

## Conceptual Model of Digital Payments from the SOR Perspective at Dompot Dhuafa Central Kalimantan: a Stimulus-Organism-Response Approach

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**Abstract:** Low participation in zakat payment and the persistence of conventional payment habits remain important challenges for zakat institutions, even as digital transactions become increasingly common in Indonesian society. In response to this development, Dompot Dhuafa Kalimantan Tengah has adopted digital payment channels to facilitate zakat and donation payments. This study examines how digital payment features shape zakat payment decisions through the Stimulus–Organism–Response (SOR) framework. The study employed a qualitative case-study approach. Data were collected through in-depth interviews with institutional managers and users of digital payment services, supported by field observations and institutional documentation. Data were analyzed through data reduction, data display, and conclusion drawing. The findings show that digital payment features function as external stimuli by increasing transaction convenience, speed, accessibility, and flexibility. These stimuli are processed through users' perceptions of ease, usefulness, security, trust in the institution, and religious assurance. At the response stage, these evaluations are reflected in the decision to pay zakat through digital channels, repeated use, and selective channel preferences. Internal documentation cited in this study also indicates that 205 donors used digital payment channels in 2025. Nevertheless, digital payment features are not the sole determinant of zakat payment decisions; institutional trust, spiritual motivation, prior experience, and digital literacy remain central factors. The study concludes that digital payment features primarily facilitate and reinforce zakat payment decisions rather than independently generate them.

**Keywords:** digital payment; stimulus organism response; zakat; Dompot Dhuafa

## Introduction

The rapid expansion of digital transactions has created new opportunities for zakat institutions to strengthen collection systems through non-cash payment channels. (Rahman, 2021) In Indonesia, the growth of QRIS, mobile banking, and other digital payment instruments indicates that cashless transactions are no longer limited to commercial activities, but increasingly extend to social and religious payments. For zakat institutions, this development offers a strategic opportunity to improve access, efficiency, and fundraising reach.<sup>1</sup> Bank Indonesia reported that until May 2025, digital payment transactions continued to show strong growth, particularly in electronic money and QRIS instruments. QRIS transactions were recorded at 6.05 billion transactions with a value of IDR 579 trillion, a significant increase compared to the same period last year. This achievement reflects that QRIS has become a mainstream payment instrument in community economic activities, both for consumption, MSMEs, and social and religious payments.<sup>2</sup>

In addition to QRIS, server- and chip-based electronic money transactions are also showing an upward trend in line with the massive use of mobile banking and digital payment applications. Bank Indonesia emphasizes that the growth of digital payments in 2025 will be supported by the expansion of merchant acceptance, increased digital financial literacy, and consistent policies for inclusive and interoperable payment systems. With this trend, digital payments are no longer complementary, but have become the foundation of the national payment system.<sup>3</sup> In line with this, the Financial Services Authority noted that throughout the first quarter of 2025, transactions through digital banking services continued to increase, driven by the integration of payment features in mobile banking applications, including donations and social payments. This condition opens up strategic opportunities for zakat institutions to expand their digital-based collection channels in a sustainable manner.<sup>4</sup> This condition confirms that digital payments have become an integral part of the modern society's

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<sup>1</sup> Muhammad Fadilah Ramadhan Et Al., "Transformasi Infak Masjid Di Era Society 5.0: Integrasi Teknologi QRIS Dan Uang Tunai Di Masjid Nur Mastiyah," *Inspirasi: Jurnal Pengabdian Masyarakat* 1, No. 3 (2024): 286–95.

<sup>2</sup> Bank Indonesia, "FEKDI X IFSE 2025: Digitalisasi Ekonomi Keuangan Kunci Pertumbuhan Ekonomi Masa Depan," Bank Indonesia, Jakarta: Bank Indonesia, Oktober 2025, [https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp\\_2725725.aspx?utm\\_source=chatgpt.com](https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_2725725.aspx?utm_source=chatgpt.com).

<sup>3</sup> Bank Indonesia, "QRIS Jelajah Indonesia 2025 Dorong Digitalisasi Dengan Wisata Budaya," Bank Indonesia, August 4, 2025, [https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp\\_2717025.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_2717025.aspx).

<sup>4</sup> Otoritas Jasa Keuangan, "Booklet Perbankan Indonesia 2025," Otoritas Jasa Keuangan, September 4, 2025, [https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/booklet-perbankan-indonesia/pages/booklet-perbankan-indonesia-2025.aspx?utm\\_source=chatgpt.com](https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/booklet-perbankan-indonesia/pages/booklet-perbankan-indonesia-2025.aspx?utm_source=chatgpt.com).

transaction system and are no longer limited to the commercial sector alone, but also extend to the social and religious spheres.<sup>5</sup>

At the institutional level, Dompot Dhuafa Kalimantan Tengah has adopted digital payment channels, particularly QRIS and mobile banking, to facilitate zakat and donation payments. These channels are supported by communication through social media, printed information, and WhatsApp broadcasts intended to simplify payment procedures and increase donor access. However, the availability of digital payment facilities does not automatically translate into uniform adoption. Field findings in this study show that some muzaki still differentiate between payment channels according to transaction size, familiarity, perceived security, and prior habit. This condition suggests that the central issue is not merely the presence of digital payment technology, but how that technology is interpreted by users and how it shapes their actual payment decisions. The case of Dompot Dhuafa Kalimantan Tengah is therefore important because it allows digital zakat payment to be examined not only as a technical innovation, but also as a behavioral and institutional process.<sup>6</sup>

Although digital payment infrastructure, including features in m-banking and QRIS, has provided optimal convenience, the phenomenon in the field shows that public enthusiasm for digital zakat payments has not yet fully reflected its maximum potential. (Marzuki & Indriyani, 2024) The existence of digital features, which are external stimuli, does not automatically guarantee an increase in zakat behavior. This indicates a deep dissonance that must be investigated.<sup>7</sup> This dissonance stems from various internal inhibiting factors (muzaki). Reluctance to use digital zakat services is due to low technological literacy, concerns about the validity of digital zakat from a sharia perspective, and issues of security and personal data privacy. This situation shows that technological convenience does not always correlate with adoption rates, as it is largely determined by users' perceptions of trust and digital readiness.<sup>8</sup>

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<sup>5</sup> Zulkifli, Arif Mubarak, And Faris Rafi Asshiddik Ravieq, "STRATEGI FUNDRAISING ZAKAT PADA LAZ NURUL FIKRI KALIMANTAN TENGAH," *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah* 4, No. 1 (June 2022): 54–66, <https://doi.org/10.52490/Attijarah.V4i1.431>.

<sup>6</sup> Abdul Syahid Et Al., "Pendayagunaan Zakat Produktif Dalam Pemberdayaan Ekonomi Masyarakat Miskin Melalui Dompot Dhuafa Kalteng," *JISFIM: Journal Of Islamic Social Finance Management* 4, No. 2 (2023): 193–203.

<sup>7</sup> Onesa Lestari, Desi Isnaini, And Yenti Sumarni, "STRATEGI FUNDRAISING DANA ZAKAT MELALUI SOSIALISASI DAN EDUKASI BERBASIS DIGITAL QRIS (STUDI BAZNAS PROVINSI BENGKULU)," *Journal Of Business* 6, No. 2 (2025): 662–76, <https://doi.org/10.31539/Budgeting.V6i2.14449>.

<sup>8</sup> Mohammad Noor Sayuti, Hasnita, And Fitriatul Munfaridah, "ZIS Payment Interest On LAZ Nurul Fikri In Palangka Raya: The Impact Of Digital Wallet Service Features," *Proceeding Of International Conference On Islamic Philanthropy* 1 (July 2023): 182–90, <https://doi.org/10.24090/Icip.V1i1.451>.

Therefore, the success of philanthropy digitization does not only depend on the intensity of branding on social media or the completeness of features, but also on the extent to which the doubts and internal perceptions of muzaki can be overcome. This requires an in-depth review of studies that discuss this issue.

The development of zakat digitalization has attracted the attention of researchers, especially regarding the use of online payments to facilitate muzakki. A study of the effect of online payments on interest in giving zakat shows that online payments have a significant effect on interest in giving zakat in the city of Bogor, although their contribution is relatively low at 21.3 percent, indicating that there are other factors beyond the technical aspects of payment that influence the decisions of muzakki. In line with these findings, <sup>9</sup> found that online zakat payments increase the ease and speed of transactions, but have not had an optimal impact on muzakki participation because they are still influenced by factors such as trust in institutions and perceptions of digital system security.

Another normative study was conducted by <sup>10</sup> emphasizes that online non-cash zakat payments are valid as long as they fulfill the pillars and requirements of zakat and are carried out through official amil institutions. However, this study also notes that some people have doubts because the practice of digital zakat was not explicitly found in classical Islam, so sharia legitimacy remains an important factor in shaping attitudes towards digital zakat. From a sociological perspective, research <sup>11</sup> shows that although urban Muslim communities have a fairly good awareness of digital zakat, its adoption is still hampered by the habit of giving zakat directly, limited digital literacy, and doubts about the transparency of fund management. These findings confirm that the transformation of digital zakat is not only determined by technological aspects, but also by the internal responses of individuals as service users.

Meanwhile, <sup>12</sup> Researchers studying Dompot Dhuafa's online zakat application found that digital payment systems contribute to the growth of zakat collection. However, this study focused more on institutional growth and did not examine in depth how digital payment features psychologically influence the decisions and interest of muzakki (those who pay zakat). Thus, the relationship between payment technology and individual responses has not yet been

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<sup>9</sup> Siti Aisa, Fauzi Arif Lubis, And Juliana Nasution, "Analisis Efektivitas Pembayaran Zakat Online Pada Lembaga Dompot Dhuafa Waspada Kota Medan," *Economic Reviews Journal* 2, No. 2 (March 2023): 206–13, <https://doi.org/10.56709/Mrj.V2i2.92>.

<sup>10</sup> Haliza Nur Madhani Et Al., "Pembayaran Zakat Non-Tunai Secara Online Dalam Perspektif Hukum Islam," *Hidayah : Cendekia Pendidikan Islam Dan Hukum Syariah* 2, No. 2 (May 2025): 61–74, <https://doi.org/10.61132/Hidayah.V2i2.893>.

<sup>11</sup> Ariyadi Ariyadi, Sanawiah Sanawiah, And Salsabila Hady Ningsih, "Zakat & Transformasi Digital: Upaya Membangkitkan Kesadaran Masyarakat Muslim Perkotaan," *YASIN* 5, No. 2 (March 2025): 1490–505, <https://doi.org/10.58578/Yasin.V5i2.5252>.

<sup>12</sup> Hidayat And Mukhlisin, "Analisis Pertumbuhan Zakat Pada Aplikasi Zakat Online Dompot Dhuafa."

comprehensively explained. Previous studies generally discuss digital zakat payment in terms of convenience, trust, institutional effectiveness, or intention. However, fewer studies explain how digital payment features are processed by actual users within a specific institutional setting. This leaves an analytical gap between the availability of technological features and the observable decision to use particular payment channels in the practice of zakat payment.

To address this gap, the present study applies the Stimulus–Organism–Response (SOR) framework to examine the use of digital payment features at Dompot Dhuafa Kalimantan Tengah. In this study, digital payment features are positioned as stimuli; users' perceptions of ease, usefulness, trust, security, emotional comfort, and religious assurance are treated as organismic processes; and the resulting response is reflected in zakat payment decisions, channel preferences, repeated use, and donor consistency. Using the SOR framework, this study aims to comprehensively examine the implementation of digital payment features at Dompot Dhuafa Kalimantan Tengah. Broadly speaking, the results of this study will be divided into two main sections: First, Discussin of the Institutional Context and the Use of Digital Payment at Dompot Dhuafa Kalimantan Tengah, and Second, Analysis of the Digital Payment Features and Zakat Payment Decisions: An SOR Based Interpretation.

Accordingly, this study aims to analyze how digital payment features are implemented at Dompot Dhuafa Kalimantan Tengah and how these features influence users' internal evaluations and zakat payment decisions. The study is expected to contribute theoretically to the literature on zakat digitization and practically to institutional strategies for improving digital payment adoption. Qualitative data collection will provide a rich understanding of the cognitive processes that determine this behavior. The findings of this study are expected to make a dual contribution: theoretically, enriching the literature on zakat digitization with the SOR model; and practically, providing in-depth insights that can serve as an important reference for Dompot Dhuafa's management. The resulting managerial implications will focus on designing a digitization strategy that not only relies on providing features, but also on building trust and increasing muzaki literacy, in order to optimize the potential for zakat collection in the digital era.

## **Methods**

This study employed a qualitative case-study design to examine the use of digital payment features at Dompot Dhuafa Kalimantan Tengah through the Stimulus–Organism–Response (SOR) framework. A qualitative approach was selected because the study seeks to understand how users interpret digital

payment facilities, how these interpretations are shaped by institutional context, and how they are translated into zakat payment decisions.<sup>13</sup>

Data were collected from three sources. First, in-depth interviews were conducted with institutional actors responsible for managing digital payment services and with muzaki who had used digital payment channels.<sup>14</sup> Second, field observation focused on the implementation of digital payment services and the communication media used by the institution, including QRIS-based payments, bank transfer facilities, posters, leaflets, and WhatsApp broadcast messages. Third, documentary data were obtained from institutional records and internal reports related to digital payment use and donor participation.<sup>15</sup> The data were analyzed using an interactive model consisting of data reduction, data display, and conclusion drawing through thematic interpretation. Triangulation across interviews, observation, and documentation was employed to strengthen the credibility of the findings.<sup>16</sup> Through this design, the study does not seek to measure causal effects statistically; rather, it explains how digital payment features are experienced, interpreted, and enacted in actual zakat payment practices.<sup>17</sup>

## RESULTS AND DISCUSSION

### Stimulus Organism Response (SOR)

As a development of the classical Stimulus-Response (S-R) theory, with the addition of the role of the organism as an internal factor that bridges the stimulus and response. This theory asserts that human behavior is not solely triggered by external stimuli, but also has an impact on the process of interpretation, evaluation, and psychological experience of the individual. Thus, SOR provides a more holistic understanding of how a person responds to certain stimuli.<sup>18</sup> Within the SOR framework, stimuli are defined as external stimuli that can take the form of information, experiences, or technological features. These stimuli are perceived and processed by individuals, meaning that not everyone

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<sup>13</sup> Rahmadi Rahmadi, *Pengantar Metodologi Penelitian* (Banjarmasin: Antasari Press, 2011).

<sup>14</sup> I. Wayan Suwendra, *METODOLOGI PENELITIAN KUALITATIF Dalam Ilmu Sosial, Pendidikan, Kebudayaan, Dan Keagamaan* (Bali: NILACAKRA, 2018).

<sup>15</sup> Fenti Hikmawati, *Metodologi Penelitian* (Depok: Rajawali Pers, 2020).

<sup>16</sup> Matthew B Et Al., *Qualitative Data Analysis: A Methods Sourcebook*, 3rd Ed. (Thousand Oaks: SAGE Publications, 2014).

<sup>17</sup> John W. Creswell, *Research Design: Qualitative, Quantitative, And Mixed Methods Approaches* (India: SAGE Publications, 2009).

<sup>18</sup> Antonius Widi Hardianto, "ANALISIS STIMULUS-ORGANISM-RESPONSE MODEL PADA 'DOVE CAMPAIGN FOR REAL BEAUTY' 2004 – 2017," *Jurnal Ilmu Komunikasi* 11, No. 1 (2019): 65–79.

responds to them in the same way. Differences in background, values, and beliefs will influence how each person interprets stimuli.<sup>19</sup>

The second component, organism, encompasses the internal processes of individuals, consisting of cognitive, affective, and conative aspects. The cognitive aspect includes knowledge and understanding, the affective aspect relates to emotions and feelings of security or trust, while the conative aspect reflects intentions and readiness to act. Organism is key in determining whether a stimulus is received positively or instead causes doubt.<sup>20</sup> Within the SOR framework, response refers to the behavioral outcome that emerges after a stimulus has been interpreted through cognitive and affective processes. In the context of digital zakat, this response is more appropriately reflected in actual payment decisions than in psychological inclination alone. The response may therefore take the form of accepting digital payment channels, preferring one channel over another, repeating transactions, or maintaining payment consistency over time.<sup>21</sup>

Accordingly, the SOR model is highly relevant to the study of digital zakat payment. Features such as convenience, speed, accessibility, transparency, and institutional digital information function as stimuli. These stimuli are then processed through perceptions of usefulness, trust, comfort, security, and religious appropriateness at the organism stage. The resulting response is reflected in the decision to use digital channels, selective channel preference, repeated payment behavior, and donor continuity. This framework helps explain why the same digital features may produce different outcomes among muzaki, depending on their prior experience, digital literacy, and trust in the institution.<sup>22</sup>

### **Zakat Payment Decisions in Digital Settings**

Decision-making in zakat payment refers to the process through which muzaki determine whether zakat will be paid, when it will be paid, and which channel will be used. In digital settings, this decision is influenced by several interrelated factors, including perceived ease of use, perceived usefulness,

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<sup>19</sup> Jondry Adrin Hetharie, Ananda Sabil Hussein, And Astrid Puspaningrum, *SOR (Stimulus-Organism-Response) Model Application In Observing The Influence Of Impulsive Buying On Consumer "S Post-Purchase Regret*, 8, No. 11 (2019): 2829–41.

<sup>20</sup> Cantika Sari Siregar And Romi Ilham, "Stimulus-Organism-Response (S-O-R) Model: Observing Purchase Intention Of Social Commerce Consumers In Indonesia," *International Journal Of Humanities, Social Sciences And Management* 2, No. 5 (2022): 523–36, <https://doi.org/10.30605/ijhssm.v2i5.523-536>.

<sup>21</sup> H. Prasetyo And A. Kurniawan, "Adoption Of Financial Technology In Zakat Payment: A Stimulus-Organism-Response (SOR) Approach," *International Journal Of Islamic Economics And Finance (IJIEF)* 5, No. 1 (2022): 77–94.

<sup>22</sup> Rosdiana Et Al., *PENERAPAN STRATEGI PERUBAHAN PERILAKU* (Sumatera Barat: GET PRESS INDONESIA, 2023).

institutional trust, perceived security, digital literacy, and confidence that the payment mechanism remains consistent with religious principles.

Unlike the concept of interest, which may indicate only a psychological inclination, the concept of decision is more closely related to observable action.<sup>23</sup> This distinction is especially important in the present study because the analysis focuses on actual users of digital payment services rather than on potential donors who may express willingness without making payment. For this reason, the response dimension in this study is interpreted primarily as digital zakat payment decisions and post-decision behavior, such as repeated use and channel preference.

Previous studies indicate that digital convenience alone does not guarantee adoption. Factors such as habitual preference for direct payment, concerns about data security, limited digital literacy, and doubts regarding institutional accountability remain significant barriers. These findings suggest that zakat payment decisions cannot be explained solely by technological features but must be understood within a broader context that includes institutional credibility and social trust. This condition reflects a gap between intention and actual behavior, which highlights the need for strategies focused on education, trust-building, and user experience improvement.

From a broader perspective, decision-making in zakat is also influenced by structural and normative factors. Religious understanding, social norms, and regulatory frameworks contribute to shaping how muzaki perceive digital zakat systems<sup>24</sup>. This implies that digital payment adoption is not merely a technical issue but also a socio-religious process that requires alignment between technology and Islamic values. In this context, legitimacy and compliance with sharia principles become essential considerations in decision-making.

Within the SOR framework, digital payment features function as stimuli that trigger evaluation processes within the organism, which then produce responses in the form of payment decisions.<sup>25</sup> However, this study emphasizes that the response is not limited to interest but extends to actual decision-making behavior. This shift is important to avoid conceptual overlap and to ensure analytical clarity between psychological inclination and real action. Therefore, zakat payment decisions in digital settings should be understood as the result of

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<sup>23</sup> Kotler P And Keller K. L, *Marketing Management*, 15th Ed. (Harlow, England: Pearson Education Limited, 2016).

<sup>24</sup> Slamet Budi Hariyanto, Agus Eko Sujianto, And Binti Nur Asiyah, "Pengaruh Digital Payment, Religiositas, Dan Literasi Zakat Terhadap Keputusan Membayar Zakat Dengan Kualitas Layanan Sebagai Intervening," *Jurnal Ekonomi, Manajemen Pariwisata Dan Perhotelan* 4, No. 3 (July 2025): 174–204, <https://doi.org/10.55606/jempper.v4i3.5002>.

<sup>25</sup> Zis M And Fitriani S, "Analyzing Gen Z's Interest In Paying Zakat On Digital Platforms: Evidence From Indonesia," *Journal Of Social And Environmental Research* 4, No. 2 (2023): 101–15.

dynamic interactions between technological attributes, institutional trust, user readiness, and socio-religious context.

### **Institutional Context and the Use of Digital Payment at Dompot Dhuafa Central Kalimantan**

Dompot Dhuafa Kalimantan Tengah has systematically integrated digital payment channels into its zakat and donation collection system as part of an institutional adaptation to ongoing digital transformation. This integration includes QR-based payment systems and bank transfer facilities, supported by structured communication strategies through posters, leaflets, social media platforms, and WhatsApp broadcast messages. Within this institutional setting, digital payment is not positioned merely as a technical feature, but as part of a broader organizational effort to simplify procedures, expand access, and facilitate interaction between the institution and muzaki.

This institutional approach highlights that the effectiveness of digital payment is closely related to how it is embedded within communication and service systems. The findings indicate that clarity of information plays a significant role in shaping user engagement. As indicated by informants, the information regarding digital payment is “clear enough because it is accompanied by guidance in the media used,” suggesting that institutional communication reduces uncertainty and supports user readiness. In this sense, digital payment operates as part of an integrated service ecosystem rather than as a standalone technological tool.

Within this context, digital payment primarily functions as an enabler that supports existing zakat practices. The study shows that the availability of digital channels facilitates muzaki in fulfilling their obligations without requiring physical presence or cash transactions. As conveyed by informants, some muzaki feel more comfortable because payments can be made “from home or during spare time with a short and simple process.” This reflects how institutional facilitation reduces practical constraints, making zakat more accessible and adaptable to daily routines.

The institutional use of digital payment also contributes to shaping user experience. Muzaki perceive the process as efficient and manageable, which supports continuity in zakat practices. Informants explain that the use of digital payment makes the process feel “faster and less complicated,” indicating that institutional design of payment systems can influence how zakat is integrated into everyday behavior, particularly in terms of frequency and consistency.

Trust plays a crucial role in connecting institutional context with user behavior. The findings reveal that muzaki place greater trust in the institution than in the technology itself. Informants state that they feel “safe, God willing, because this is a trustworthy institution,” emphasizing the importance of

institutional credibility. This trust is strengthened through transparency practices, such as providing transaction confirmations and periodic reports. Informants further note that “regular reports make the distribution of funds clear,” which reduces perceived uncertainty and reinforces confidence.

However, trust is not automatically established and requires continuous institutional effort. Some muzaki initially expressed concerns regarding digital transactions. As stated by informants, there were “initial doubts related to trust in online transactions,” reflecting perceived risks associated with digital systems. These concerns gradually decreased as the institution consistently demonstrated accountability. This indicates that institutional credibility functions as a necessary condition for the effective use of digital payment.

In addition to trust, perceived usefulness also emerges within the institutional context. Muzaki recognize that digital payment allows zakat to be performed more flexibly. Informants explain that zakat can be carried out “from anywhere without having to come to the office,” highlighting the role of digital systems in overcoming spatial and temporal limitations. This flexibility aligns with the needs of modern society, where efficiency and accessibility are highly valued.

The institutional context also shapes emotional connections between muzaki and the organization. The findings show that some muzaki have prior experiences with Dompot Dhuafa, such as being beneficiaries of its programs. Informants indicate that such experiences create “emotional attachment to the institution,” which strengthens engagement and supports continued participation. In this case, digital payment serves as a medium that facilitates interaction within an already established relational framework.

Despite these advantages, the use of digital payment remains selective. Different channels are preferred based on transaction context. Informants explain that QR-based payments are more frequently used because they are “practical for small donations,” while bank transfers are preferred for larger amounts due to “security considerations and habitual preferences.” This indicates that institutional digitalization does not fully replace conventional methods, but rather complements them within a hybrid system.

Institutional data further support this pattern. Internal records show that 205 donors used digital payment channels in 2025. Although this number does not represent the majority of users, it demonstrates that digital payment has become an important component of the institution’s operational system. This adoption is also reflected in behavioral consistency. Informants note that some muzaki “initially donated occasionally but later became regular donors because they felt a good relationship with the institution.” This suggests that institutional engagement plays a role in sustaining participation over time.

However, a gap remains between institutional efforts and actual adoption. Despite the availability of systems and active promotion, not all

muzaki utilize digital payment channels. This gap is influenced by factors such as digital literacy and habitual preferences. Informants explain that “some people are still not familiar with digital transactions,” which limits broader adoption. This finding indicates that institutional strategies need to address user readiness in addition to technological provision.

Furthermore, the study confirms that zakat practices are fundamentally driven by religious values rather than technological availability. Informants state that although digital payment provides convenience, “muzaki will still pay zakat even without digital systems.” This highlights that digital payment functions as a supporting mechanism rather than a primary determinant of behavior.

The social dimension also affects the institutional effectiveness of digital payment. The dissemination of digital zakat practices through social networks remains limited. Informants indicate that encouraging others is still constrained because “people are not yet accustomed to digital systems.” This suggests that institutional outreach must extend beyond individual facilitation to broader community education.

To maintain coherence with the previous SOR-based discussion, this section emphasizes the institutional environment in which digital payment is implemented, rather than the internal psychological processes of users. While the SOR framework explains how individuals interpret and respond to stimuli, the present discussion highlights how institutional structures, communication strategies, and service design shape the conditions that enable such processes to occur.

In conclusion, the use of digital payment at Dompot Dhuafa Kalimantan Tengah reflects a structured institutional effort that integrates technology with communication, trust-building, and user facilitation. Digital payment enhances accessibility and efficiency, but its effectiveness depends on institutional credibility, user readiness, and alignment with social and religious contexts. Therefore, digitalization should be understood as part of a broader institutional ecosystem that supports, rather than replaces, the fundamental values underlying zakat practices.

**Tabel 1.1**  
 Table Description

| YEAR | TOTAL RECEIPT (IDR) | ANNUAL TREND  |
|------|---------------------|---|
| 2020 | 513.500.280         | Early institutional period; interpretation should consider the COVID-19 context |
| 2021 | 307.018.086         | Decline from the previous year  |

|             |               |                                      |
|-------------|---------------|--------------------------------------|
| <b>2022</b> | 742.157.598   | Strong recovery and expansion        |
| <b>2023</b> | 886.050.965   | Continued increase                   |
| <b>2024</b> | 1.088.966.840 | Sustained growth                     |
| <b>2025</b> | 1.509.695.679 | Highest value in the observed period |

*The 2020-2021 figures should be interpreted cautiously because they were recorded during the COVID-19 period and during the relatively early phase of institutional development in Palangka Raya*

### **Digital Payment Features and Zakat Payment Decisions: An SOR Based Interpretation**

The Stimulus–Organism–Response (SOR) framework provides a comprehensive analytical lens to interpret how digital payment features influence zakat payment decisions among muzaki at Dompét Dhuafa Kalimantan Tengah. Within this framework, stimulus refers to external triggers that attract attention, organism denotes the internal psychological processes that interpret and evaluate the stimulus, and response represents observable decisions and behaviors. In this study, digital payment features function as both technological and informational stimuli that are processed internally before resulting in actual zakat payment decisions. Field findings indicate that these components are interconnected, although their relationships are not always linear due to various mediating factors.

At the stimulus (S) level, digital payment features—such as QR-based payments, mobile banking transfers, and real-time confirmations—act as external enablers that simplify zakat transactions. These features offer speed, practicality, and flexibility, aligning with the shift toward a cashless society. As indicated by informants, digital payment “makes it easier for muzaki to distribute their zakat,” particularly because transactions can be conducted without carrying cash or visiting the institution directly. This reflects how digital payment reduces both physical and procedural barriers, making zakat more accessible.

Furthermore, digital payment operates within broader socio-economic changes. As expressed by an informant, “even small traders refuse cash because they do not have change... young people rarely carry cash,” indicating that non-cash transactions have become normalized across different segments of society. This condition strengthens digital payment as a relevant stimulus in everyday life. The effectiveness of this stimulus is further reinforced by institutional communication. Informants explained that Dompét Dhuafa provides information through posters, leaflets, and WhatsApp broadcasts that are “clear enough because they already include instructions.” This demonstrates that clarity of information enhances user readiness in processing technological stimuli. Within the SOR framework, such informational support reduces ambiguity and increases the likelihood of positive engagement.

At the organism (O) stage, digital payment stimuli are processed through cognitive and affective evaluations influenced by personal experience, digital literacy, perceived risk, and religious values. One dominant cognitive response is perceived ease of use. As conveyed by informants, digital payment is considered practical because users can “simply scan the barcode and the payment is instantly completed” and it is perceived as “faster and easier.” This ease reduces cognitive burden and simplifies decision-making, transforming zakat into an activity that can be performed spontaneously rather than requiring deliberate planning.

Another crucial factor is trust. Findings reveal that although digital systems offer technical security, primary trust is directed toward the zakat institution. Informants stated that transactions feel “safe, God willing, because this is a trustworthy institution.” However, initial doubts were also present. As noted by informants, there were “initial concerns about trusting online transactions,” reflecting perceived risks associated with digital systems. These concerns gradually diminished as the institution provided transparency through transaction confirmations and regular reporting. Informants highlighted that “there are regular reports sent, so it is not just left without accountability.” Within the SOR framework, this indicates that technological stimuli must be supported by social stimuli—such as transparency and accountability—to be positively processed.

Perceived usefulness also plays a significant role in shaping internal evaluations. Informants explained that digital payment allows zakat to be performed “from anywhere without needing to visit the office” and “without having to manually input bank account numbers.” These advantages enhance efficiency and reinforce the practicality of digital payment in modern life. Importantly, such benefits do not replace religious motivations but facilitate their execution, strengthening the link between intention and action.

Emotional and experiential factors further influence the organism stage. Informants noted that some muzaki feel a strong connection to the institution because they “have previously been beneficiaries.” This emotional attachment fosters loyalty and strengthens positive perceptions. From an SOR perspective, past experiences shape cognitive and affective frameworks, making individuals more receptive to digital payment stimuli. In this context, digital payment becomes more than a transactional tool; it serves as a medium that supports relational engagement.

At the response (R) stage, internal processing translates into observable zakat payment decisions and behaviors. Unlike interest, which reflects psychological inclination, decision refers to concrete action. Informants indicated that digital payment “increases the willingness to pay zakat because it is faster,” suggesting that convenience reduces delays between intention and action. This

demonstrates that when ease and trust are established, digital payment can directly influence behavioral outcomes.

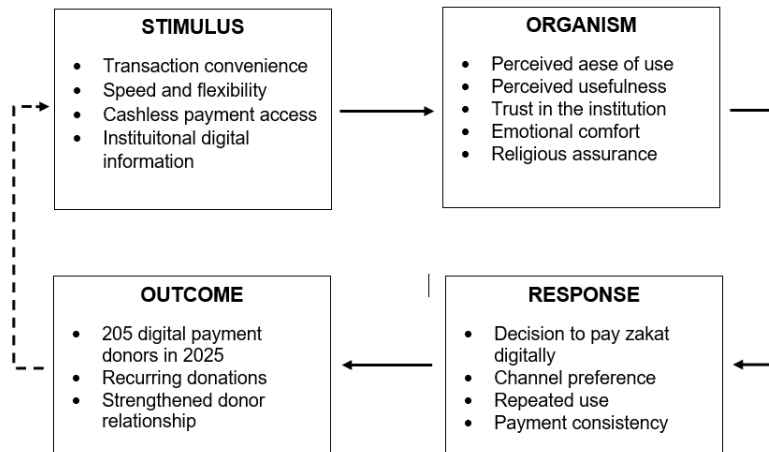
In addition, responses are reflected in consistency and loyalty. Informants reported that some muzaki “initially donated occasionally but later became regular donors because they felt a strong connection with the institution.” This finding indicates that digital payment can support sustained engagement when combined with effective communication and relational trust. Thus, responses extend beyond single transactions toward long-term behavioral patterns.

However, responses to digital payment are selective and context-dependent. Informants explained that digital payment is preferred for small donations because it is “more practical, just scan,” while for larger transactions, bank transfers are preferred due to “transaction fees and security considerations.” This suggests that decision-making varies based on perceived cost-benefit factors and habitual behavior. Additionally, the spread of digital payment usage remains limited. Informants noted that adoption is constrained because “some people are still not familiar with digital transactions,” highlighting the role of digital literacy in shaping behavioral responses.

Overall, the SOR-based analysis shows that digital payment features influence zakat payment decisions through the interaction of technological and informational stimuli, which are processed through perceptions of ease, usefulness, trust, and emotional attachment, ultimately resulting in decisions, consistency, and channel preferences. However, the study also identifies a gap between institutional promotion and actual adoption. This indicates that technological availability alone is insufficient to drive behavioral change.

Therefore, the effectiveness of digital payment in zakat management depends on the integration of technological innovation with trust-building, digital literacy improvement, and adaptive communication strategies. Digital payment should be understood not as a sole determinant but as a reinforcing mechanism within a broader system of psychological, social, and religious factors. In conclusion, the SOR framework confirms that zakat payment decisions in digital contexts emerge from dynamic interactions between external stimuli and internal processes, resulting in selective yet meaningful behavioral transformations among muzaki.

**Figure 1**  
Conceptual Model of Digital Payment From the SOR Perspective



## CONCLUSION

Based on the findings, digital payment features at Dompot Dhuafa Kalimantan Tengah facilitate zakat payment decisions by increasing convenience, accessibility, speed, and transaction flexibility. Within the Stimulus–Organism–Response framework, these features operate as external stimuli that are evaluated through users’ perceptions of usefulness, trust, security, emotional comfort, and religious assurance.

The study shows that digital payment adoption is shaped not only by technological features, but also by institutional credibility and the spiritual motivation of muzaki. The response stage is reflected in actual payment decisions, selective channel preferences, repeated use, and donor consistency. Digital payment therefore functions primarily as a facilitator that helps translate existing religious intention into practical action, rather than as an independent determinant of zakat payment behavior.

These findings suggest that the success of zakat digitization depends on the integration of technology, transparent institutional communication, trust-building, and user literacy. For zakat institutions, strengthening digital infrastructure must therefore be accompanied by clear information, accountability, and sustained engagement with donors.

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