



Analysis Of Public Perceptions of Online Zakat Payments Through the Bank Syariah Indonesia Mobile Application

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Abstract

Purpose: This study aims to determine the online zakat payment procedures in the Bank Syariah Indonesia Mobile application and public perceptions and constraints related to online zakat payments through the Bank Syariah Indonesia Mobile application.

Methodology: The method used is a qualitative approach. Data collection techniques using observation, interviews, and documentation. The informants in this study were the people of Gampong Meutia, Langsa Kota District. **Findings:** The results of the study show that public perceptions regarding online zakat payments through the Bank Syariah Indonesia Mobile application tend to lack trust and do not believe in the clarity of zakat distribution later and the public believes that direct zakat payments are far more effective because they can know the *mustahik*, in contrast to online zakat payments where the *muzakki* does not know for sure about the *mustahik* who will receive the zakat. However, it is different from the perception of the people who have used the BSI Mobile application in paying their zakat, where based on the experience they have, the perception created is that there is convenience from the BSI Mobile application in making zakat payments without having to provide a special time in fulfilling these Muslim obligations.

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A. Introduction

Manual distribution of zakat results in less-than-optimal utilization of zakat funds and does not reach many people. Manual payment of zakat is also considered inefficient

because to pay zakat, muzakki needs to prepare the assets to be submitted and need to meet amil so that zakat can be submitted (Hasanah, 2020; Nilawati & Rijal, 2020). So, to go through this process, many people are confused about paying zakat because the process is not practical. In addition, the reporting of zakat funds that is done manually is also very prone to errors and is not transparent. Reporting must be accessible to increase public trust (Supriadi & Fitriani, 2018).

Online zakat payment is an alternative to make it easier for people who are still confused about making zakat payments manually (Hamid, 2020). In the current era of technology, many applications can help pay zakat easily (Kismawadi, 2023b; Raudhah et al., 2020). One of them is the Bank Syariah Indonesia (BSI) Mobile application. According to Islam, paying zakat online is not prohibited or forbidden, it is a method or technique that arises because of technological developments (Puskas BAZNAS, 2023, Kamal, 2023).

BSI *Mobile* is a type of service offered by Bank Syariah Indonesia to carry out various transactions through the features and menus contained in the application (Budiman, 2021). The advantage of this application is that it makes it possible to carry out transactions anytime and anywhere, including the payment of zakat (Hertati et al., 2020). Payment of zakat through this application does not reduce the main legal requirements in fulfilling zakat (Dayyan & Chalil, 2020). The direct handshake agreement is not part of the validity of zakat. In modern times, the contract can also be done through account transactions and confirming the zakat institution that receives zakat (Kamal et al., 2024).

Besides being able to pay zakat through BSI Mobile anywhere with a low risk of crime and no need for a direct contract between the zakat manager and mustahik, there is also no need to use cash because it uses a *cashless* system (Hamid et al., 2017; Kismawadi, 2023a; Kismawadi et al., 2017). With so many advantages and conveniences offered by this application, it is unfortunate that there are still many people who do not understand and there is still low public trust in this application.

The author has conducted observations in Gampong Meutia Village regarding how far the community knows how to pay zakat online, in this case using BSI Mobile. The reason Gampong Meutia village was chosen as the research object is that this village is an urban area, the majority of the people have professions with incomes that have reached the nisab and the majority of them already understand the use of this application.

From the observation, it is found that many people do not understand how to pay zakat online and some of them prefer to pay zakat directly rather than paying zakat online because they do not trust online zakat because it is not visible and do not know where the zakat is going (Kamal et al., 2024). This lack of understanding of online zakat has led to a low level of public trust in online zakat payments (Noviandy et al., 2023). Therefore, the author wants to know people's perceptions regarding online zakat payments through the Bank Syariah Indonesia Mobile application.

B. Methods

This research uses a qualitative approach that produces descriptive data on people observed in social life and social activities (Agustinova, 2015). The subjects in this study were 14 informants, 1 people practitioner from Baitul Mal, and 13 people from the community of Gampong Meutia Village. Primary data and secondary data were used in this study, where primary data were obtained from interviews with informants, and secondary data were obtained from journals and previous studies. The data collection techniques used were observation, interview, and documentation. The observation method used involves observation. The author also conducted structured interviews, namely conducting interviews with informants with a list of questions that are by the

problems to be discussed. The data analysis technique used is the Miles and Huberman model data analysis technique, namely data collection, data reduction, data display, and conclusion drawing. The application analyzed is BSI Mobile. The method for determining mustahik by BSI Mobile Banking is looking at digital data, verification, and collaboration with BAZNAS, Dompot Dhuafa, Baitul Mal, Rumah Zakat, BSI Maslahat, Lazizmu, Laziznu, DT Peduli, Indonesian Zakat Initiative which is available in the Application menu.

C. Results and Discussion

1. Results

Digital zakat payment media in the form of BSI Mobile is a party that connects between muzakki and zakat management institutions which then through zakat management institutions will be distributed to mustahik who meet the criteria. Payment of zakat that is carried out online has caused various different views for each community. Each individual on something particular has a different perception. This is adjusted to the level of understanding and experience felt.

Cognitive

Cognitive is one of the parts that can lead to the perception of something, in this case, it is related to the perception of zakat payments made online. In this cognitive stage, a person's perception will be generated from how the level of individual understanding related to online zakat paid through the BSI Mobile application. In this level of understanding, the people of Gampong Meutia as sources in this study have slightly different views regarding the use of BSI Mobile in online zakat payments.

The community understands how to use the BSI Mobile application for the purpose of paying zakat. The people of Gampong Meutia who have used the BSI Mobile application as a medium for online zakat payment state that the use of the application is categorized as easy. This perception is built on the basis of the experience of each individual who has paid zakat online through the BSI Mobile application. The habit of the community in using the BSI Mobile application to pay zakat has given the community an understanding of the function of BSI Mobile apart from the usual financial transactions carried out by the community such as money transfer transactions.

With the experience of using the BSI Mobile application in paying zakat, the community becomes more aware of the online zakat offered by BSI Mobile. However, the perception of understanding of online zakat through the BSI Online application is different for people who have never used the BSI Mobile application as a medium for paying public zakat.

People in Gampong Meutia who have never paid zakat online through BSI Mobile tend to have little understanding of the function of BSI Mobile in paying zakat online. The community only understands that the BSI Mobile application can function as a medium for ordinary financial transactions, namely in the form of money transfers. The absence of understanding about the use of the BSI Mobile application in online zakat payment makes the level of desire of people who have met the muzakki criteria have no attention (interest) to pay zakat online.

A perception is also built on an individual's assessment of something, in this case, related to online zakat payment. The people of Gampong Meutia consider that the payment of zakat connected by banks is not appropriate. Online zakat payment through the BSI Mobile application, which is an application created by PT Bank Syariah Indonesia Tbk, which is the largest Islamic bank in Indonesia, began operating on 01 February 2021. For public perceptions related to Islamic banking, it tends to lead to the assessment that

Islamic banking and conventional banking are the same, the difference between the two is in terms of the investment of each product. For this kind of assessment, it creates an understanding for the community that zakat payment, which is a form of compulsory worship included in the pillars of Islam for Muslims, is deemed inappropriate if the transaction is carried out in an institution that is considered similar to conventional banks that are oriented towards the interest which contains usury.

Another difference in the assessment of online zakat payment which ultimately creates certain perceptions for each individual on the implementation of zakat payment through the BSI Mobile application is because the people of Gampong Meutia do not have good confidence in zakat managed by institutions. The people of Gampong Meutia have an assessment that tend to distrust the management of zakat carried out by *amil-amil zakat*, where if the community makes zakat payments through BSI Mobile, the zakat will be distributed to *amil zakat* institutions that have collaborated with PT Bank Syariah Indonesia Tbk. The assessment of distrust in the management of zakat by *amil zakat* creates a negative perception in online zakat payment. But on the other hand, for people who have a good assessment of zakat management by *amil zakat* institutions, the existence of the BSI Mobile application for online zakat payment is considered to provide convenience for the community.

The people of Gampong Meutia who have directly used the BSI Mobile application to make zakat payments assess that the existence of the BSI Mobile application has provided a convenience for the community to fulfill their obligations. In addition, the Zakat Calculator feature makes the community pay zakat more accurately and the number issued is in accordance with the guidance in Islamic teachings. With the assessment that is generated on the basis of experience, it has created a perception that tends to be positive about the use of the BSI Mobile application as a liaison medium between *muzakki* and zakat management institutions.

In addition, the evaluation of experience after using a particular product or service will also create a perception that differs from one individual to another according to the personal experience felt. The experience of using the BSI Mobile application in online zakat payment has provided a picture of the experience that causes the individual to prefer to pay zakat directly. The results of the evaluation carried out on the experience that has been felt create disinterest in paying zakat through the BSI Mobile application. This is because people are not satisfied with the zakat payment that is done too quickly so that the moment that *muzakki* wants to feel when distributing their wealth to *mustahik* cannot be felt to the fullest.

The same perception also arises in people who have never used the BSI Mobile application as a medium for paying their zakat. Public perception of online zakat payment through the BSI Mobile application can also lead to certain thoughts even though the community has not directly used the application. Evaluations made without going through the stage of personal experience are common for thoughts formed through other experiences that are considered similar. This is what creates a perception for people who have never used the BSI Mobile application that zakat payment is much more attractive if it is done in person, compared to having to make payments online, where *mustahik* and *muzakki* cannot meet in person.

Then, the perceptions that arise in the community related to online zakat payments through the BSI Mobile application can be created from evaluations of experiences that have been felt by others. Public perceptions related to online zakat payments from the BSI Mobile application arise on the basis of judgements from experiences that have happened to other people. When the experience felt by others is considered bad, it can lead to

unfavourable perceptions for other people. The same thing happens in this online zakat payment, where people do not have confidence in the management of zakat by amil zakat institutions so that online zakat payments are considered less effective

2. Discussion

Affective

Affective is an aspect in creating perception of something that arises on the basis of feelings and emotions. In this case, the characteristics contained in the perception of this affective aspect are based on the level of interest possessed by the community in paying zakat online. Interest in a person will create a psychological emotion in the individual that will ultimately affect the behaviour. Interest is a community tendency related to the desired type of zakat payment. If people have a high interest in online zakat payment, then people will create a positive perception of the implementation of online zakat payment, especially through the BSI Mobile application.

Someone who has an interest in online zakat payment through the BSI Mobile application will tend to create a positive perception of the implementation of the zakat payment. Where the people of Gampong Meutia have an interest in using the BSI Mobile application as a medium for online zakat payment because of the convenience offered. The community thinks that by using the BSI Mobile application to pay zakat, everyone who has qualified as a muzakki can carry out their obligations anywhere and anytime without having to spend special time in carrying out these obligations.

The level of convenience offered by the BSI Mobile application for online zakat payments is a positive impact of technological developments that are increasingly significant. The essence of technological progress is basically to facilitate all human activities and activities in living their lives so that it will create a lot of time savings for humans and provide opportunities for humans to carry out other activities.

However, it is different with people who do not have interest or interest in the use of the BSI Mobile application as a medium for making zakat payments. On this basis, the perceptions created will also lead to negative things or tend not to support. Interest in a person will influence feelings and emotions for that individual. This is clearly seen from the people of Gampong Meutia who do not have an interest in using the BSI Mobile application in the implementation of zakat payments, where the community thinks that paying zakat online will have an impact on the perpetrators who will tend to forget the stages of paying zakat taught in Islam and distrust of zakat management institutions. This pretext and assumption created by the community is an effort to cover up their disinterest in online zakat payments.

Conative

Conative is an aspect of perception in individuals where these perceptions will ultimately lead to an attitude or behaviour to take or not take action on the basis of perceptions that have been created previously. Based on the previous study, it can be seen that there are differences in perceptions from each individual in Gampong Meutia regarding online zakat payments through the BSI Mobile application. Perceptions that tend to be positive are ultimately able to provide an impetus for the community to make online zakat payments through the BSI Mobile application.

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tend to be positive are ultimately able to provide an impetus for the community to make online zakat payments through the BSI Mobile application.

Interest in paying zakat online creates an impetus to make zakat payments through the BSI Mobile application. The encouragement will be stronger when the perception in the community of the convenience offered by the BSI Mobile application makes people more interested in making online zakat payments. It is different with people who have a low interest in online zakat payments. Someone who does not have the encouragement to pay zakat online will tend to have a perception that paying zakat in person is far more convincing than paying zakat online.

D. Conclusion

Online zakat payments via the BSI Mobile application create various perceptions in society. This perception arises from assessment, experience, and encouragement from several factors that influence positive or negative attitudes. Research in Gampong Meutia, Langsa Kota District, shows that public responses regarding online zakat payments via BSI Mobile vary. Application users tend to have positive perceptions due to direct experience with the ease of zakat payments. However, there are also those who prefer the direct method because they feel that the online zakat experience is inadequate. Meanwhile, non-users of the application are generally skeptical and have more trust in direct payment methods due to a lack of trust in online zakat fund management. Technical obstacles in the application also cause inconvenience, so the majority of people prefer to pay zakat directly. Analysis of public perceptions of online zakat payments via the BSI Mobile application shows variations in responses. Application users generally have positive perceptions because of the ease and direct experience they experience. However, some users still prefer direct payment methods because they feel more emotionally involved. Non-users tend to be skeptical and have little trust in online zakat fund management, preferring conventional methods for transparency. Technical obstacles in the application also cause inconvenience, strengthening people's preference for direct zakat payments. In conclusion, public acceptance of online zakat varies, influenced by experience, trust, and ease of technology.

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F. Author Contributions Statement

Rafiza Zuliani, Intan Bayduri, Agustinar, Safwan Kamal & Nur Kumalahayati, jointly contributed to the study design. RZ contributed to writing the manuscript and analyzing the data. IB contributed to interviewing informants to obtain data. A, SK, and NK contributed to helping interpret the research results.

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