

Analysis of Electronic Donations on the Revolution of Social Behavior in Charitable Interests in the Digital Era

Dinda Regina Rahman¹, Nahdatul Zahra^{2*}, Syifa Awaliyah³, Kholis Ridho⁴

¹UIN Syarif Hidayatullah Jakarta, Tangerang Selatan, Indonesia

²UIN Syarif Hidayatullah Jakarta, Tangerang Selatan, Indonesia

³UIN Syarif Hidayatullah Jakarta, Tangerang Selatan, Indonesia

⁴UIN Syarif Hidayatullah Jakarta, Tangerang Selatan, Indonesia

*nahdazah01@gmail.com

ARTICLE INFO

Article history

Received November 30, 2024

Revised December 16, 2024

Accepted December 16, 2024

Keywords: Infaq, Digital Payment, Interest in Charity, Social Behavior

ABSTRACT

In the era of digital transformation, fundraising through donations is no longer limited to donation boxes or collections conducted by philanthropic organizations or similar social institutions. Currently, social organizations are leveraging digital platforms to sustain donation funds through online innovations. This allows us to contribute donations anytime and anywhere. This research aims to analyze the social behavior related to the interest in charitable giving through electronic donations. The research method used in this study is qualitative, with a questionnaire distributed to a maximum of 30 respondents interested in donating through electronic donations. The results of this study indicate a high level of interest in making ZIS payments digitally, as it is more practical and flexible to use.

1. INTRODUCTION

In today's digital era, technology is rapidly evolving and becoming an essential tool for humans to support various activities. This has led society to tend to change their lifestyles and behaviors to be entirely digital in every activity and transaction they undertake. The conveniences brought about by technological advancements can be felt and have a positive impact on society, particularly in the economic sector. One manifestation of technological development in the economy is the digitization of financial transactions. According to data from Bank Indonesia, the average growth of online transactions from 2014 to 2018 saw a significant increase. This reality has also encouraged people in terms of making infaq payments. This can be observed in several platforms that have provided digital payment features for making infaq payments. This phenomenon can also influence the social behavior of society in their interest to give infaq to those in need digitally.

Infaq itself is derived from the word *anfaqa*, which means to spend something (wealth) for a purpose. In terminology, infaq can be understood as spending part of one's wealth or income for charitable purposes according to Islamic teachings. The concept of infaq in the Qur'an can be

understood as a form of generosity from an individual to allocate part of their wealth for social interests. Thus, infaq is not bound by specific rules or measures, but rather depends on individual willingness. Therefore, the obligation to give infaq is not limited to the wealthy alone, but is also directed towards those who have excess beyond their daily needs. Social behavior is a social action. Opinions about social behavior have certain patterns that are considered predictable and measurable. As stated in the UTAUT (Unified Theory of Acceptance and Use of Technology), human behavior is an action influenced by intention. Individuals who are capable and willing to use technology have the intention to utilize that technology.

Andi Maprare states that interest is a mental construct consisting of a mixture of feelings, hopes, attitudes, prejudices, fears, or other tendencies that direct an individual toward a particular thought. Simply put, interest means a strong tendency and enthusiasm or a great desire for something. Haditomo argues that there are two factors that influence a person's interest: (1) Internal factors, which mean that an action is desired because the person enjoys doing it. Interest comes from within the individual. (2) External factors, which mean that an action is performed based on external encouragement or enforcement. People engage in these activities because they are driven or compelled by outside influences, such as family, friends, and methods or ways of learning.

This research refers to previous studies, including the research by Awwal and Rini (2019), titled "The Influence of Community Perception and Religiosity on Attitudes and Interest in Charity Using Cashless Payments." This study shows that there is an influence of community perception and religiosity on attitudes and interest in donating using digital or cashless payments. In the subsequent study by Akbar and Burhan (2023), titled "The Influence of Perceived Ease of Use, Effectiveness, and Risks of Digital Fundraising on Interest in Paying Zakat, Infaq, and Shodaqoh (ZIS) at Zakat Institutions," their research aims to determine how the perceived ease of use, effectiveness, and risks of digital fundraising affect interest in paying ZIS. The results indicate a significant influence on the interest in paying ZIS using digital fundraising based on perceived ease of use and effectiveness. Furthermore, in the study by Zega (2023) titled "Analysis of an Android-Based Inventory Management Application for Mosque Goods with Increased Community Interest in Infaq," the objective of this research is to analyze the impact of an inventory management application for mosque goods based on Android technology on increasing community interest in infaq. This study demonstrates that the presence of an inventory management application for mosque goods based on Android technology has a positive and significant effect on increasing community interest in making infaq.

Based on the research mentioned above, we are interested in formulating the problem in this study, which is how the social behavior of the community has changed regarding charitable giving in the current digital era, particularly in relation to electronic infaq payments. The aim of this research is to determine the extent of public interest in making infaq contributions through digital payment methods.

2. METHODS

This research uses a qualitative method. The research instrument was conducted through the distribution of a questionnaire. The population we sampled from the questionnaire consisted of 30 respondents. The questionnaire utilized question indicators from the UTAUT (Unified Theory of Acceptance and Use of Technology) theory. The UTAUT theory was developed by Venkatesh et al. (2000) and integrates elements from eight different technology acceptance theories. The following question indicators were used, including: (1) Performance Expectancy (2) Effort Expectancy (3) Social Influence (4) Facilitating Conditions (5) Interest in Paying Zakat, Infaq, and Sedekah through Digital Payment. The criteria for respondents used in this study are: (1) Gender: Female = 24 people (2) Male = 6 people (3) Age of respondents: 20 years to over 40 years (4) Status: Married and unmarried (5) Occupation (6) Question: Have the respondents ever made ZIS (Zakat, Infaq, Sedekah) payments through online platforms?

3. RESULTS AND DISCUSSION

Based on the explanation above, we obtained results from the answers provided by the respondents. Below is an explanation of each indicator question in this research:

1. Performance Expectancy

In this aspect, it certainly refers more to the theory of interest in the use of information technology that has been explained, namely the UTAUT theory. The UTAUT theory is described as the belief that using a technology will help achieve a benefit. From this explanation, this aspect aims to analyze how confident respondents are regarding the payment of infaq through digital payments and whether this digital usage facilitates the process or adds value for the community. Here are four aspects for the respondents:

- a. The first question is whether the respondents have ever made ZIS payments through online platforms and how many times they have made ZIS payments via digital payment. All respondents have done so, with an average of three payments, while some have only made a digital payment once. From the results above, it can be concluded that the entire community has made infaq payments through online platforms, and the majority of respondents often make payments three times compared to just once for ZIS payments via digital payment.
- b. The second question is, is it better to make ZIS payments online? Most of the 30 respondents agreed that online payments are much more practical, faster, reach more people, and facilitate access. However, some of them were uncertain about the online payment system due to concerns about whether the funds would reach those in need. Additionally, online donations are often exploited by irresponsible parties. From these results, it can be concluded that while some respondents feel more comfortable with online payments, a portion still harbors concerns about the online donation system.

- c. In response to the third question, why do they prefer to make ZIS payments online? All respondents preferred online ZIS payments because technology is continuously evolving, and online payments, especially for donations, allow busy respondents to easily make ZIS contributions online. It can be concluded from these results that in any situation or condition, respondents can quickly and easily access ZIS payments through digital payment methods.
- d. Regarding the fourth question, does the use of digital payment for ZIS payments make it easier or provide added value? All respondents answered that digital payment for ZIS payments certainly makes it easier, providing added value, especially with the existence of transparent and efficient digital transaction receipts. From these results, it can be concluded that all respondents find this digital payment method greatly facilitates the process, allowing them to make payments anytime and anywhere.

2. Effort Expectancy

On the Effort Expectancy indicator, we want to know the level of ease related to the use of technology. In this indicator, there are three questions posed, including:

- a. The first question, is there any difficulty when using digital payments to pay ZIS? Most of the 30 respondents answered that none of them experienced any difficulties when making online donations. However, there were six respondents who encountered such difficulties. From these results, it can be concluded that the respondents rarely face obstacles when using digital payments to make donations.
- b. The second question, if they experienced difficulties, in what areas did those difficulties occur? The average form of difficulty experienced by those six respondents is poor internet network quality. Because when there are such obstacles, the use of digital payments as a means of electronic ZIS payments becomes very unlikely, since the internet connection is the main factor in the use of digital payments. Another obstacle lies in the selection of the right zakat institution, as in this digital era, the proliferation of zakat institutions campaigning makes it difficult for them to choose one that is truly trustworthy and aligns with their goals. From the respondents' results above, it can be concluded that the level of difficulty for the respondents lies in internet connectivity issues and choosing a trustworthy zakat institution.
- c. The third question, does digital payment make it easier for you to pay ZIS? All respondents answered affirmatively that digital payment makes it easier for them to pay ZIS. This was reinforced by various reasons, namely that digital payment is more practical, faster, and flexible, allowing them to send ZIS to those in need from a distance, anytime and anywhere, without having to visit the zakat institution. It can be concluded from the respondents' statements above that digital payment is very useful for the community in conducting any online transactions, especially ZIS payments.

3. Social Influence

Social influence is how a person feels that people they consider important believe that the person should use the new or latest system. In this aspect, there are 4 questions given to the respondents, namely:

- a. The first question, have you ever seen family, relatives, or acquaintances using digital payment as a medium for ZIS payments? In this question, respondents were asked to explain whether they had previously seen family, relatives, or acquaintances paying ZIS using digital payment. Most of the 30 respondents answered that they had seen it. In that question, this research refers to the subjective norm indicator, which is how users' perceptions that certain people will influence their behavior, such as the influence that occurs on respondents when they see someone, a relative, family, or kin using digital payment as a medium for ZIS payment.
- b. The second question. According to you, if someone close to you can influence them to pay ZIS through digital payment, would it affect you? In this question, respondents were asked to explain whether they were influenced by someone using digital payment to pay ZIS. Most of the 30 respondents answered that they might be influenced. In that question, this research still refers to the subjective norm indicator, which can explain whether respondents can be influenced when they see someone using digital payment media to pay ZIS.
- c. The third question, is there someone who can influence you in making ZIS payments through digital payment? In this question, respondents were asked to explain whether there is someone who can influence them to use digital payment as a medium for ZIS payment. Most of the 30 respondents answered that they were not influenced and made the decision on their own.

4. Facilitating Condition

On the Facilitating Condition indicator, respondents are asked to indicate the extent to which they believe that organizational and technical infrastructure exists to support the use of technology. There are two questions given to the respondents, including:

- a. The first question, what are the shortcomings of online ZIS payments? On average, the results obtained from this question showed that respondents explained the shortcomings of ZIS payments through online platforms, and these shortcomings varied. The respondents explained that the drawback of online ZIS payments is the lack of emotional involvement compared to direct payments. Because when transacting online, respondents feel as if they are just making a regular transaction. Thus, the essence of sharing and the sense of care feel less profound and there is no direct connection with the recipient, making it seem less personal. Some of the 30 respondents provided similar answers regarding these

shortcomings, namely the technical risks such as data entry errors and nominal amounts, the security risks of ZIS donors' data, the level of trust donors have in zakat institutions, the unavoidable possibility of fraud, limited access to technology, and the lack of transparency in managing the finances already received by the donors. Based on the results above, it shows that the shortcomings in online ZIS payments are very diverse. This can serve as a lesson for zakat institutions to be more transparent in managing the finances received from the community, so that these institutions can be trusted by all segments of society and continuously improve the quality of the available platforms.

- b. The second question, what limitations do you face when you want to use digital payment to pay ZIS? The results of this question indicate that the average limitation experienced by respondents when using digital payment for ZIS payments is due to a lack of understanding of how to use digital payment technology. They feel less familiar with the digital devices, which hinders the payment process. And the limited access to mobile banking, because not all zakat institution platforms collaborate with the mobile banking they have. This can be concluded as a lack of education for the community in using digital payments and the use of platforms that provide online ZIS payments.

5. Interest in Paying Infaq Through Digital Payment

In this aspect, respondents were asked to explain their interest in making ZIS payments through digital payment media. This question was given to the respondents to determine the results of several previous questions and aimed to understand their final views on ZIS payments made through digital payment. In this aspect, respondents were given 3 questions, namely:

- a. The first question, do you have an interest in ZIS payments made through digital payment? In that question, respondents were asked to explain their interest in using digital payment as a means of ZIS payment. The results obtained from this question indicate a strong interest in implementing it, as it can be seen from previous responses that they found it very easy to use.
- b. The second question. In your opinion, will you continuously use digital payment as a means of ZIS payment? Provide the reasons! In that question, respondents were asked to explain their interest in continuously using digital payment as a means of ZIS payment. The results of the question showed that some respondents answered yes, but there were also some respondents who considered the risks involved, such as fraud and doubts about the security of personal data, leading some respondents to feel more comfortable donating directly through philanthropic institutions.
- c. The third question. Which one would you choose between using digital payment or cash payment? Give the reason! In this question, respondents were asked to choose the media

used for distributing ZIS. The results of the question showed that some respondents preferred using digital payment due to its efficient practicality, greater safety as it reduces the risk of losing cash or becoming a victim of theft, and the offers of promotions or cashback that make payments more advantageous. Thus, with its convenience and security, digital payment is more suitable for adopting a fast-paced and practical lifestyle. However, some other respondents answered that both are still necessary, because each has its own advantages and disadvantages. Some people still find it difficult to adapt to the presence of digital transformation, and it comes back to the goals, agenda, mobility, and flexibility.

4. CONCLUSION

Based on the explanation of the results above, this study concludes that digital payments offer various conveniences in the process of ZIS (Zakat, Infaq, Sedekah) payments, including time efficiency, flexibility, and transparency. However, it is important to improve literacy, data security, and trust in digital zakat institutions to encourage wider acceptance. Although most people prefer digital payments, direct payment methods remain relevant for some who have not fully adapted to technology.

This research also yielded a very high level of interest in digital ZIS payments. Most respondents preferred this method because it is more practical, flexible, and offers additional benefits such as reducing the risk of losing cash. However, a small portion still prefers the direct payment option to address concerns about data security and to ensure a closer sense of care and sharing.

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