

Analysis of the Determinants of Zakat Crowdfunding Platform Usage

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Abstract: this study aims to investigate the factors influencing the use of Zakat crowdfunding platforms for paying Zakat through digital applications, addressing the challenge of low public adoption of digital Zakat payment methods. A quantitative approach using Structural Equation Modeling (SEM) was employed. The sample consisted of 100 respondents drawn from the population of digital Zakat users in [sebutkan lokasi atau komunitas, misal: Indonesia]. The results indicate that convenience (X1), security (X2), and credibility (X4) have a positive and significant effect on platform usage, while transparency (X3) shows a positive but insignificant effect. Among these variables, security exhibits the strongest influence on usage, particularly through the indicator of data protection. These findings suggest that enhancing platform security could substantially increase user adoption of Zakat crowdfunding platforms..

Keywords: Crowdfunding; Maqâsid Sharia; Islamic Philanthropy

Introduction

In the digital age, technology has developed rapidly; most people have become users. The development of technology and knowledge has brought rapid changes to the social, economic, and cultural fields.¹ This technology provides various conveniences for its users, the creation of computer convenience services, and the transfer of innovations that have emerged in multiple sectors. Digital technology today covers a very wide scope of various fields. Such as transportation, shopping, tourism, and finance are still alternative economic activities that can be accessed digitally. Digital technology makes people's activities easier and has many options.²

With Fintech, problems in buying and selling transactions and payments, such as not having time to look for goods at shopping places, banks/ATMs to transfer funds, and reluctance to visit a place because of unpleasant services, can be minimized. In other words, Fintech helps buying and selling transactions and payment systems become more efficient and economical while still being effective.³ Financial transactions that can be done through Fintech include payments, investments, money lending, transfers, financial plans, and comparators of financial products. The Fintech industry is one of the financial services methods becoming popular in today's digital era. Digital payments are one of Indonesia's most developed sectors of the fintech industry⁴.

Based on OJK data until October 2024, the total number of licensed Fintech operators is 97 OJK companies urging the public to use the services of Fintech lending providers licensed by the OJK (OJK, 2024). The number of Fintechs registered with the OJK can still increase. This can be seen from the list uploaded by the OJK, which continues to grow. The main sector that favors Fintech access is the payment sector, followed by the crowdfunding and P2P sectors.

¹ Haris Al Amin et al., "Literature Study on Product Innovation Barriers in Sharia Banking Industry in Indonesia," *The Seybold Report Journal* 17, no. 6 (2022): 1903–11, <https://doi.org/10.5281/zenodo.6787901>.

² Isnaini Lailatul Rohmah, Ibdalsyah Ibdalsyah, and Ahmad Mulyadi Kosim, "Pengaruh Persepsi Kemudahan Berdonasi, Dan Efektifitas Penyaluran Menggunakan Fintech Crowdfunding Terhadap Minat Membayar Zakat, Infaq, Shadaqoh [The Influence of Perceived Ease of Donating, and Effectiveness of Distribution Using Fintech Crowdfunding On]," *Kasaba: Jurnal Ekonomi Islam* 13, no. 1 (2020): 42–51.

³ Hadi Purwanto, Delfi Yandri, and Maulana Prawira Yoga, "Perkembangan Dan Dampak Financial Technology (Fintech) Terhadap Perilaku Manajemen Keuangan Di Masyarakat," *Kompleksitas: Jurnal Ilmiah Manajemen, Organisasi Dan Bisnis* 11, no. 1 (2022): 80–91, <https://doi.org/10.56486/kompleksitas.vol11no1.220>.

⁴ Hendra Kusuma and Wiwiek Kusumaning Asmoro, "Perkembangan Financial Teknologi (Fintech) Berdasarkan Perspektif Ekonomi Islam," *ISTITHMAR: Jurnal Pengembangan Ekonomi Islam* 4, no. 2 (2021): 141–63, <https://doi.org/10.30762/itr.v4i2.3044>.

Crowdfunding is a way for people to raise money for specific projects and ideas based on awards, equity, loans, and donations. People participate in support by giving their money. Although crowdfunding is considered an alternative funding method with fewer requirements, getting funding from crowdfunding is easier said than done.⁵ One of the problems with crowdfunding is the low success rate, only 30%-55%. Low success rates can hurt stakeholders, such as fundraisers and platform owners. A low success rate for fundraisers means they have a lower chance of getting funding.⁶

Donation-based crowdfunding does not provide any rewards to investors for the investment they provide. This means that users' motivation for these services may not be solely to gain financial gain but rather to be more likely to be related to social intentions or charitable activities. In the context of collecting or raising zakat, infaq, and alms funds digitally in Indonesia, crowdfunding is used to take advantage of the development of information technology. Zakat collecting organizations (OPZ) in this country apply crowdfunding as an innovative method to facilitate and increase efficiency in collecting charity funds. This aligns with the development of information technology, which is increasingly evenly distributed in society.

The emergence of Fintech Crowdfunding digital innovation will increase the potential performance of the Sharia pillar and as an effort to realize the target of raising Sharia pillar funds. In addition to the advantages of Fintech as a way to make it easier for users to pay the pillars of Islam, infaq, and zakat, it is undeniable that many variables will support public interest or the goal of distributing funds digitally.⁷

Based on research data conducted by Agus (2023), the most commonly used crowdfunding platforms are those that are considered credible and provide an easy payment system, creating a reliable and comfortable experience for users: Kitabisa (71%), WeCare (4%), Beseed Baik (3%), Sharing Happiness (1%), and Other platforms (8%) and do not donate through digital donation platforms (14%)⁸.

⁵ nurhayati, "Human Trafficking in The Perspective of Maqāsid Al-Sharīah" 22, no. 2 (2022): 150–63.

⁶ Novelia Dewi Widowati Widodo, "Faktor-Faktor Yang Mempengaruhi Minat Pengguna Platform Digital Dalam Membayar ZIS Pada Masyarakat (Studi Pada Muzaki Kabupaten Sragen)," *Jurnal Ilmiah Ekonomi Islam* 10, no. 1 (2024): 786, <https://doi.org/10.29040/jiei.v10i1.12389>.

⁷ Syahrudin Sumardi Samindjaya et al., "Journal of Islamic Thought and Civilization (JITC)" 14, no. 1 (2024).

⁸ muhammad Agus Futuhul, "Determinan Niat Penggunaan Platform Crowdfunding Dalam Membayar Zakat, Infak Dan Sedekah (Zis) Unified Theory of Acceptance And Use Of Technology 3 (UTAUT3)," *Jurnal Pendidikan Dan Kebudayaan*, 2023.

Table 1
kitabisa.com-year platform audit report 2020

No.	Category	Nominal (Miliar)
1	Medical and Health Assistance	289
2	Humanity	139
3	Natural Disasters	91
4	Social Activities	76
5	Other	240
Total		835

Source: Kitabisa.com (2023)

Based on the 2020 Kitabisa.com audit report, Kitabisa.com has disbursed funds of 835 billion, distributed Health and Medical Assistance 289 billion, Humanitarian 139 billion, natural disasters 91 billion, social activities 76 billion, and others 240 billion. Many benefits have been channeled through *crowdfunding platforms*. The existence of a Sharia marketing strategy for the collection of zakat, infaq, and alms through *this platform* is a step following Islamic Sharia principles. The goal is to increase public awareness about the importance of paying zakat, infaq, and alms through transparent, efficient, and ethical methods.⁹

Zakat is one of the pillars of Islam. Zakat must be paid according to what is stated in the Qur'an, As-Sunnah, and Ijma' or the agreement of Muslims and also in the pillars of Islam, which shows how important zakat, prayer, shahada, fasting, and hajj are for those who can afford it. The position of alms in Islam is very basic in the command of zakat in the Qur'an, which is found 32 times, 26 of which are mentioned along with the word prayer. This indicates that the obligation to pay zakat is the same as the obligation to establish prayer. Zakat is an efficient formula for social transformation to strengthen the pillars of life and community life.¹⁰

The position of zakat in Islam is fundamental; therefore, it is one of the pillars of Islam or Islam. Zakat is an effective formula for social transformation that strengthens the joints of life and people's lives. Research shows that zakat has resulted in an alternative to community fundraising to reduce the poverty

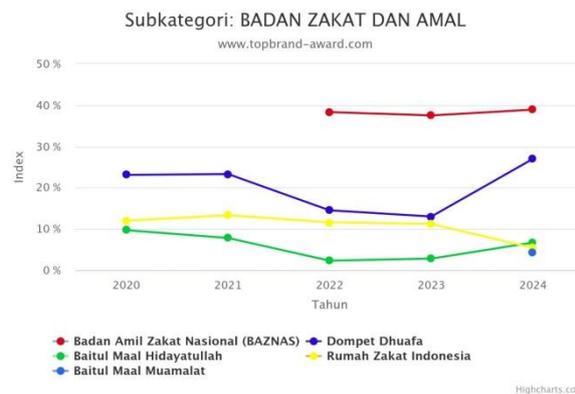
⁹ Awaluddin Awaluddin et al., "Developmental Model of Islamic Microfinance Institution in Minangkabau Muslim Community Using Analytical Network Process (ANP)," *Islam Realitas: Journal of Islamic and Social Studies* 7, no. 1 (2021): 84, https://doi.org/10.30983/islam_realitas.v7i1.4306.

¹⁰ Syafira Sardini and Imsar Imsar, "Peran Pendistribusian Zakat Produktif Dalam Upaya Pemberdayaan Ekonomi Mustahik Di Baznas Provinsi Sumatera Utara," *CERMIN: Jurnal Penelitian* 6, no. 1 (2022): 64, https://doi.org/10.36841/cermin_unars.v6i1.1641.

rate of Mustahik systemically and improve community welfare¹¹. With the existence of Fintech *crowdfunding*, philanthropic institutions open opportunities for Muslims to start giving alms through Fintech facilities, for example, BAZNAS, which has collaborated with Fintech platforms in raising donations through LinkAja, GoPay, Dana, etc. Also, the wallet application is very easy to use, and the community must benefit.¹² from this opportunity to utilize Fintech *crowdfunding* as a medium for almsgiving, infaq, and sadaqah. In addition, as cashless payments are currently a trend, charities have a great opportunity to collaborate with these platforms while still upholding Sharia principles¹³. Examples of how to give zakat are through *the crowdfunding* application of Dompot Dhuafa and BAZNAS.

Picture 1

TOP Brand Award in the service category 2020-2024



In the image above, it is explained that the Index Chart of the Zakat and Charity Agency compares the index of the Zakat and Charity Agency in Indonesia from 2020 to 2024. 5 Zakat institutions are measured, namely: National Amil Zakat Agency (BAZNAS), Baitul Maal Hidayatullah, Baitul Maal Muamalat, Dompot Dhuafa, Rumah Zakat Indonesia.

¹¹ Juliana Nasution, "Inovasi Pengelolaan Zakat Profesi Dan Pengaruhnya Terhadap Minat Berzakat Di Dompot Dhuafa Waspada," *Jurnal Ekonomi Dan Bisnis Islam* 4, no. 1 (2019): 83–99, <https://doi.org/10.32505/v4i1.1252>.

¹² Nina Andriany Nasution, Saparuddin Siregar, and Kamilah Kamilah, "The Effect Of Intellectual Capital, Profit Sharing Ratio And Financing To Deposit Ratio On The Financial Performance Of Sharia Banks," *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah* 7, no. 1 (2023): 174–94, <https://doi.org/10.29313/amwaluna.v7i1.12882>.

¹³ Nurhayati Nurhayati and Tri Bayu Purnama, "Funeral Processes During the COVID-19 Pandemic: Perceptions Among Islamic Religious Leaders in Indonesia," *Journal of Religion and Health* 60, no. 5 (2021): 3418–33, <https://doi.org/10.1007/s10943-021-01418-z>.

The graph shows the fluctuations in each institution's index during that period. BAZNAS has the highest index in 2022 but tends to be stable at 38-40 during the 2022-2024 period and is at an index position of 40%. Baitul Maal Hidayatullah experienced a significant decrease in the index from 2020, with a 10% index and a low index in 2022, but experienced a substantial increase in 2023 and 2024. Baitul Maal Muamalat Has a low index but experienced a significant increase from 2020 to 2021 with an index of 10%, then experienced a decrease in 2022-2023 and a slight increase in 2024. Dompot Dhuafa experienced a significant decline in the index from 2020 to 2022. It had a low index in 2022-2023 but experienced a considerable increase in 2024 with an index of 30%. Rumah Zakat Indonesia has an index that tends to be stable at 12%-14% during 2020-2022, then decreased in 2023 and 2024.

Overall, the graph shows that the index of Zakat and Charity Agencies in Indonesia varies from institution to institution. BAZNAS institutions have a stable index and are high, while several other institutions, such as Baitul Maal Hidayatullah and Dompot Dhuafa, experience more significant fluctuations. Index differences can be caused by various factors, such as fundraising strategies, transparency, programs run, etc.

The way for people to intend to pay zakat is with *the Crowdfunding application* to make it easier and more efficient. This study limits the discussion to the effect of the perception of the security of donating using Fintech *Crowdfunding* zakat, the effect of transparency of fund distribution when using Fintech *Crowdfunding*, the impact of the perception of the credibility of Fintech *Crowdfunding zakat institutions*, and the effect of the perception of the ease of donating using Fintech *Crowdfunding* zakat.

Literature Review

Technology Acceptance Model (TAM)

The theory initiated by Davis is the *Technology Acceptance Model* (TAM) in 1989, where the theory used in analyzing information technology will be accepted or not with behavioral theory. This theory describes the relationship between a person's attitudes, beliefs, intentions, norms, and behaviors and the intention to do something. *The Technology Acceptance Model* (TAM) shows that individual interest in adopting a technology is influenced by many things, one of which is the usefulness/benefits of technology. The more benefits/usefulness are felt from the use of technology, which will increase the motivation of individuals to continue to use this technology to support their activities.¹⁴

¹⁴ Puguh Kharisma and Prabowo Yudo Jayanto, "Faktor-Faktor Yang Mempengaruhi Minat Menggunakan E-Zakat Dalam Membayar Zakat, Infaq, Dan Sedekah," *AKSES: Jurnal Ekonomi Dan Bisnis* 16, no. 1 (2021): 47–56, <https://doi.org/10.31942/akses.v16i1.4471>.

Facilities

Convenience is a person's belief that using a technology so that the convenience factor impacts behavior. That is, the higher a person perceives the system's convenience, the more decisions to use it. Convenience should be used without going through a process that can complicate the user¹⁵ The ease factor has an impact on behavior; namely, the higher a person's perception of the ease of using the system, the higher the level of information technology utilization¹⁶ The indicators used in ease of use are: easy to learn, controllable, clearly understandable, flexible and easy to use.

Ease of use is a level at which a person believes a computer can be easily understood. The convenience of *e-commerce* is that it can easily sell its products to internet users (potential consumers). Based on the explanation above, it can be concluded that convenience is a measure of trust where someone believes that technology or websites are easy and *effortless* to use, which can affect the relationship between consumers interacting with online *events*. The concept of ease conveys that when a technology is easy to use, people are more likely to adopt it.

Table 2
Ease Variable Questionnaire Grid

No.	Indicator	Facilities
1	Reputasi website	I find filling out the order format in crowdfunding on online sites easy.
2	Transaction reliability	I find it easy to make payments in crowdfunding
3	Transaction guarantee	I can easily cancel payments on crowdfunding
4	Privacy security	I find it easy to gather information about the prices of crowdfunding products on online sites.
5	Flexible	Zakat crowdfunding platforms can be accessed anywhere
6	Quality of Information	Positive reviews greatly influenced me when I decided to pay zakat in crowdfunding on online sites.

¹⁵ Irma Hidayati. Ifar Gymnastiar Al Hayya, Maslichah, "Terhadap Intensi Muzakki Dalam Membayar Zakat Menggunakan Aplikasi Digital (Studi Pada Aparatur Sipil Negara Di Kabupaten Malang) Ifar Gymnastiar Al Hayya , Maslichah , Irma Hidayati . Fakultas Ekonomi Dan Bisnis Universitas Islam Malang Email : Ifargym" 7, no. 2 (2024): 562–72.

¹⁶ Anggita & Maryam Bunga, "CURRENT ISSUES OF ISLAMIC FINANCIAL INSTITUTION Keywords : Sustainability Reports , Islamic Financial Institutio" 1, no. 1 (2024): 168–75.

Source : ¹⁷

Security

Security is defined as a condition free from risk. Security encompasses various aspects such as physical, information, and social security. In information technology, security often refers to protecting data, computer systems, and communication networks from unauthorized access, destruction, or modification. App users believe that they can safely disclose their personal and financial information when interacting and transacting through the website and that the service provider will not disclose or provide such information to others or misuse it for any purpose ¹⁸ Security indicators According to data confidentiality, online transaction guarantees, account security guarantees, verification code security and security in making electronic payments.

Table 3
Security Variable Questionnaire Grid

No.	Indicator	Security
1.	Data Confidentiality	I feel that Zakat Crowdfunding can maintain the confidentiality of user data.
2.	Online transaction guarantee	Zakat crowdfunding sites provide online transaction guarantees.
3.	Account security guarantee	Zakat crowdfunding sites provide security guarantees for user accounts
4.	Verification code security	Zakat crowdfunding sites provide security guarantees of verification codes via SMS or email.
5.	Security in making electronic payments	I crowdfunding zakat provides security when making electronic payments.

Source : ¹⁹

Transparency

Transparency is open about the availability of complete information necessary for collaboration, cooperation, and being as free as it is clear. Transparency is an openness in carrying out all activities in information

¹⁷ Afif Abdul Rosid, "Pengaruh Customer Reviews, Kemudahan Transaksi, Dan Kepercayaan Konsumen Terhadap Keputusan Pembelian Produk Halal Secara Online," *Tesis*, 2022, 1–109.

¹⁸ Muhammad Hasby and Saparuddin Siregar, "Sharia-Based Zakat Fitrah Management to Support the Mustahiq Economy During Eid al-Fitr," 2023.

¹⁹ asmamaw Alemayehu Shelemo, "Analisis Tingkat Kenyamanan Dan Keamanan Pengguna Metode Pembayaran Cash On Delivery (Cod) Dan Shopeepay Pada Mahasiswa Tadris Ips Uin Syarif Hidayatullah Jakarta," *Nucl. Phys.* 13, no. 1 (2023): 104–16.

disclosure communication, even budgeting. Transparency must be clear without the slightest bit of engineering being done. It must provide true information that the public can trust. Some transparency indicators are providing clear information, ease of access to information, public information disclosure, complaint mechanism, and openness to the process.

Table 4
Transparency Variable Questionnaire Grid

No.	Indikator	Transparency
1.	Provision of clear information	Zakat crowdfunding platforms involve the community in planning drafting directions and policies.
2.	Ease of access to information	Platform crowdfunding selalu menyediakan papan informasi yang berkaitan dengan zakat
3.	Public information disclosure	Zakat crowdfunding always receives criticism and suggestions from the public in budget planning.
4.	Complaint mechanism	Zakat crowdfunding platform receives complaints from users
5.	Keterbukaan pada proses	The Zakat crowdfunding report is easily accessible for every user.

Source : ²⁰

Credibility

Credibility or trust is a belief or expectation that someone will act according to expectations or needs. In the context of zakat payment, the trust to pay zakat to the Zakat Management Institution is an important capital, so the community is willing to pay zakat to the institution, not to individuals or unofficial zakat amil ²¹ According to Gurviesz, there are several indicators of credibility or trust, namely safe, trustworthy, responsible, honest, customer satisfaction assurance, and accurate information.

Table 5
Credibility Variable Questionnaire Grid

²⁰ Indah Pratiwi, "Persembahkan Karya Ilmiah Ini Kupersembahkan Kepada Keluarga Tersayang Ibunda Tersayang Fazridawati Abangku Dharma Tegu Pribadi Kutiku Tercinta Agung Ananta Adikku Arya Azhari Adikku Dimas Ardiansyah," 2023.

²¹ Andri Soemitra and Juliana Nasution, "The Influence of Zakat Literacy, Trust, and Ease of Digital Payments on Generation Z and Y Intention in Paying Zakat to Amil Zakat Organizations," *5th International Conference of Zakat (ICONZ)*, 2021, 323–35.

No	Indicator	Credibility
	Safe	I believe that crowdfunding provides a sense of security when shopping
	Trustworthy	I believe in paying zakat using an online platform in zakat crowdfunding
	Responsible	I believe crowdfunding is responsible.
	Honesty	I found out about the Zakat crowdfunding platform
	Customer satisfaction guarantee	I believe that Zakat crowdfunding always prioritizes customer satisfaction.
	Detailed and accurate information	I believe that Zakat crowdfunding always provides valid and accurate information.

Source: ²²

Method's

The method used in this study is quantitative research. A quantitative research method can be interpreted as a research method based on the philosophy of positivism, used to research a specific population or sample, data collection using research instruments, and quantitative or statistical data analysis to test the hypothesis that has been determined.²³ The data analysis method used in this study is *Structural Equation Modeling*. Structural Equation Modeling (SEM) combines two separate statistical methods: factor analysis developed in psychology and psychometrics and simultaneous equation models developed in econometrics.²⁴

SEM can be described as an analysis that combines factor analysis, structural model, and path analysis. In the study of Structural Equation Modeling (SEM) with Confirmatory Factor Analysis (CFA) to measure the validity of the construct, it can be seen from the value of the loading factor. A high loading value on a factor (latent construct) indicates that they converge at a point. First, the loading factor must be significant for the conditions that must

²² Indah Pratiwi, "PERSEMBAHAN Karya Ilmiah Ini Kupersembahkan Kepada Keluarga Tersayang Ibunda Tersayang Fazridawati Abangku Dharma Tegu Pribadi Kutiku Tercinta Agung Ananta Adikku Arya Azhari Adikku Dimas Ardiansyah."

²³ Muhajirin, Risnita, and Asrulla, "Pendekatan Penelitian Kuantitatif Dan Kualitatif Serta Tahapan," *Journal Genta Mulia* 15, no. 1 (2024): 82–92.

²⁴ Zakheus Putlely et al., "Structural Equation Modeling (SEM) Untuk Mengukur Pengaruh Pelayanan, Harga, Dan Keselamatan Terhadap Tingkat Kepuasan Pengguna Jasa Angkutan Umum Selama Pandemi Covid-19 Di Kota Ambon," *Indonesian Journal of Applied Statistics* 4, no. 1 (2021): 1, <https://doi.org/10.13057/ijas.v4i1.45784>.

be met. The standardized loading estimate must equal 0.50 or more and, ideally, 0.70.²⁵

Respondent Characteristics

The respondents in this study are Kitabisa and Dompot Dhuafa, who have paid zakat, infaq, and alms (ZIS) on the Crowdfunding *platform*. The sample taken amounted to 100 respondents.

Based on the research conducted by the researcher, the characteristics of the respondents according to the gender obtained are as follows:

Table 6
Number of Respondents by Gender

Information	Sum	Presents
Male	43	43%
Female	57	57%
Total	100	100%

Based on Table 5, with a sample of 100 respondents, there are 57 people with a percentage of 57% female and 43 people with a percentage of 43% male gender. Based on the research conducted by the researcher, the characteristics of respondents according to the age obtained are as follows :

Table 7
Number of Respondents by Age

Age	Sum	Presents
20-30 tahun	25 orang	25%
30- 40 tahun	30 orang	30%
> 40 tahun	45 orang	45%
Total	100	100%

Based on Table 6, the number of respondents with an age range of 20-30 years is 25 people with a percentage of 25%, the age range of 30-40 years is 30 people with a percentage of 30%, and the age range of more than 40 years is 45 people with a percentage of 45%.

Based on the research conducted by the researcher, the characteristics of respondents based on the work obtained are as follows:

²⁵ Eko Mulyadi, Aryo Wibisono, and Mohammad Herli, "Penerapan Metode SEM (Structural Equation Model) Dalam Aplikasi Bidang Pendidikan, Sosial, Dan Kesehatan," *Jurnal Pengabdian Masyarakat* 2, no. 2 (2021): 35–39.

Table 8
Characteristics Based on Occupation

Work	Sum	Presents
Private employees	28	28%
PNS/ASN/Lawyer	44	44%
Entrepreneurial	20	20%
Other	8	8%
Total	100 orang	100%

Based on the results of the research carried out, it can be seen in table 7 that as many as 28 people with a percentage of 28% are private employees, 44 people with a percentage of 44% are civil servants / civil servants/lawyers, 20 people with a percentage of 20% as entrepreneurs, and another eight people with a percentage of 8%.

Based on the research conducted by the researcher, the characteristics of respondents based on the platform used are as follows:

Table 9
Characteristics Based on *Crowdfunding Platforms*

Platform	Sum	Presents
Kita bisa	55	55%
Dompot Dhuafa	45	45%
Total	100 orang	100%

You can see the table of 8 characteristics based on the crowdfunding *platform* used in distributing zakat, infaq, and alms on the Kitabisa platform as many as 55 people with a percentage of 55% and Dompot Dhuafa as many as 45 people with a rate of 45%.

Picture 2
Descriptive Statistical Results of Research Variables
Table 9. Value Loading Factor

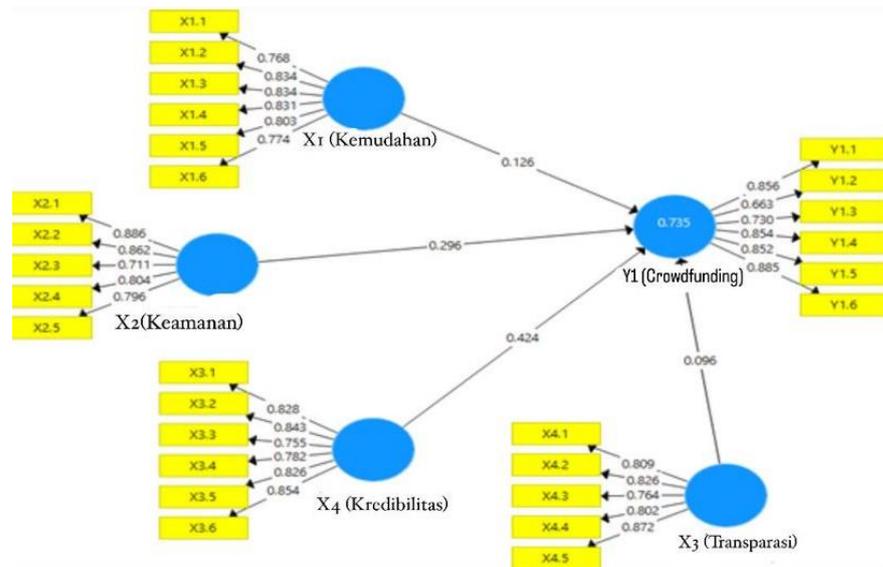


Table 10.
Nilai Average Variant Extracted (AVE)

Variable	Average Variance Extracted (AVE)
X1(Kemudahan)	0,735
X2(Keamanan)	0,766
X3 (Tranparansi)	0,755
X4 (Kredibilitas)	0,765
Y1 (Crowdfunding)	0,717

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Based on Table 10 above, the AVE (Average Variant Extracted) value can all variables have an AVE value above 0.50 according to the recommended criteria (Ghozali, 2008). In the variable X1 (Convenience) with a value of 0.735. On X2 (Security), with a value of 0.766. On X3 (Transparency) with a value of 0.755. In the variable X4 (Credibility) with a value of 0.765 and Y1 (Crowdfunding) with a value of 0.717.

To find out the results of the discriminant validity test using *cross-loading values*. The *cross-loading* value of each variable indicator is the largest compared to the value of the other variables.

Table 11.
Cross Loading

Variable	X1 (Convenience)	X2 (Security)	X3	X4 (Credibility)

			(Transparency)	
X1.1	0,768	0,637	0,647	0,563
X1.2	0,834	0,587	0,811	0,675
X1.3	0,812	0,580	0,19	0,716
X1.4	0,831	0,522	0,774	0,752
X1.5	0,803	0,492	0,688	0,599
X1.6	0,774	0,466	0,721	0,725
X2.1	0,567	0,886	0,571	0,645
X2.2	0,596	0,862	0,549	0,615
X2.3	0,543	0,711	0,595	0,564
X2.4	0,521	0,862	0,466	0,571
X2.5	0,539	0,796	0,541	0,619
X3.1	0,674	0,495	0,809	0,604
X3.2	0,747	0,620	0,826	0,653
X3.3	0,714	0,662	0,764	0,686
X3.4	0,753	0,570	0,802	0,725
X3.5	0,685	0,481	0,872	0,675
X4.1	0,701	0,649	0,250	0,828
X4.2	0,651	0,606	0,410	0,843
X4.3	0,635	0,515	0,269	0,755
X4.4	0,667	0,662	0,377	0,782
X4.5	0,734	0,592	0,562	0,826
X4.6	0,715	0,428	0,251	0,854
Y1.1	0,856	0,595	0,558	0,642
Y1.2	0,663	0,730	0,844	0,649
Y1.3	0,751	0,854	0,440	0,827
Y1.4	0,645	0,522	0,852	0,566
Y1.5	0,85	0,662	0,885	0,712

Y1.6	0,734	0,492	0,562	0,572
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Table 11 shows that some *loading factor* values for each indicator of each variable still have *the largest* loading factor value compared to the *loading* value when connected with other variables. This means that each latent variable has good *discriminant validity*. Therefore, each latent variable has met the good discriminant validity test.

Reliability Test

To find out the reality test by looking at *the value of composite reality* and *Cronbach's alpha* where a variable can be said to meet *the composite reliability* and *Cronbach's alpha* if it has a value of > 0.70 ²⁶.

Table 12.
Composite Reliability and Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability
X1(Convenience)	0,763	0,932
X2(Security)	0,841	0,951
X3 (Transparency)	0,929	0,906
X4 (Credibility)	0,754	0,923
Y1 (Crowdfunding)	0,819	0,950

Based on Table 12 above, it can be seen that the *composite reliability value* is above 0.70, and *Cronbach's alpha* is all research variables > 0.07 . The results show that all variables have met the requirements of *good composite reality* and *Cronbach's alpha*, so it can be concluded that all variables in this study have an appropriate level of realism.

R-Square Value

R Square is used to find out in a study how much an exogenous variable explains its endogenous variable.

Table 13

²⁶ Samindjaya et al., "Journal of Islamic Thought and Civilization (JITC)."

R Square	
Variable	R Square
Y1 (Crowdfunding)	0,717

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Structural Model Evaluation Rules (Inner Model) that R-square R-square results of 0.67, 0.33, and 0.19 for endogenous latent variables in the structural model indicate that the model is "good", "moderate", and "weak". Table 13 shows that the responses can be explained by the variables of convenience, security, transparency, and credibility by 72%, and other variables explain the remaining 28%. An R Square value of 0.717 indicates that the model "

Uji Hypothesis

T-Statistics *values* and *P-Values* values in the *Coefficient section*. The hypothesis in a study is acceptable if the *P-value* value < 0.05 ²⁷.

Table 14
hypothesis test

Variable	Original Sample (O)	T Statistics (O/Stdev)	P Values
X1(Convenience) -> Y1 (Crowdfunding)	0,157	1,654	0,004
X2(Security) -> Y1 (Crowdfunding)	0,375	2,770	0,005
X3 (Transparency) -> Y1 (Crowdfunding)	0,441	2,427	0,002
X4 (Credibility) -> Y1 (Crowdfunding)	0,239	3,564	0,007

Based on the rule, the bootstrapping procedure can obtain this significant value. The estimated value for the path coefficient in the structural model must be considerable (t statistical $>$ t table and p values $<$ 0.05).

The analysis indicates that convenience (X1) has a significant and positive relationship with the decision to pay Zakat through crowdfunding platforms,

²⁷ Muhammad Fathoni Yasin, Nur Aini, and Ratna Yulika Go, "Maximizing the Collection and Distribution of Zakat and Infaq (a Case Study on Laz Zakat Sukses)," *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)* 10, no. 1 (2024): 47–66, <https://doi.org/10.20473/jebis.v10i1.49973>.

supported by a T-statistic of 1.654 and a p-value of 0.004. Similarly, security (X2) shows a stronger positive effect, with a T-statistic of 2.770 and a p-value of 0.005, indicating its crucial role in influencing users' decisions. Transparency (X3) also significantly impacts the decision, as reflected by a T-statistic of 2.427 and a p-value of 0.002. Lastly, credibility (X4) demonstrates a significant positive effect as well, with the highest T-statistic of 3.564 and a p-value of 0.007. Overall, these findings confirm that all four factors, convenience, security, transparency, and credibility, significantly contribute to the decision to use Zakat crowdfunding platforms.

Factors Influencing Zakat Payment Decisions on Crowdfunding Platforms

The findings of this study provide significant insights into the factors influencing the decision to pay zakat through crowdfunding platforms. Firstly, the convenience variable (X1) was found to have a positive and significant effect on the decision to use the platform. This aligns with Nangin et al, who also identified convenience as a critical factor in encouraging the people of Bandung to distribute zakat via Tokopedia. Both studies highlight that ease of access and user-friendly digital interfaces increase users' willingness to engage with online zakat payments. However, this study goes further by identifying that the specific indicator of transaction speed within convenience showed the strongest effect, suggesting that users highly value swift and effortless payment processes.

Secondly, security (X2) emerged as a significant predictor, consistent with the findings of Anitasari, which emphasized the importance of secure online transaction environments in the adoption of digital platforms. While previous research generally focused on user trust in the platform as a whole, this study specifies that the perception of data protection and privacy safeguards are paramount indicators influencing security concerns. This finding contributes new evidence by pinpointing which aspects of security users prioritize when deciding to pay zakat online.

Thirdly, transparency (X3) also had a positive and significant influence, supporting Ihsan's results that linked transparency to increased trust in zakat management organizations (LAZ). The current study adds nuance by revealing that transparency in fund allocation and reporting was the most influential transparency indicator. This highlights users' growing awareness and demand for accountability in digital zakat platforms, underscoring transparency as a key trust-building mechanism in this context.

Lastly, credibility (X4) showed a strong positive impact, resonating with Nurkasih's findings on the role of trust in online zakat platform usage. This study extends prior work by identifying that the credibility of platform operators,

evidenced through verified endorsements and consistent performance, strongly affects users' decisions. This suggests that beyond general trust, specific elements of credibility, such as third-party certifications, play a crucial role in attracting and retaining users.

Overall, this study contributes novel insights by dissecting the influence of each variable into distinct indicators, offering a more granular understanding of how convenience, security, transparency, and credibility shape the behavior of zakat payers in digital crowdfunding platforms. These findings not only confirm prior research but also expand the theoretical framework by emphasizing particular user concerns and expectations that digital zakat platforms must address to increase adoption.

Conclusion

The results of the study reveal that the Ease variable (X1) has a positive and significant effect on payment decision-making in crowdfunding (Y). This suggests that the simpler and more user-friendly the payment process is perceived to be, the more likely participants are to decide to make payments on crowdfunding platforms. Similarly, the Security variable (X2) also exerts a positive and significant influence on payment decisions. A heightened perception of security increases users' confidence and comfort in completing transactions, which in turn encourages them to proceed with payments. Additionally, the Credibility variable (X4) positively and significantly affects payment decisions, highlighting the crucial role of platform trustworthiness in shaping user behavior and fostering payment commitment.

In contrast, the Transaction variable (X3) demonstrates a positive but statistically insignificant effect on payment decision-making in crowdfunding. Although aspects related to transaction procedures, such as payment flexibility or processing efficiency, show a favorable influence, this effect is not strong enough to be deemed significant within the context of this study. Overall, these findings emphasize the importance of ease of use, security, and credibility as key determinants in driving payment decisions on crowdfunding platforms, while suggesting that improvements in transactional features may further enhance user engagement and payment behavior.

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