

The Intention of Millennial Generation in Paying Zakat through Digital Payments

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Article Info

Article History:

Received : 15 April 2021
Accepted : 1 May 2021
Published : 1 June 2021

Abstract

The zakat management organization (OPZ) is currently making innovations following technological developments, making it easier to pay zakat through digital payments. One of the groups of people who use digital payments is the millennial generation. The millennial generation is also known as the generation that likes things that are easy and related to technology. This study aims to analyze how the millennial generation intends to pay for zakat through digital payments. The method used in this research is logistic regression. The results showed that the variable trust, perception variable, and convenience variable had a significant influence on the intention of the millennial generation to pay zakat through digital payments, while knowledge and motivation had an insignificant effect. This research result implies that OPZ must make a convenient application for the millennial generation in making zakat payments digitally..

Keywords:

Zakat, the millennial generation, digital payment, logistic regression

DOI: <https://doi.org/10.28918/ijibec.v5i1.3675>

JEL: L25, L31



1. Introduction

The rapid development of technology is the background for the industrial revolution 4.0. The European Parliamentary Research Service states that the industrial revolution occurred four times. The first industrial revolution took place in England in 1784. At the end of the 19th century, the second revolution took place. Next, the third revolution took place in 1970 (Davies, 2015). The fourth revolution was announced a priori because the actual event had not yet occurred and was still in the form of ideas. Changes that are happening today have made business people make innovations so that their products and services can be integrated with technology. Digitalization in all sectors, including the industrial sector, must be carried out to survive in the global era.

Along with technological advances and the 4.0 industrial revolution, in Indonesia, the use of the internet is growing and developing. According to the Indonesian Internet Service Usage Association (APJI), the number of internet users in Indonesia increases every year. Based on the results of the APJI survey and the Indonesian Polling, the number of internet users in Indonesia in 2018 increased by 27.91 million (10.12%) to 171.18 million people. This data means that the penetration of internet users in the country has increased to 64.8% of the total population (APJI, 2019).

According to Plunkett (2008), the internet is the preferred means of support in the global economic trading system because of its strategic role in expanding markets worldwide. As many as 71 percent of Internet users have bought a product online or through e-commerce and payment through digital payments. Digital payments in Indonesia continue to increase from year to year. The large population and increasing e-commerce in Indonesia are accelerating digital payment transactions in the country. Every year in Indonesia, there is an increase in digital transactions. The volume of digital transactions in 2010 only reached 41,060,149 million transactions, with a total nominal transaction of IDR 981,296,980,076 billion. But in 2020, the volume of digital transactions will increase to 4,625,703,561 billion, with a total nominal transaction of 204,909,170,021,918 trillion.

Based on population projections for 2015-2045, according to the Inter-Census Population Survey (SUPAS) results in 2015, Indonesia's population will reach 269.6 million by 2020. This figure consists of 135.34 million men and 134.27 women. As many as 66.07 million people are in the non-productive age category (0-4 years), then 185.34 million people are in the productive age group (15-64 years), and 18.2 million people are in the unproductive age group (65+ years).

Currently, Indonesia is entering the era of the demographic bonus, where the number of productive age population is more than the unproductive age. Due to the increasing number of internet users and digital payments in Indonesia every year. So, digitizing payments is the main focus in order to increase the potential for zakat in Indonesia. In 2019, the State of Indonesia, with the largest Muslim population globally, has the potential for zakat reaching Rp. 233.8 trillion (Puskas Baznas, 2020).

The development of zakat in Indonesia changes dynamically from time to time, both in terms of regulations, institutions, collection, and distribution processes. This change is, of course, based on the needs and demands of zakat stakeholders. Towards 2020, the condition of zakat in Indonesia is racing towards better management. We can observe this from the various innovations that are being and have been carried out by the OPZ (Zakat Management Organization), including efforts to integrate zakat management with technology through digital-based service processes, harmonization of national zakat integrated data systems, and the formulation of research-based strategic policies in the

management of zakat. (Puskas Baznas, 2019).

The zakat institution has made collection efforts by digitizing it through two platforms: internal and external (Puskas BAZNAS, 2018). For the internal platform, OPZ has digitized collection services using several facilities, including the OPZ website. Apart from going through the website, OPZ has also developed an Android-based application to collect zakat funds from muzakki. Nilawati & Rijal (2020) state that online zakat payments are quite effective and efficient in increasing zakat income.

For external platforms, OPZ collaborates with external platform providers. First, the ride-hailing platform from Indonesia, namely Gojek. Through his company's unit called Go-Give. BAZNAS, Dompot Dhuafa and Rumah Zakat have collaborated with the ride-hailing platform to collect zakat funds. Second, OPZ utilizing crowdfunding. One of the crowdfunding platforms used is Kitabisa. Third, BAZNAS, as the coordinating institution for OPZ, formed Zakathub. Transactions using e-wallets or digital wallets have become a trend in society to carry out various transactions. Thus, OPZ has collaborated with e-wallet platforms to provide non-cash zakat payment facilities, such as Gopay, LinkAja, and OVO, in receiving zakat payments.

With more than 260 million, with more than 85 percent of the population being Muslim, Indonesia certainly has a significant number of potential millennial muzakki. The millennial generation, as described in the Thematic Gender Statistics report (2018) by the Ministry of Women's Empowerment and Child Protection (KEMENPPPA), are those born in the early 1980s to 1999 (Baznas Outlook, 2020).

The baby boom generation plus veterans are only 11.27 percent of the total population, then Generation X is 25.74 percent, and Generation Z is 29.23 percent, while the Millennial Generation is more than all generations 33.75 percent of the total. Indonesian residents. The use of financial technology in zakat collection has been proven to absorb the potential of zakat from millennials. BAZNAS in Indonesia's 2019 zakat outlook states that the trend of digital zakat payments has been implemented since 2016. This implementation increased zakat collection by 19.66 percent in 2017 compared to absorption in 2016. In line with the 2019 Indonesian Zakat Outlook, Santoso (2019) said that digital or digitalization in ZIS could increase public trust, which impacts increasing ZIS collection.

The digitization of zakat can make it easier to educate the Indonesian people about Zakat, Infaq, and Sadaqah, mostly Muslims. Rohim (2019), by transforming into the use of channels in digital fundraising, zakat management and collection programs can be carried out better and educate the public about the obligation to give zakat.

However, in 2018 OPZ realized online zakat to increase zakat income from the millennial generation, it still cannot be maximized. This fact is evidenced in Saragih's (2018) research showing that the millennial generation (generation Y) trusts zakat more directly to mustahik rather than giving it to OPZ. Saragih (2018) mentions why muzakki who directly choose zakat are because they feel more affectionate than giving it to OPZ. Furthermore, they do not need to pay additional fees, they already know the actual condition of the mustahik, and finally, there are still many mustahics that BAZ / LAZ has not reached. The security factor will be one of the determining factors for muzakki in paying zakat using a digital platform (Khotimah & Larasati, 2019).

The potential for zakat from the millennial group in 2020 can be reflected by the potential for zakat income among those aged 25-40 years. Assuming more than 80 percent of Indonesia's population is Muslim, and the number of millennials increasing in 2020, there will be a significant potential for zakat. This data is a challenge for OPZ to realize. In addition

to the potential for income zakat, the millennial generation also has excellent potential to provide other Islamic funds such as infaq, waqf, and alms. At least this potential can be measured from Indonesia's achievement as the number one country in terms of donating according to The World Giving Index (2019). Of course, this will be a challenge for OPZ to capture and realize the opportunities of the millennial generation in donating. The level of zakat literacy will affect the intention of muzakki to pay zakat through digital payments (Kasri & Yuniar, 2021).

There are still not many studies related to the intention of the millennial generation to pay zakat through digital payments, so this will be the main contributors to this research. Therefore, this study aims to analyze how the millennial generation intends to pay zakat through digital payments. In addition, this study also aims to analyze the level of use of digital payments in zakat payments for the millennial generation.

2. Method

This study used a non-probability sampling technique with a purposive sampling method and obtained a sample of 100 respondents. All respondents are those who have made zakat payments through digital payments or cash and will make zakat payments through digital payments or in cash with the age range of respondents from 20-40 years. The questionnaire was distributed to 100 millennial generation in the Jakarta area.

The analysis technique used by the author is a quantitative research method, using a logistic regression analysis model. This study uses logistic regression because the dependent variable is qualitative in the form of two decision choices. This is the main reason for choosing the logistic regression technique in this study.

The feasibility of the regression model was assessed using the Hosmer and Lemeshow's Goodness of Fit Test. This model is to test the null hypothesis that the empirical data fits or fits the model. Then, perform the Overall Model Fit test to find out whether all the independent variables in the logistic regression simultaneously affect the dependent variable and finally do the Determination Coefficient test to see how much influence the independent variables and the dependent variable partially.

The independent variables used in this study were knowledge, belief, perception, motivation and convenience. The dependent variable in this study is Intention. The mathematical equation of logistic regression is as follows:

$$Intention_i = \beta_0 + \beta_1 Knowledge_i + \beta_2 Trust_i + \beta_3 Perception_i + \beta_4 Motivation_i + \beta_5 Convenience_i + \varepsilon_i$$

3. Result and Discussion

Respondents taken in this study are the millennial generation of DKI Jakarta who are Muslims and will or have already paid zakat through digital or cash payments. The samples taken were 100 respondents. Based on Table 1, it is explained that as many as 68% of respondents chose to pay zakat in cash and as many as 32 percent of respondents chose to pay zakat through digital payments. This shows that most respondents still use ZIS cash payments. Maulidina & Solekah (2020) state that there are still many muzakki who distribute zakat directly compared to through OPZ.

Table 1. Number of Respondents Based on Payment Methods

Method	Amount	Percentage
Cash	68	68%
Digital Payment	32	32%
Total	100	100%

Table 1 shows that as many as 28 percent of respondents use OVO to pay zakat, 25 percent of respondents choose bank transfer, as many as 21 percent of respondents pay ZIS through Kita Bisa, as many as 8 percent of respondents choose to pay ZIS through Go-give, as many as 6 percent of respondents choosing through Link Aja, as many as 5 percent of respondents pay ZIS through Tokopedia, 3 percent of respondents use DANA to pay ZIS, as many as 3 percent of respondents pay ZIS via the OPZ's web and as much as 1 percent of respondents pay ZIS through Youtap.

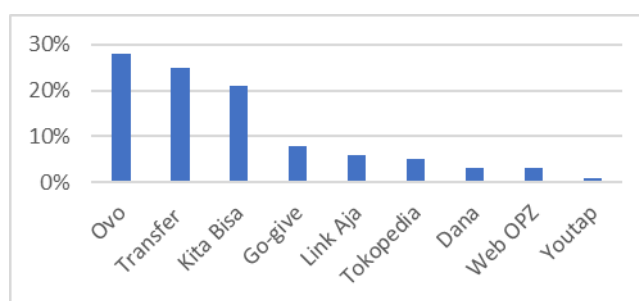


Figure 1. Number of Respodent Based on Digital Payment Method

Figure 2 shows the Chi-square value of 13.723 with a significance of 0.056. Based on these results, because the significance value is greater than 0.05, it can be concluded that the model is able to predict the observation value or it can be said that the model is acceptable because it matches the observation data.

Table 2. Hosmer and Lemeshow Test

Chi-square	df	sig
13.723	7	0.056

Table 2 is a display of the comparison of the difference in the value of -2 Log likelihood which consists of constants only and -2 log likelihood which consists of constants and independent variables. The difference follows the Chi square distribution. The Chi square value is 24.731 with df 5. Based on Table 3, it is obtained a significance value of 0.000 because this value is less than 5%, it can be concluded that Knowledge, Trust, Perception, Motivation and Ease simultaneously influence Intention.

Table 3. Comparison of Value from -2LL

	Chi-square	df	Sig.
Step 1			
Step	24.731	5	.000
Block	24.731	5	.000
Model	24.731	5	.000

Table 3 shows that the value of Nagelkerke R Square is 0.250, which means that the variability of the dependent variable that can be explained by the independent variable is 25% while the remaining 75% is explained by other variables outside the research model, such as variables, subjective norms, control of behavior, income, education, religiosity and

others.

Table 4. Coefficient Determination

-2 Log Likelihood	Cox & Snell R Square	Nagelkerke R Square
133.457	0.180	0.250

Table 4 shows that the results that affect the millennial generation's intention in choosing zis payments through digital payments are trust, perception and convenience. The results of the research in table 5 show that the knowledge variable has no effect on the intention of the millennial generation to pay zakat through digital payments. These results contradict the results of research conducted by Huda & Ghofur (2012), Saad et al. (2016), and Martono et al. (2019).

Table 5. Logistic Regression Result

Variable	Coefficient	SE	Sig.
Constant.	-6,218	2,702	0,021***
Knowledge	-0,230	-0,611	0,706
Trust	1,170	0,592	0,048**
Perception	1,526	0,629	0,015**
Motivation	0,633	0,682	0,353
Convenience	1,434	0,711	0,044**

Note: significance level *(10%), **(5%), ***(1%)

The results of the logistic regression analysis in Table 5 also show that the trust variable has a significant effect on the intention of the millennial generation to pay zakat through digital payments. If paying zakat through digital payments is trustworthy, the tendency of the millennial generation to pay zakat through digital payments can increase. In this study, the results of the trust variable support the results of research conducted by Martono et al. (2019), Usman et al. (2020), and Syafira et al (2020) that the trust variable has an influence on the interest in paying zakat. Muzakki's trust is influenced by the reputation of the zakat management organization (Mukhibad et al., 2019). Accountability of zakat organizations have a positive influence on the muzakki paying behavior (Nurkholis & Jayanto, 2020).

Table 5 also shows that the perception variable has a significant effect on the intention of the millennial generation to pay zakat through digital payments. If the Perception of paying zakat through digital payments is good, then the tendency of the millennial generation to pay zakat through digital payments can increase. Kurniaputri et al (2020) also found similar results where intentional behavior will determine people's decisions to pay zakat through digital platforms. Perceived subjective norms and behavioral control will influence the intention to give infaq and shadaqah (Kharisma & Putri, 2020). Andam & Osman (2019) finds that attitude, descriptive norm, and moral norm have a positive relationship with the zakat intention.

One of the positive perceptions of zakat management organizations is due to promotions carried out using public figures. Antonio et al (2020) state that one of the things that increases public interest in paying zakat is the use of public figures by OPZs. Perceptions arise from the information obtained by muzakki, that digital zakat payments will make the obstacles or barriers to information smaller (Hanadi, 2020). Muhammad & Saad (2016) also found that attitude and moral reasoning had a positive impact on zakat intention among businessmen in Kano Nigeria.

The results of the logistic regression analysis of the motivational variables in Table 5 show that there is no influence on the intention of the millennial generation to pay zakat

through digital payments. In this study, the results of the motivation variable contradict the results of research conducted by Majid (2017), Kamaruddin et al (2015) and Rizkia et al (2014). This can occur due to the lack of socialization carried out by OPZ on ZIS payments based on digital payments.

This study also shows that the convenience variable has a significant effect on the intention of the millennial generation to pay zakat through digital payments (see Table 5). If paying zakat through easy digital payments, the tendency of the millennial generation to pay zakat through digital payments will also increase (Kasri & Yuniar, 2021). In this study, the results of the convenience variable are similar to the findings of Ichwan (2020), Sukoraharjo (2018), and Karmanto & Baskoro (2020) that the convenience variable affects the interest in paying zakat. One of the challenges faced with digital zakat payments is that internet access in Indonesia is still uneven (Utami et al, 2020).

Rachmat et al (2020) stated that there are several other factors that determine the behavior of Gen Y Muslims in the use of digital zakat payments. These factors are performance expectations, business expectations, social influences, facilitation conditions, hedonic motivation, price values, habits, and safety. Mobilization of zakat payments through OPZ can be done by increasing awareness and willingness to pay zakat and the use of technology (Doktoralina et al, 2018; Sedjati et al, 2018). One of the awareness of paying zakat by the community is built through video public service advertisements (Bawono & Erlangga, 2019). In addition, the digital zakat campaign through the institution's official social media needs to be increased (Hudaefi & Beik, 2021). Tantriana & Rahmawati (2018) recommends zakat management organizations to further promote zakat payments digitally to increase the literacy about zakat. Because literacy will have implications for the higher intention of muzakki paying behavior (Yusfiarto et al., 2020).

4. Conclusion

This research shows that the millennial generation pays more zakat in cash or directly by 68 percent, while 32 percent pays through digital payments. This is due to the lack of knowledge and motivation possessed by the millennial generation regarding zakat payments through digital payments. There are many choices of services to pay for ZIS through digital payments. This research concludes that the millennial generation prefers to use OVO services to pay zakat through digital payments.

The empirical results obtained show that the trend of zis payments in the future will rely on digital payments. Therefore, each OPZ must be able to adapt to this trend, including being more active in enhancing the features contained in this digital payment service. Millennials will feel more comfortable using digital payments in every economic activity, including zakat payments..

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