



Measuring The Level of Knowledge and Awareness of The People in Jambi Province Pay Zakat Through E-Commerce

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ABSTRACT

Purpose: This study aims to analyze the level of awareness and knowledge of the people in the Jambi Province in utilizing digital e-commerce services to distribute zakat.

Design/Method/Approach: This type of research is a field research using a qualitative and quantitative descriptive approach. The research data were obtained from the Jambi BAZNAS annual report, interviews, and online forms as well as literature studies which were carried out as secondary data.

Findings: The results of this study found that the presence of digital e-commerce applications can solve various problems and contribute to accelerating the collection of the amount of zakat which is then managed through BAZNAS collaboration with city/provincial governments, digital applications that are spread to collect zakat from government agencies, private companies, and the community which in the end can be distributed to mustahik.

Originality/Values: Providing information to the people of the Jambi province on how the method of zakat management is through e-commerce that has collaborated with BAZNAS, so that synergies have been built and the BAZNAS program can improve the best quality of life for mustahik.

INTRODUCTION

The rapid development of technology 4.0 in the provision of information and communication has an impact on changes in various fields of the social, economic, political, and cultural sectors, as well as having an impact on changes in lifestyle, including people's consumption patterns and spending patterns. In this era, people use information and communication technology to buy and or sell goods and services via the internet. This phenomenon is known as e-commerce. The e-commerce phenomenon provides a choice of shopping methods and payment methods, which people do not need to come directly to stores or business entities.

In Islamic economics buying and selling or the form of muamalah will be appropriate if the transactions and contracts are in accordance with the Qur'an and Hadith and based on considerations of the benefit of the wider community. In online buying and selling transactions through an e-commerce system there are several elements of Islamic sharia contracts in it, so they do not deviate far from Islamic teachings. The potential of zakat e-commerce has enormous potential when used by the community, because using zakat e-commerce can help accelerate the collection and distribution of zakat funds.¹

From the results of Hariah Republika's research in collaboration with the Faculty Economics and Management of IPB revealed that the total potential national zakat of IDR 217 trillion or around 3.14% of Indonesia's Gross Domestic Product. However, not many Indonesian Muslim communities know how big the potential for zakat to be distributed to mustahik is. By realizing the current change in the payment system in the form of online zakat, people still think that it is better to pay zakat directly than pay through an online application. According to BAZNAS data, only 30% of Indonesians pay zakat through e-commerce services. This happens because the public has not been fully educated about the use of digital technology.

Indonesia² is a country with the 4th most populous population in the world, but zakat receipts in this country are still relatively minimal, due to low public interest in paying zakat. In 2019, the Ministry of Religion recorded the number of Muslims in Indonesia, which was 223,711,974, making it the country

¹ Hendrianto, 'Kepuasan Muzakki Terhadap Kualitas Pelayanan Zakat Pada BAZ (Badan Amil Zakat) Kabupaten Kerinci', *AL-FALAH: Journal of Islamic Economics*, 1.2 (2016), 164-185. STAIN Curup Bengkulu.

² H Hendrianto, L Elfalahy - Al-Istinbath: Jurnal Hukum Islam, and undefined 2021, 'Ayat-Ayat Hukum Dalam Alquran Mengatur Hubungan Sesama Manusia', *Journal.Iaincurup.Ac.Id* <<http://journal.iaincurup.ac.id/index.php/alistinbath/article/view/2719>> [accessed 9 October 2021].

with the largest Muslim population in the world. If seen from these data, the potential of zakat in Indonesia can be used as a solution to overcome economic inequality, one of which zakat can be a solution to poverty alleviation.³

Based on the author's survey,⁴ that the potential for receiving and distributing zakat in Jambi Province is quite large where only about 60% of the target has been collected, but this has not been fully exploited, this is caused by several factors including the people of Jambi Province until now do not understand about e-commerce zakat payment mechanism, even some people do not know about the obligation to pay zakat, generally people only understand that the zakat that must be issued is zakat fitrah in the month of Ramadan.⁵ In addition, currently there are people in Jambi Province who do not understand how to take advantage of the emergence of e-commerce zakat, with the emergence of zakat e-commerce services, it can actually help make transactions easier.

Thus, it is necessary to investigate whether the level of knowledge and awareness of the people of Jambi Province to pay zakat simultaneously has a significant effect on paying zakat through e-commerce services.

MATERIALS AND METHODS

This type of research uses field research, because the information and the required data is collected from the field. The author uses qualitative descriptive and quantitative approach from the results of distributing this questionnaire is a research strategy in which the authors investigate phenomena, processes, or institutions. The approach taken is by description in the form of words and language, in a special natural context and by utilizing various natural methods.⁶ Research locations in several countries The regencies in Jambi province that are the object of research are BAZNAS, the community spread across Jambi Province.

The subjects of this research are members of the management BAZNAS, a community of users of e-commerce digital services. There are two types of data used, namely 1) primary data, obtained from BAZNAS and interviews conducted by researchers with a number of related actors; 2)

³ J. Nasution, 'Zakat, P., & Waspada, D. D. (2019). Terhadap Minat Berzakat di Dompot Dhuafa Waspada. J-ebis.'

⁴ D I Kelompok, Pengajian Asy-syifa Kabupaten, and Rejang Lebong, 'PENGELOLAAN SIMPANAN HARI RAYA NIR-RIBA', 1-7.

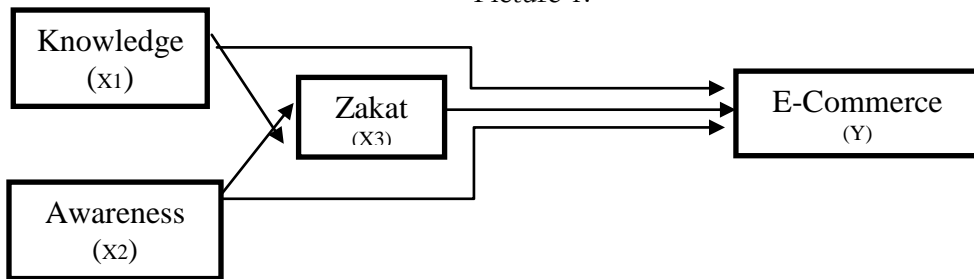
⁵ 'https://pid.baznas.go.id/jambi/ Pengelolaan Zakat BAZNAS 2020.'

⁶ Kuntjojo, 'Metodologi Penelitian, Training Materials at Nusantara University PGRI Kediri, Unpublished, 2009: 14-15'.

secondary collected from journal publications, online dailies, and books related to research theme. Especially research related to zakat management.

Data analysis in qualitative and quantitative research is carried out when the data collection takes place, and after data collection is completed within a certain time Point.

Picture 1.



RESULTS

Zakat is a media that bridges between high-income and low-income people. Zakat is an obligation for Muslims who have been established in the Qur'an, the Sunnah of the Prophet, and ijma 'of the scholars. Zakat is also one of the pillars of Islam which always mentioned parallel to prayer.⁷

From sending questionnaires through WhatsApp groups for three months, only 130 respondents answered. This is understandable because most people work from home and are in the yellow zone with high levels of contagion and anxiety. Of the 130 respondents who had answered all the question items, 97 were re-elected and became filtered respondents. These 97 respondents are considered eligible for further processing using Smart PLS.

The majority of respondents in this study consisted of men (51.55%), and the remaining 48.45% were women. The highest education of the majority of respondents is S1 (31.96), high school (23.71%), and S2 (19.59%). 28.87% of respondents aged 33-37 years, 18.56% aged 18-22 years, 14.43% aged 38-42 years.

DISCUSSION

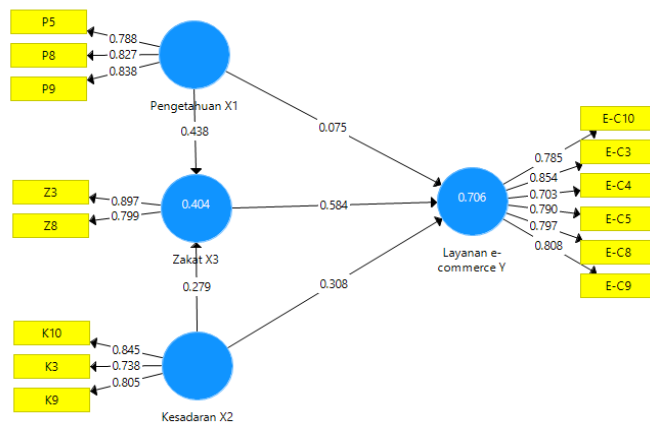
Before conducting the Smart PLS analysis, the first step was doing a confirmatory factor analysis to ensure the accuracy of the data (Goodness of Fit) by reducing several indicators that do not meet the requirements. The following table describes the loading factor for each variable.

⁷ Abdul Al-Hamid Mahmud Al-Ba'ly, ' , Ekonomi Zakat, (Jakarta: PT Raja Grafindo Persada, 2006), Hlm. 17'.

Table 1. Initial Model Loading Factor Value

	Knowledge	Awareness	Zakat	E-Commerce
E-C10				0,785
E-C3				0,854
E-C4				0,703
E-C5				0,790
E-C8				0,797
E-C9				0,808
K10		0,845		
K3		0,738		
K9		0,805		
P5	0,788			
P8	0,827			
P9	0,838			
Z3			0,897	
Z8			0,799	

In the initial data analysis, it was found that all indicators of each variable had a loading factor of less than 0.7. Then the model is tested several times for re-estimation, so the results of the loading factor variable are greater than 0.7 using PLS software.



Picture1. Structural Model and Loading Value Item Statement with Constructs of Knowledge, Awareness, Zakat and E-Commerce

Figure 1 explains that all statement items are above 0.70 which means that the item is entirely valid. It can be concluded that the effect of knowledge

on e-commerce services can be said to be lower with a path coefficient value of 0.075, on the contrary the influence of public awareness to use e-commerce services has a higher path coefficient value of 0.308. all variables in this model have path coefficients with positive values.

Outer model is measured by using the validity and reliability test. The validity test was measured from the loading factor value of each indicator The loading factor value of each indicator ranges from 0.5-0.8 and the value Average Variance Extracted (AVE) greater than 0.4. The table below presents AVE, CA and CR.

Table 2. Cronbachs Alpha and Composite Reliability Value

VARIABEL	AVE	Cronbachs Alpha	Composite Reliability	Information
Knowledge	0.669	0.879	0.906	Qualified
Awareness	0.635	0.906	0.923	Qualified
Zakat	0.722	0.751	0.824	Qualified
E-Commerce	0.625	0.881	0.898	

AVE, CA, and CR results for all constructs related in this study were above 0.5 so it can be said that the AVE, CA, CR value had met the requirements.

Coefficient determination (R-Square) is used to measure how much other variables influence endogenous variables. Based on the data processing that has been done using the smartPLS 3.0 program, the R-Square values are obtained as follows.

Table 3. R square

VARIABEL	R Square	Information
Knowledge		WEAK
Awareness		WEAK
Zakat	0.404	MODERATE
E-commerce	0.706	HIGH

The goodness test of the structural fit model against the inner model uses the predictive-relevance (Q2) value. The magnitude of Q2 has a value range

of $0 < Q^2 < 1$. The closer to 1, the better the model. After knowing the R-square value of each variable as shown in the R-square table, the predictive-relevance value can be obtained using the following formulations and calculations:

$$Q^2 = 1 - (1 - R_1^2) (1 - R_2^2)$$

$$Q^2 = 1 - (1 - 0.404)(1 - 0.706)$$

$$Q^2 = 1 - 0.175224$$

$$Q^2 = 0.825$$

Based on the results of the calculations above, the Q-Square value is 0.82. It shows the magnitude of the research model's diversity of research data that can be explained by 82%. At the same time, the remaining 18% is explained by other factors that are outside the research model. Thus, from these results, this research model can be declared to have good goodness of fit and is feasible for hypothesis testing.

CONCLUSION AND RECOMMENDATION

The level of knowledge of the people of Jambi province has a positive but not significant effect on zakat e-commerce services. This means that the influence of the level of knowledge on zakat e-commerce services can be minimally ignored. However, public awareness of e-commerce zakat services has a significant positive effect. This means that the stronger the level of public awareness, the higher the use of e-commerce zakat services. Therefore, it is necessary to increase public knowledge and awareness to obtain all information about zakat e-commerce services so that the expected results in the future have a significant positive effect; the higher the level of knowledge and awareness of the community regarding the zakat payment system through e-commerce services, the higher the level of knowledge and awareness of the community to implement and make zakat payments through e-commerce media.

AUTHORS' CONTRIBUTIONS

Based on the data analysis and discussion above, it can be concluded that the method of collecting zakat funds through e-commerce digital services for the general public and by maximizing the role of BAZNAS placed in the government or agency, and the community in the Jambi province area is expected to be able to reach the distribution of zakat for mustahik to the village level at the same time encourage mustahik participation to use e-commerce zakat services in the social environment, workplace, school, and so on. Thus, mustahik have the hope of being able to channel and improve the standard of

living of fellow Muslimsthrough various programs provided by BAZNAS or E-Commerce to mustahik, individuals or optimistic group to move on with their lives. ■

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