means that every one unit increase in the perception of convenience will increase donation interest by 0.372 units. The significance value of 0.004 showed that the effect of convenience on public interest was significant ( $p < 0.05$ ).

Here is a table showing the results of descriptive statistics for the convenience variable:

**Table 1. Descriptive Statistics of Ease Variables (X1)**

Statement	SS	S	RG	TS	STS	Mean	Information
X1.1 - The system is clear and easy to understand	28	43	23	5	1	3.92	Good
X1.2 - Features on digital platforms are clear	19	53	26	2	0	3.89	Good
X1.3 - Digital platforms can be used anytime and anywhere	30	43	22	5	0	3.98	Good
X1.4 - Digital platform is easy to operate as desired	19	48	29	3	1	3.81	Good

**Average Variable: 3.90 (Good)**

The table above shows that overall, the ease variable gets a good rating, with an average score of 3.90. The statement most approved by respondents was "I feel digital platforms can be used anytime and anywhere" (X1.3) with the highest average score, which was 3.98. This indicates that the flexibility of using digital platforms is very much felt by the public.

Furthermore, the benefit variable (X2) which includes the perception of efficiency, effectiveness, and cost savings perceived by users also has a positive and significant effect on people's interest in donating. The regression coefficient for benefits is 0.338, which means that the greater the benefits felt by the public, the higher their interest in using digital platforms to donate (Bercaru & Popescu, 2024). The significance value for the benefit variable was 0.008, which indicates that the effect of benefits on public interest is also significant.

Here is a table showing the results of descriptive statistics for the benefit variable:

**Table 2. Descriptive Statistics of Benefit Variables (X2)**

Statement	SS	S	RG	TS	STS	Mean	Information
X2.1 - Donate through the platform faster digital	25	54	17	3	1	3.99	Good
X2.2 - Donate through digital platforms more efficiently	23	49	24	3	1	3.90	Good
X2.3 - More effective use of digital platforms	16	59	23	1	1	3.88	Good
X2.4 - The use of digital platforms can save costs	27	40	27	4	2	3.86	Good

**Average Variable: 3.91 (Good)**

The benefit variable also showed excellent results, with an average value of 3.91. Respondents really feel the benefits in terms of time efficiency and speed in the donation process, which is the main reason they choose to donate through digital platforms.

However, the risk variable (X3) which includes the perception of risks associated with the use of digital platforms does not have a significant effect on public interest. Although respondents were aware of potential risks, such as personal data security, fraud, and additional fees, these variables were not strong enough to lower their interest in donating through digital platforms. The regression coefficient for risk was 0.060 with a significance value of 0.293, indicating that risk had no significant effect on donation interest.

Here is a table showing the results of descriptive statistics for the risk variables:

**Table 3. Descriptive Statistics of Risk Variables (X3)**

Statement	SS	S	RG	TS	STS	Mean	Information
X3.1 - The use of digital platforms allows fraud to occur	12	48	27	6	7	3.52	Good
X3.2 - The use of digital platforms allows for the theft of personal data	13	46	36	2	3	3.64	Good
X3.3 - The use of digital platforms requires high internet costs	8	38	37	11	6	3.31	Enough
X3.4 - Digital platforms use large additional fees	13	39	31	12	5	3.43	Good

**Variable Average: 3.48 (Good)**

This table shows that although most respondents are aware of the potential risks in using digital platforms, especially related to fraud and theft of personal data, their perception of these risks does not sufficiently reduce their interest in donating. Risks related to additional costs also do not affect their decision to choose a digital platform (Febriyanti & Rusdianto, 2024; Sufyan & Mas'ud, 2022).

Overall, all three variables—convenience, benefits, and risks—simultaneously have a significant influence on people's interest in donating through digital platforms. The F-test yielded an F-count value of 32.597, which is greater than the F-table of 3.126, with a significance value of 0.000, indicating that this regression model is feasible and significant.

**DISCUSSION**

The results of this study show that the ease of use of the digital platform (X1) has a significant positive influence on people's interest in donating. This is in line with the Technology Acceptance Model (TAM) theory put forward by Davis (1989), which states that the two main factors that affect technology adoption are perceived ease of use and perceived usefulness. In the context of

digital zakat, ease of use is the main factor that encourages people to switch from conventional donations to digital donations. The convenience in question is the extent to which the digital platform can be accessed easily, offers a simple interface, and minimizes technical obstacles felt by users (3).

Respondents who participated in the study strongly supported the statement that digital platforms are easy to use, which is reflected in the high average score on the convenience variable. Statements such as "I feel that digital platforms can be used anytime and anywhere" get the highest score, with a value of 3.98, indicating that the flexibility of using digital platforms is a major factor felt by the public. Previous research has also shown that ease of use can drive wider adoption of technology, especially in the context of payment systems or digital transactions (10).

In addition, the benefit variable (X2) also showed a significant positive influence on people's interest in donating through digital platforms. The study found that the greater the benefits—such as time efficiency, ease of access, and cost savings—the higher the public's interest in donating digitally. This is in accordance with the view of Davis (1989) who states that the perception of benefits is one of the factors that can increase the use of technology, because users feel that the technology provides practical and useful advantages in their lives. The benefits felt are related to convenience, speed, and transparency in using digital platforms to donate zakat (11).

These benefits also include the ease of tracking donation status and transparency in the use of funds, which further attract public interest to continue using digital platforms as a means of distributing zakat. Research by Sufyan & Mas'ud (2022) also shows that platforms that are transparent and provide clear reports on the use of funds tend to increase public participation in charitable activities, including zakat.

However, although benefits and convenience have a significant positive influence, the risk variable (X3) has no significant effect on public interest. Although many respondents expressed concerns regarding security risks, such as potential fraud, theft of personal data, and additional fees, these factors were not strong enough to lower their interest in donating through digital platforms. These results show that although risk is indeed felt by some respondents, the convenience and benefits offered by digital platforms are more dominant in influencing their decision to donate (13).

These findings are in line with Davis (1989) who stated that although risk perception can affect the acceptance of technology, factors such as ease of use and perceived benefits by users play a more important role in driving technology adoption. Moin & Irfan (2022) also noted that public trust in the security of digital technology is a determining factor in the use of technology, including in the context of digital zakat. This shows that despite the perception of risk, people still prioritize the convenience and benefits of using digital platforms.

Although risk does not have a statistically significant effect, this aspect still needs to be considered by zakat institutions and digital platform providers. The security and transparency of digital platforms must be strictly maintained to

build public trust. Therefore, it is important for zakat institutions to take more concrete steps in maintaining the security of users' personal data, such as using data encryption, two-factor authentication, and an effective data recovery system to reduce public concerns about potential risks (Sufyan & Mas'ud, 2022).

The study also shows that while risk is not the main factor inhibiting interest in donating, attention to digital security aspects remains important to strengthen public trust in the long run. Li (2024) also emphasized that platforms that have a guaranteed security system and prioritize transparency will be more easily accepted by users, which can ultimately encourage increased public participation in digital zakat programs. Overall, the average value of the Public Interest variable (Y) was 3.79, which was included in the good category. This indicates that most respondents have a positive attitude and a high level of interest in the use of digital platforms as the main means of donation activities. Digital platforms for donations have attracted positive attitudes and significant interest among users, especially influenced by experiences during the COVID-19 pandemic. The increase in online donations, which accounted for 12.9% of total global fundraising in 2020, illustrates a substantial shift towards digital platforms as the preferred means of donation (15). Research shows that trust in these platforms greatly influences people's desire to engage in digital donation activities (16). Furthermore, the ease and accessibility offered by online systems contribute significantly to this trend (17).

## **CONCLUSIONS**

This study shows that the ease of use and benefits felt by the public have a significant influence on their interest in donating through digital platforms. On the other hand, the perceived risk had no significant effect on the interest in donating. Therefore, to increase public participation in digital donations, zakat institutions need to improve the ease of use and transparency of digital platforms, as well as improve security systems to reduce risk perception.

Zakat institutions must also continue to educate the public about the benefits of donating through digital platforms and integrate features that provide added value, such as ease of access, efficiency, and cost savings. Thus, zakat institutions can attract more participants and accelerate the collection of zakat digitally.

## **ADVANCED RESEARCH**

The next research can develop this research model by adding other variables, such as public trust in zakat management institutions, the influence of social media, and the role of digital education in increasing public awareness. In addition, further research can also explore the use of new technologies, such as blockchain or artificial intelligence (AI), to improve efficiency, transparency, and security in the management of digital zakat. A deeper understanding of the factors that affect people's interests will provide broader and applicable insights for zakat institutions in designing strategies to increase digital zakat collection.

## REFERENCES

- Baznas. Kajian Strategis Zakat Digital Indonesia. BAZNAS RI; 2022.
- Moin A, Irfan M. Zakat dalam Perspektif Ekonomi Islam. *J Al-Masharif*. 2019;7(1):15-26.
- Farida D. Faktor Keagamaan dan Minat Membayar Zakat. *J Ekon Islam*. 2018;4(2):98-104.
- Sugiyono. Metode Penelitian Kuantitatif, Kualitatif dan R&D. Alfabeta; 2018.
- Kota Banjarmasin Dalam Angka 2024 - Badan Pusat Statistik Kota Banjarmasin [Internet]. [cited 2025 Jun 16]. Available from: <https://banjarmasinkota.bps.go.id/id/publication/2024/02/28/2bde8bcecd3b7208af2df53f/kota-banjarmasin-dalam-angka-2024.html>
- Davis FD. Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Q*. 1989;13(3):319-40.
- Gujarati DN. Dasar-Dasar Ekonometrika (edisi 5). Salemba Empat; 2012.
- Ghozali I. Aplikasi Analisis Multivariate dengan Program IBM SPSS 25. Badan Penerbit Universitas Diponegoro; 2018.
- Bercaru V, Popescu N. A Systematic Review of Accessibility Techniques for Online Platforms: Current Trends and Challenges. *Appl Sci*. 2024;14(22):10337.
- Moin M, Irfan A. Efficacy of EMLA Cream in Pain Reduction during Botulinum Toxin Injections for Facial Dystonias. *Pakistan J Ophthalmol*. 2019;35(2):95-100.
- Yusnaini N, Kurniawan D. Pengaruh Citra Lembaga, Kemudahan, dan Kepercayaan terhadap Minat Donasi. *J Zakat dan Wakaf*. 2020;2(2):112-20.
- Sufyan Y, Mas'ud F. Determinant Model of Decision to Use the Online Donation Platform: Technology Acceptance Model and Theory of Planned Behavior Approach. *J Ekon Syariah Teor Terap*. 2022;9(6):884-97.
- Febriyanti LD, Rusdianto R. Pengaruh Persepsi dan Manfaat Digitalisasi terhadap Keputusan Pembayaran Infaq. *J Sociol Agama Indones*. 2024;5(2):230-45.

Li C. Reflections on Accessible Design from the Perspective of the Digital Age. *Highlights Art Des.* 2024;5(3):16–9.

Peng Y, Li Y, Wei L. Positive Sentiment and the Donation Amount: Social Norms in Crowdfunding Donations During the COVID-19 Pandemic. *Front Psychol.* 2022;13.

Adinda R, Amalia AN. The Influence of Convenience, Expediency, and Trust on Consumers' Decisions in Using Digital Platforms as a Means of Paying Zakat, Infaq, and Alms. *J Ilmu Manaj Ekon.* 2022;14(1):39.

Rahmadana N, Effendi E. Analisis Efektivitas Penerapan Digital Communication Dalam Fundraising Yayasan Baitul Maal BRILiaN. *J Jtik (Jurnal Teknol Inf Dan Komunikasi).* 2024;8(3):627–35.