

# EFFECTIVENESS OF INDONESIAN ISLAMIC PHILANTHROPY E-PAYMENT: A NETNOGRAPHIC STUDY

## EFFECTIVENESS OF INDONESIAN ISLAMIC PHILANTHROPY E-PAYMENT: A NETNOGRAPHIC STUDY

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### Abstract

*The best achievement of zakat institutions in fulfilling their duties as an organization is strongly influenced by several strategies for utilizing the latest technology. Electronic payment (e-payment) plays an important role in accelerating any institutional transaction. As we all know, there are various electronic payment systems that facilitate online buying and selling transactions. This study aims to determine the effectiveness of zakat payment services through the Cinta Zakat application owned by the National Amil Zakat Agency (BAZNAS), this study uses a netnography method to analyze application user reviews through the Google Play store platform. Netnography is used to understand social interaction in the context of contemporary digital communication. The results of this study showed an analysis based on 69 user reviews of the Cinta Zakat application, including analysis of positive reviews, negative reviews, then comparison of reviews for effectiveness analysis. The percentage of 26.09% of positive reviews was shown by the aspect of ease of zakat payments through the application that users disclosed. Meanwhile, as many as 1.45% of the negative reviews were indicated by the aspects of login problems and OTP error codes. The paper is hoped to become one of the references in the field of information technology and measuring the performance of zakat workers institutions, through social media interactions.*

**Keywords:** effectiveness, e-payment, zakat, netnography.

### 1. INTRODUCTION

Large and dominant Muslim population does not guarantee the development of Islamic economy (Nurfalah & Rusydiana, 2019). In this regard, Islamic economy has several tools to overcome the existing problems. One of them is zakat, zakat is a very familiar word among Muslims. Zakat is a fundamental instrument in Islamic economics (Alam & Hidayati, 2020). Zakat is part of the pillars of Islam and is repeated 34 times in scholarly sources of Islamic economic studies, namely the Qur'an (Noor Athief & Thamrin, 2020). Indonesia is the country with the largest Muslim population in the world. Zakat funds are estimated to have significant role supporting socioeconomic goals of the nation (Alam, 2014).

In Indonesia, there is a non-profit organization that focuses on poverty alleviation, namely the National Amil Zakat Agency (BAZNAS), where BAZNAS is currently develops rapidly. BAZNAS has a great responsibility to manage the mandate of the government and society in managing zakat in Indonesia (Rijal, 2019) In modern times, in

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relation to obtaining the existence of zakat. The new strategy, namely the use of modern technology, greatly influences the institution in fulfilling its mission as an organization (Sa'adah & Hasanah, 2021). This statement is supported by government policies that focus on zakat and accelerate the improvement of zakat performance (Sari et al., 2021) Then there is the exchange of information and various payment methods that can transform traditional systems into online and electronic (Masrizal et al., 2022; Oktavendi & Mu'ammal, 2022).

An efficient and reliable electronic payment system enables faster payments, better tracking, transparent transactions, reduced time usage, reduced costs and increased trust between sellers and buyers (Amilahaq et al., 2021) The development and adoption of technology in electronic payment systems involves financial transactions, assimilated users, and technology-quality electronic payments tend to shape their own perceptions and expectations. Electronic payment systems are now commonly used, such as transactions through ATM machines, the use of credit or debit cards, through online banking and m-banking. Electronic payments themselves provide significant cost savings on paper-based payments (Yuniar & Kasri, 2020).

In line with the development of payment instruments, the volume and value of transactions through non-cash payment instruments in the form of paper, cards and other electronic forms from year to year also almost always show an increasing trend (Utami & Ekaputra, 2020). In Indonesia, there are a number of Amil Zakat institutions that have obtained permission from the Ministry of Religion (Ramadhan, 2022). This is done to make it easier for people, especially Indonesian Muslims, to be able to distribute their zakat easily. Uniquely, each zakat institution is under the Ministry of Religious Affairs (Widiastuti et al., 2020). The large number of Muslims and the huge potential of zakat in Indonesia, innovation in zakat payments is needed in order to support and optimize the collection of ZIS funds. Electronic zakat payment system is an alternative for zakat payer who cannot pay zakat manually (Nurhayati & Susanto, 2017). Cinta Zakat is an electronic zakat payment application (e-payment) owned by the National Amil Zakat Agency (BAZNAS) which was released in April 2022, and is a form of innovation in collecting zakat funds in Indonesia (Akbarizan et al., 2018; Sa'adah & Hasanah, 2021).

The purpose of this study is to determine the effectiveness of electronic zakat payments (*e-payment*), which was felt by zakat payer on the Cinta Zakat application. Moreover, the paper attempts on contributing to the gap of study in the area of zakat using a netnographic approach. This research used data derived from user reviews of the Cinta Zakat application through the Google Playstore platform, which was then analyzed using a netnography method to determine the effectiveness of electronic payments through social media interactions. This research is expected to be knowledge, especially in the field of information technology and performance measurement of amyl zakat institutions, through social media interactions (Hudaefi & Beik, 2020; Kopaničová et al., 2022).

## **2. LITERATURE STUDY**

Analysis of the Use of Online Portals and E-Payment Applications, Case Study of BAZNAS Indonesia conducted by (Rijal, 2019) identified the type of electronic payment system in BAZNAS that is one of the Islamic philanthropic institutions in Indonesia. This research focuses on several backgrounds of the development of the BAZNAS institution, which has been preceded by an explanation of the duties and responsibilities of this zakat

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institution as the coordinator of zakat institutions in Indonesia. (Amilahaq et al., 2021) conducted a study on the digital platform of zakat management organizations for young adults in Indonesia. This study concludes that showing that digital platforms can be a medium to improve social financial literacy and inclusion; This is because Muslim teenagers have an understanding of contemporary zakat, and they know about the digital platforms of zakat management organizations. Consequently, it can improve the behavior of zakat payments.

Another study on digital payment zakat presented by (Oktavendi & Mu'ammal, 2022) acceptance model for predicting the adoption of Zakat, Infaq, and Sadaqah (ZIS) digital payments in Generation Z. This study discusses the acceptance attributes of the ZIS digital payment model. On the other hand, this study has practical implications for the success of non-cash ZIS payment transactions. The model in the research that develops ZIS digital payments was also carried out by Alam et al (Alam et al., 2022) and similarities between Generation Z in Paying Zakat, Infaq, and Sadaqah Using Fintech with a Comparative Study of Indonesia and Malaysia. Similar perceptions of reputation are also found in professionalism and reliability. In addition, differences are found in the perception of data security. There are still suspicions about data security among Indonesian participants.

The study that conveyed about zakat literacy which had a significant effect on the intention to use online platforms to pay zakat by ((Yuniar & Kasri, 2020). E-Payment applications have the potential to increase zakat collection. In addition, performance expectations, effort expectations and facilitating conditions were found to be significant, while social influences were not found to be significant in influencing behavior. Similarly, (Kasri & Yuniar, 2021) concluded that performance expectations, effort expectations, facilitation conditions, and zakat literacy have a significant effect on the intention to use online platforms to pay zakat in Indonesia. Improving efficiency and effectiveness is a must in the payment system, improving the quality of organizational and technical infrastructure and contributing to increasing zakat literacy together with other zakat stakeholders.

A Netnographic study for the production and analysis of contradictions in banking activity carried out by Cassandre (Cassandre, 2022) in conjunction with the theoretical-methodological foundations of the theory of activity, netnography proved to be a potential tool for generating mirror data, providing an opportunity for a preliminary survey of hypotheses that could help interventionist researchers better understand the contradictions of activity Overall. Studies with the Netnography method were also applied by (Tsimicalis et al., 2022) in her research on GoFundMe Crowdfunding profiles posted for Individuals and Families of Children with Osteogenesis Imperfecta. This study discusses Osteogenesis imperfecta (OI), which is a genetic disorder that then constrains family finances and also factors that can contribute to the achievement of funding goals. A netnographic approach is used to investigate publicly available datasets from GoFundMe.

In general, the research on zakat e-payment is dominated by qualitative methods with the aim of knowing the influence of zakat e-payment on the development and increase of zakat payments, then the influence of zakat literacy on digital payment zakat, and digital payment in Generation Z. Research with netnography methods is dominated about the behavior of a community or culture of a particular group in social media. Research on zakat with a new netnography method conducted by (Hudaefi & Beik, 2020),

the research discusses the digital zakat campaign during the Covid-19 pandemic in Indonesia on BAZNAS social media posts. This study used the netnography method to analyze 549 posts from BAZNAS RI social media, namely Facebook, Instagram, Twitter and YouTube. Furthermore, the qualitative software analysis of NVivo 12 Plus is used in performing analytical procedures. The study concluded that BAZNAS digital campaign posted on its social media during the COVID-19 period in Ramadhan.

Research on the effectiveness of zakat e-payment on zakat payment applications with the Netnography method has not been carried out, this research is expected to be the first research that reveals the experience felt by users regarding the zakat payment process using the Cinta Zakat application. Netnography is chosen to find out the experience felt or the impression left by users while using the zakat payment application. Understanding the content of reviews left by application users can be used by app managers to reduce the lagging effect of bad user reviews and for service recovery. This research is expected to be a reference, especially in the field of information technology measuring the performance of zakat institutions, through social media interactions.

### **3. RESEARCH METHODOLOGY**

This research employs a qualitative research method with the adoption of netnography in the form of observations. The data collection and is based on online reviews found on the Google Playstore platform on the Cinta Zakat application. Kozinets, (2010) describes netnography as the primary source relating to online communication of data to form an understanding of cultural phenomena. Ethnographic analysis explores and examines general participant observation to the online context in which social interaction takes place. Like ethnography, netnography is natural, immersive, descriptive, multi-method, and adaptable.

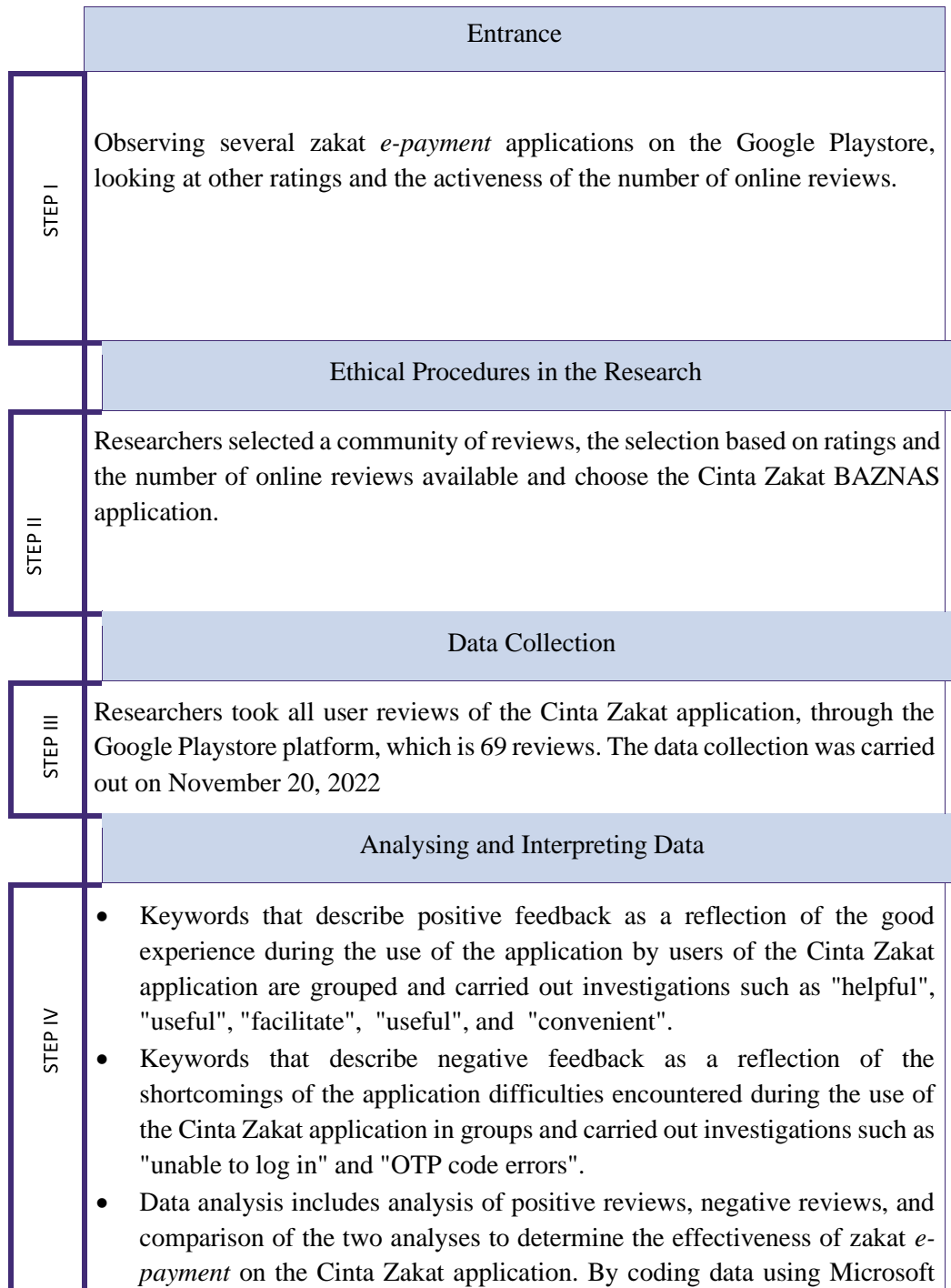
Through deep cultural participation and observation, netnography offers researchers the opportunity to focus on new areas of social life, and to explore how communities and cultures are produced through the medium of computer communication (Van Hout & Hearne, 2016). It is a means of researching online communities in the same way that anthropologists do to understand the cultures, norms, and practices of face-to-face communities, by observing, and participating in the communication in public of available online forums (Deka et al., 2017; Kozinets, 2006; Zhao et al., 2020)

A number of studies have been conducted on online communities using a method called ethnography, ethnography plays an influential role in helping researchers understand online interactions (Hussein et al., 2016; Soares & Stengel, 2021). The main strengths of this online method are the ease of data collection, the ability to geographically connect groups of scattered online communities, and the ease of collecting various types of data (Ashman et al., 2021) Netnography provides an understanding of the online world, interaction styles, and life experiences of online users. In providing a common set of procedures and protocols, netnography offers stability, consistency, legitimacy and the ability to gather other netnographic research (Langer & Beckman, 2005; Soares & Stengel, 2021).

There are steps that can be taken in research using netnography methods. These steps include, searching for research ideas by observing several zakat *e-payment* applications on the Google Playstore platform, looking at the assessment rating and the activeness of the number of online reviews or reviews. The second step is to choose a

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community on reviews, which is selectively selected based on the rating and the activeness of the number of online reviews or reviews available on the Cinta Zakat Baznas application. The third step, taking all user reviews of the application that has been set, namely Cinta Zakat, through the Google Playstore platform, which is 69 reviews. The fifth step, namely, data analysis and data interpretation includes assigning keywords for positive reviews and negative reviews. Then the sixth step, analyze the effectiveness of zakat e-payment on the Cinta Zakat application. The steps are explained in the figure below:



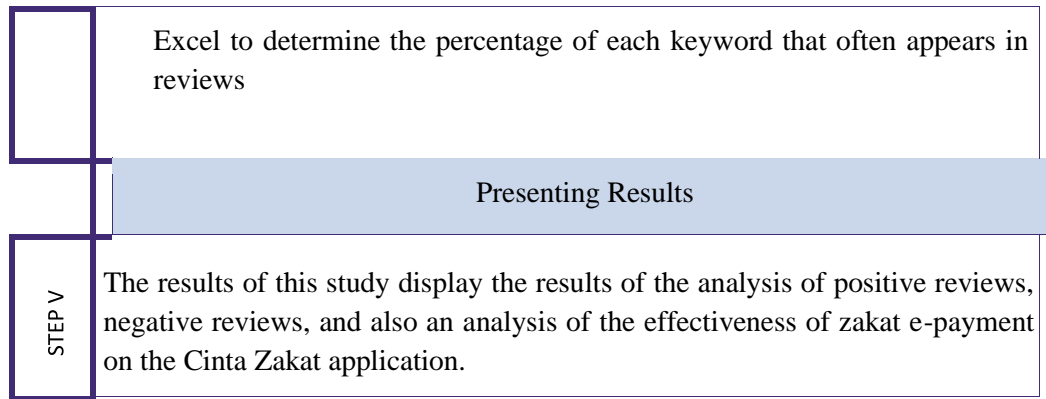


Figure 1. Steps to analyze data using Netnography method

Netnography is a useful research method for studying online consumer culture (Wu, 2022). Netnography is chosen to find out the experience felt or the impression left by users while using the zakat payment application. (Kozinetz, 2016) explains that netnography is a special type of qualitative social media research, adapting ethnographic methods, that is, understanding social interaction in the context of contemporary digital communication and is a series of specific actions to conduct research in and about social media. Therefore, understanding the content of reviews that app users leave behind can be used by app managers to reduce the lagging effect of bad user reviews and for service recovery.

#### 4. RESULT AND DISCUSSION

This research co-coded user reviews of the Cinta Zakat Baznas application which was made as the object of netnography research. From 69 responses divided into 3 review analysis, namely positive reviews, negative reviews, and then analysis of the effectiveness of zakat e-payment. Based on this analysis, researchers can understand the experience felt by Muzaki when making zakat payments electronically.

Table 1. Positive Reviews of Users of the Cinta Zakat

Code	Presented	Indicative Quotes
Ease of payment	26,09%	"This application makes it easy to pay zakat online, the application is easy to use"
Service benefits	10,14%	"This application is very useful because it can make zakat payments anywhere and anytime"
Usability of the service	10,14%	"The use of the application is easy, the application can



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Code	Presented	Indicative Quotes
		be used to pay zakat or alms"
Perceived comfort	4,35%	"Convenient to use, reliable, practical, and good application"
Helping users	18,84%	"The application is very helpful for users in paying zakat, not complicated"

Based on Table 1, positive reviews of users of the Cinta Zakat application can be concluded that the words that often appear in reviews are "useful", "help", "make it easier", "convenient", and "used". Moreover, the keyword that often appears in user reviews of the application is "ease of payment" such as the sentence "this application facilitates online zakat payments, the application is easy to use" with the highest percentage of 26.09%. Then the keyword with the lowest percentage is "perceived comfort" with a percentage of 4.35%, while the indicative quote is "comfortable to use, reliable, practical, and good application". The total number of positive reviews is 67 reviews, with a rating given by users averaging 5 stars.

Positive reviews are good impressions left by users of the app, it is influenced by several things. First, the Cinta Zakat application is an application managed by the National Amil Zakat Agency (BAZNAS) which is the only zakat management institution owned by the Government so that users feel safe in distributing their zakat funds. Second, the Cinta Zakat application has a "Report" feature where zakat payers can find out the actual total zakat, and almsgiving, the amount of zakat recipients and zakat payers, as well as the total donation. So that all funds received are guaranteed to be distributed to the recipients all over the nation.

Table 2. Negative Reviews of Cinta Zakat App Users

Code	Presented	Indicative Quotes
Login problems	1,45%	"can't log in, already entered the email can get the OTP code. the time entered into the application invalid code"
OTP Error Code	1,45%	"OTP code cannot be used, invalid continues"

Based on Table 2, negative reviews of users of the Cinta Zakat application can be concluded that the words that often appear in user reviews are "login problems" and "OTP error code". The two keywords have the same percentage as much as 1.45%. In the

negative reviews, there are only 2 reviews, namely with ratings given by users with 1-star and 2-star respectively.

Negative reviews are bad experiences that users leave behind for the shortcomings or difficulties they experience while using the application, which can happen by several things. First, login problems usually occur when the user does not use the latest version of the application, or the account cannot be verified by the system. Second, errors in the OTP code (confirmation code) can occur due to problems with the device, network traffic interference, or signal interference. OTP codes that cannot be used can also be caused by misuse of OTP codes by application users, leaks of OTP codes can cause leaks of user accounts invited by others.

### **Analysis of the effectiveness of zakat e-payment on the Cinta Zakat application**

In this study, the effectiveness analysis was presented in the form of a comparison between positive reviews and negative reviews. Based on the positive and negative reviews, it can be inferred that positive reviews dominate the overall reviews given by users of the Cinta Zakat application with the number of reviews as many as 67 reviews from the total number of 69 reviews with a rating given an average of 5 stars. Keywords that often appear in positive reviews include "helpful", "simplifying", "convenient", and "used". While based on research findings about negative reviews there were only 2 reviews, negative findings showed the disappointment experienced by users of the Cinta Zakat application. The two reviews said that the disappointment they felt came from problems when logging in, and errors in the OTP code.

Abdullah et al., (2023) supported the finding of this study and inferred that social media has improved communication between zakat institutions with the public and among the best ways in handling negative perceptions. Apart from it, millennials have the highest probability in using online zakat platforms (Beik et al., 2023). Ryandono et al., (2023) found in their study that zakat institution owned by the government is the most efficient compared to others. The mentioned studies supported the findings of this study and indicated the correlation of this paper to other studies in the area of zakat.

Based on the findings above, it can be concluded that the Cinta Zakat BAZNAS application is effective in electronic zakat payment services (*e-payment*), this is supported by the number of positive reviews that dominate the overall reviews. As contained in one of the review quotes that "this application makes it easy to pay zakat online, the application is easy to use" with a percentage of 26.09%. Accordingly, positive reviews can be an illustration for prospective zakat payers who will use the Cinta Zakat application in fulfilling zakat online and convince potential users that the Cinta Zakat application is effectively used. In addition, the form of transparency seen in the "Report" feature where muzakis can find out the actual total zakat, and alms, the amount of zakat recipients and payers, as well as the total donations can make users more confident and feel safe in using the application. Positive reviews and complete features can add users of the Cinta Zakat application, and can optimize the performance of zakat collection in BAZNAS. In addition, negative reviews as a reflection of the bad experience left by users can be used by application managers to reduce the lagging effect of bad user reviews and for service recovery.



## **5. CONCLUSION**

An efficient and reliable electronic payment system allows faster payments, better tracking, transparent transactions, reduced time usage, reduced costs and increased trust between users and service providers. In modern times, in relation to obtaining the existence of zakat. The new strategy, namely the use of modern technology, greatly influences the institution in fulfilling its mission as an organization. This statement is supported by government policies that focus on zakat and accelerate the improvement of zakat performance. Then there is the exchange of information and various payment methods that can turn traditional systems into online and electronic.

Effectiveness is defined as a measure of the achievement of a goal, that is, an effort can be said to be effective if the effort achieves the goal. The findings of this study concluded that, electronic zakat payments (e-payments) on the Cinta Zakat BAZNAS application are said to be effective, in the services provided to zakat payers or application users in fulfilling zakat. This can be seen from the reviews given by users of the Cinta Zakat BAZNAS application which are dominated by positive reviews with an average rating of 5 stars, as a form of conveying the experience they feel while using the Cinta Zakat BAZNAS application. The keywords that often appear in reviews given by users through the Google Playstore platform on the Cinta Zakat application are "useful", "helpful", "simplify", "convenient", and "used". Understanding the content of reviews left by app users can be used by maintainers for service improvement. This research is hoped to fill the untapped area of zakat study, especially in the field of information technology and measuring the performance of amyl zakat institutions, through social media interactions.

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