

---

## The Influence of Convenience, Expediency, and Trust on Consumers' Decisions in Using Digital Platforms as A Means of Paying Zakat, Infaq, and Alms

---

**Rizma Adinda**

*STIE Indonesia Banking School*  
rizma.20181311023@ibs.ac.id

**Alvien Nur Amalia**

*STIE Indonesia Banking School*  
alvien.amalia@ibs.ac.id

### Abstract

Advances in technology and information have made zakat, infaq, and alms managers innovate and collaborate with various digital platforms in Indonesia which aim to facilitate the distribution of zakat, infaq, and alms (ZIS). This research was conducted to find out and analyze the variables of convenience, expediency, and trust that influence consumers' decisions in using digital platforms to pay zakat, infaq, and alms. The sample used in this study was 155 respondents who were domiciled in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) regions. In the selection of samples, this study used purposive sampling techniques and data processing was carried out using the IBM Version 26.0 Statistical Package for the Social Sciens (SPSS) application. The results showed that all independent variables, namely convenience, expediency, and trust have an influence both partially and simultaneously on consumers' decisions to use digital platforms as a means of paying zakat, infaq, and alms. The easier it is to use, the benefits are felt, and consumer trust in digital platforms when paying for ZIS using digital platforms can increase consumers' decision to use digital platforms as a means of paying for ZIS.

**Keywords:** convenience, expediency, trust, consumer decisions.

### Abstrak

Kemajuan teknologi dan informasi membuat pengelola zakat, infaq, dan sedekah melakukan inovasi dan bekerjasama dengan berbagai platform digital di Indonesia yang bertujuan untuk mempermudah penyaluran zakat, infaq, dan sedekah (ZIS). Penelitian ini dilakukan untuk mengetahui dan menganalisis variabel kemudahan, kemanfaatan, dan kepercayaan yang mempengaruhi keputusan konsumen dalam menggunakan platform digital untuk membayar zakat, infaq, maupun sedekah. Sampel yang digunakan pada penelitian ini sebanyak 155 responden yang berdomisili di Wilayah Jakarta, Bogor, Depok, Tangerang, dan Bekasi (Jabodetabek). Dalam pemilihan sampel penelitian ini menggunakan teknik purposive sampling dan pengolahan data dilakukan dengan menggunakan aplikasi Statistikal Package for the Social Sciens (SPSS) IBM Versi 26.0. Hasil penelitian menunjukkan bahwa semua variabel independen yaitu kemudahan, kemanfaatan, dan kepercayaan mempunyai pengaruh baik secara parsial maupun simultan terhadap keputusan konsumen menggunakan platform digital sebagai sarana pembayaran zakat, infaq, dan sedekah. berdasarkan penelitian implikasi hasil penelitian secara teoritis membayar zakat, infaq, dan sedekah menggunakan platform digital dapat memberikan pengaruh positif terhadap kosumen. Semakin mudah digunakan, dirasakan manfaatnya, dan kepercayaan konsumen terhadap platform digital ketika membayar ZIS menggunakan platfrom digital dapat meningkatkan keputusan konsumen untuk menggunakan platfom digital sebagai sarana membayar ZIS.

**Kata Kunci:** kemudahan, kemanfaatan, kepercayaan, keputusan konsumen.

## 1. Introduction

In the industrial era 4.0, technological advances are increasingly being used by the public, one of which is the change in the transaction system from offline to online. Based on a survey conducted by the Indonesian Service Providers Association (APJII) internet users in Indonesia 2019-2020 increased by 73.7%, compared to 2018 which was 64.8% of the total population of 171.17 people. The large number of internet users in Indonesia provides convenience for everyone both in life and work such as ease in shopping, transactions, getting transportation, tourism, and finance where all can be accessed digitally (Santoso, 2019).

The development of technology in Indonesia is the attraction of the Zakat Management Organization (OPZ) to carry out innovations and new breakthroughs in managing zakat, infaq, alms (ZIS). The 2016-2020 National Zakat Plan prepared by the National Zakat Agency (BAZNAS) states that the development of the national zakat system must use technology as a forum to improve efficiency and effectiveness in zakat management services. The strategy of strengthening zakat management is based on the use of digital technology as a medium for improving OPZ performance (Fahlefi, 2019). For example, OPZ, which has collaborated with the BAZNAS digital platform, has currently collaborated with 26 digital channels, including Kitabisa.com, Jenius, Gopay, Gojek, OVO, LinkAja, Tcash, Kaskus, e-commerce such as Lenna, Shopee, Tokopedia, Lazada (KNKS, 2019).

The existence of this collaboration makes the growth of ZIS receipts from year to year continue to grow. From March 2020 to June 2020, the number of ZIS collections increased by 69.29% compared to 2019. As a country with the largest Muslim population and included in the list of the 10 largest economies in the world, Indonesia has the potential for progress in all aspects, one of which is in the fields of zakat, infaq, and almsgiving. Optimizing zakat, infaq, and alms through digital platforms will increase the growth of ZIS in Indonesia, where the potential for collecting ZIS funds in 2021 is around Rp. 327.6 trillion (Puskas BAZNAS, 2021). With the various digital innovations carried out in the management of ZIS collection through digital platforms so as to increase the growth of ZIS, it shows that the community also contributes to it. This requires people to be smart and be able to take advantage of the ease and effectiveness in fulfilling ZIS (Aristiana, Waluyo, & Muchtasib, 2019).

The acceptance and use of an information system and technology by individuals, according to Davis (1989) is to use the Technology Acceptance Model (TAM), where in TAM there are two factors in the acceptance of a technology, namely the perceived benefits and the perceived consumer convenience (Ichwan & Ghofur, 2020). In addition, in

making decisions using a product, trust has an important influence. Consumer trust in brands is important for companies so that their products become solutions for consumers in fulfilling their products. Consumer trust in brands is important to determine a person's decision to fulfill ZIS through the chosen platform, because consumer decision making includes all processes through problem identification, solution search, evaluation of alternatives and choices (Khairunnisa, Ningrum, Huda, & Rini, 2020).

The large number of people who have participated in channeling ZIS through digital platforms is one of the interesting things to study. Therefore, research will be carried out on consumer decisions in using digital platforms as a means of paying zakat, infaq, and alms.

## 2. Theoretical Framework and Hypothesis Developments

### *Consumer Decisions*

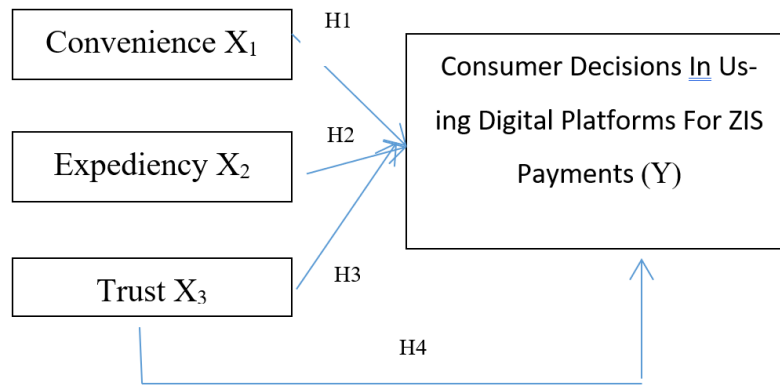
Consumer decision according to Boyd and Walker is a problem-solving approach to human activities consuming a product to meet wants and needs (Karmanto & Baskoro, 2020). This consumer decision shows a person's behavior in consuming a certain good or service. In the implementation of mandatory zakat and infaq, almsgiving that is voluntary, has an influence on the behavior of Muslim consumers in making decisions (Kurniati, 2016). One of the models used in measuring consumer decisions is the AIDA (Attention, Interest, Desire, and Action) model. This model describes how the stages that consumers go through before deciding to use a product or service.

### *Technology Acceptance Model (TAM)*

Davis et. Al. (1989) says the most influential model is used to explain individual acceptance of using information technology systems. TAM is one of the adoption theories introduced by Ajzen and Fishbein in 1960, namely the Theory of Reasoned Action (TRA) theory which is a theory that explains the behavior of individuals who carry out an activity of their own accord. In TAM, which forms an attitude that ultimately becomes a behavioral decision, it is influenced by two indicators, namely convenience and benefit (Venkatesh, 1996). TAM with indicators of convenience and benefits has become very popular because it has the characteristics of a theory that is both simple and supported by data and can be applied in predicting the acceptance and consumers of a technology (Rauniar, Yang, & Johnson, 2014).

### *Convenience*

Convenience is defined as a measure of confidence in the consumers of a particular technology. Using technology can provide convenience and not spend more effort. The easier the technology is to



**Figure 1.** Research Framework

use, the more efficient the user will be. The perceived ease also has an impact on improving a person's performance. This shows that the more convenience that can be felt when using technology or systems will affect its users (Wedantha & Widhiyani, 2016).

### **Expediency**

Expediency is a person's belief in using a certain system that will bring benefits and can increase their work achievements. Each individual has their own perception in feeling the benefits of a product. The benefit is even greater if the individual uses technology frequently. This benefit is related to the effectiveness of technological systems that can certainly complete tasks thoroughly and improve user performance (Wedhant & Widhiyani, 2016).

### **Trust**

Consumer trust is defined as consumer confidence and knowledge of a brand in the hope that it will bring positive results. In other words, brand trust is when the consumer believes that the brand he wants is reliable, provides guarantees, and its performance is very useful and useful.

#### **1. Brand Reputation**

Consumers have a perception of others having a good opinion of a brand so that the consumer will trust enough to buy it.

#### **2. Brand Predictability**

Brand Predictability is the consumer's expectation of the brand that the brand performs well with every use

#### **3. Brand Competence**

Brand Competence is a brand that competently has the ability to solve consumer problems and meet consumer needs.

In this case, trust in zakat institutions and digital platform service providers can be interpreted as the willingness of muzakki and munfiq to use digital platforms to distribute their ZIS because muzakki and munfiq believe that the institution is mandated in distributing ZIS to parties who are entitled to receive it (Istikhomah & Asrori, 2019).

### **Zakat, Infaq, Alms**

Zakat linguistically means to purify, grow, or develop. According to sharia, zakat is issuing property to be given to people who are entitled to receive it (Wibisono, 2015). PSAK No. 109, zakat is a property that must be issued by a muzzaki in accordance with sharia provisions to be given to people who are entitled to receive zakat or called 8 asnaf (fakir, miskin, muallaf, amil, riqab, gharimin, fi sabilillah, ibn sabil).

Infaq is to expend part of his property or income to obtain the benefits required by the teachings of Islam. Infaq includes Infaq for underprivileged Muslim brothers, Infaq for natural disasters, etc. Infaq is issued by every Muslim, both high-income and low-income. There are two laws of infaq namely compulsory and sunnah. Mandatory infaq include kifarati, nazar, zakat. Infaq sunnah includes infaq to the poor fellow Muslims, infaq natural disasters. Alms giving is the issuance of both material and non-material property issued by individuals or groups aimed at the public interest (Baztala, 2020).

### **Research Framework**

Research framework shows the influence of independent variables with dependent variables. Independent variables consist of Ease (X1), Expediency (X2), and Trust (X3). The dependent variable in this study is Consumer Decision (Y). Based on the description of the theoretical foundation and previous research, a frame of thought can be compiled in this research. The frame of thought in this study is shown in the figure 1

### **Hypothesis**

In research using a quantitative approach, hypotheses are needed as assumptions or temporary answers to a formulation of the future. This interim answer is only based on relevant research and not yet based on field facts. A hypothesis can be proved using primary data collection. Based on the variables in this study, the hypothesis that can be proposed is as follow:

H1 = There is an influence on the convenience variable on consumers' decisions to use digital

**Table 1.** Operational Variables

Variable	Indicator	Scale
Convenience (X1)	Very easy to learn	Likert 1-5
	Increase the skills of users in using technology systems	
Expediency (X2)	Very easy to operationalize (Irawan, 2015)	Likert 1-5
	Make work easier	
	Increase productivity	
	Useful	
Trust (X3)	Increase effectiveness	Likert 1-5
	Developing worker performance (Irawan, 2015)	
	Ability	
Consumer Decision (Y)	Benevolence	Likert 1-5
	Integrity (Wong, 2017)	
	Steadiness in a product	
	Habits in using the product	
	Make recommendations to others	
	Reuse (Khairunnisa, Ningrum, Huda, & Rini, 2020)	

platforms for ZIS payments

H2 = There is an influence on the variable expediency of technology on consumers' decisions in using digital platforms for ZIS payments

H3 = There is an influence on the trust variable on consumers' decisions in using digital platforms for ZIS payments

H4 = There is a joint influence on the variables of convenience, expediency, trust in consumer decisions in using digital platforms for ZIS payments.

### 3. Research Method

The object of this study consists of several variables to be studied, including convenience, expediency and trust. The location of this study was conducted in the Jabodetabek Region. With the object of research are users of digital platforms in the Jabodetabek Region. The type of research conducted is quantitative and uses cross-sectional observations. Primary data collection in this study used a questionnaire method with a likert scale size of 1-5. The sample used was 155 respondents. Data analysis in this study used multiple linear regression analysis and used SPSS Version 26. The operational definitions and indicators in this study shown in Table 1.

### 4. Results, Discussions, and Managerial Implications

#### Analysis

The respondents used in this study were 155 respondents and had met the criteria needed in the study, namely people who had used the digital platform to pay zakat, infaq, and alms in the Jabodetabek Region.

Based on the table 2, it shows that respondents with more dominance dominate is the Jakarta Region with a percentage of 52.9% or 82 respondents. At the age of 17-25 years old, the dominant age of

respondents in this study was 59.4% or 92 respondents. The female sex dominated with 54.2% or 84 respondents, the last educated in S1 with a percentage of 42.6% or 66 respondents. Working as a private employee with a percentage of 43.9% or 68 respondents and earning < 3 million was dominant in this study with a percentage of 43.9%.

Based on the table 3, the results of validity tests were conducted on 155 respondents. The condition on the validity test is that if the  $r$  count >  $r$  table with the value of  $r$  table = 0.1326, then the item is said to be valid. Therefore, based on the results of the table, it can be concluded that all indicators are declared valid.

Based on the table 4, it is known that using 155 samples showed that Cronbach's alpha each variable has a value greater than 0.6. It can be concluded that all research variables meet the reliable requirements.

Based on the results of the table 5, it can be seen that the variables of ease, expediency and trust in consumers' decisions in using digital platforms to pay ZIS, indicate that the result of the calculated  $t$  value is greater than  $t$  table and the significance value is less than 0.05. In addition, this study tested the entire variable by conducting a test  $F$ . Where the  $F$  test is used to test whether if it is tested simultaneously between all independent variables against the dependent variable has an effect. Based on the test results that the calculated  $f$  value is 54.393 >  $f$  table 2.66 then  $H_a$  is accepted. It can be concluded that there is a joint (simultaneous) influence between the variables of convenience, expediency and trust on consumer decisions in using digital platforms as a means of payment for ZIS.

Furthermore, the Coefficient of Determination Test in this study was used to measure how far the model's ability to explain independent variables is. From the test results, it is known that the value of  $R$ -Square is 51.9%. This shows that the influence of

**Table 2.** Respondent Description

<b>Domicile</b>	<b>Frequency</b>	<b>Percentage</b>
Jakarta	82	52,9
Depok	26	16,8
Bogor	15	9,7
Bekasi	12	7,7
Tangerang	20	12,9
Total	155	100,0
<b>Age</b>	<b>Frequency</b>	<b>Percentage</b>
17-25 Tahun	92	59,4
26-30 Tahun	36	23,2
31-35 Tahun	12	7,7
36-40 Tahun	5	3,2
41-45 Tahun	1	,6
46-50 Tahun	5	3,2
50-55 Tahun	2	1,3
56-60 Tahun	2	1,3
Total	155	100,0
<b>Gender</b>	<b>Frequency</b>	<b>Percentage</b>
Laki-Laki	71	45,8
Perempuan	84	54,2
Total	155	100,0
<b>Education</b>	<b>Frequency</b>	<b>Percentage</b>
S3	1	,6
S2	8	5,2
S1	66	42,6
DIPLOMA	18	11,6
SMA/SMK	62	40,0
Total	155	100,0
<b>Employment</b>	<b>Frequency</b>	<b>Percentage</b>
ASN	3	1,9
Dosen/Dosen/Pengacara/Guru	2	1,3
Ibu Rumah Tangga	7	4,5
Karyawan Swasta	68	43,9
Lainnya	2	1,3
Pelajar/mahasiswa	57	36,8
TNI/POLRI	1	,6
Wiraswasta	15	9,7
Total	155	100,0
<b>Income</b>	<b>Frequency</b>	<b>Percentage</b>
< 3 Juta	68	43,9
>15 Juta	2	1,3
11-15 Juta	2	1,3
3-5 Juta	50	32,3
6-10 Juta	33	21,3
Total	155	100,0

the variables of convenience, expediency and trust on consumers' decisions in using digital platforms as a means of ZIS payment is 51.9% while the remaining 48.1% is influenced by other variables outside this study.

### **Discussion**

*The Effect of Convenience on Consumer Decisions in Using Digital Platforms as a Means of Paying Zakat, Infaq, and Alms.*

Based on the results of the t (partial) test in this study, the convenience variable affects the ability of consumers to use digital platforms to pay zakat infaq, and alms giving. The results of this study are the same as the results of research conducted by (Ichwan & Ghofur, 2020) which states that ease has an influence on the decision to use digital platforms to pay zakat infaq, and alms giving. This shows that the use of digital platforms to pay za-

kat, infak, and alms provides convenience for consumers, by using the digital platform zakat infaq payments, and alms becomes fast, easy, and safe.

*The Effect Benefit to Consumer Decisions in Using Digital Platforms as a Means of Paying Zakat, Infaq, and Alms.*

Based on the results of the t (partial) test in this study, the benefit variable affects consumers' decisions in using digital platforms to pay zakat infaq, and alms giving. According to (Wedhant & Widhiyani, 2016) expediency can be felt when a person's belief in a certain technology will bring benefits to its users. The higher the benefits felt when using digital platforms to pay zakat infaq, and alms, the greater the decision of consumers to use digital platforms to pay zakat infaq, and alms. The results of this study are the same as the research conducted by (Ichwan & Ghofur, 2020)

**Table 3.** Validity Test Results

Convenience				
No	Indicator	Rcount	Rtable (0,05)	Criteria
1	KM1	0,657	0.1326	Valid
2	KM2	0,652	0.1326	Valid
3	KM3	0,537	0.1326	Valid
Expediency				
No	Indicator	Rcount	Rtable (0,05)	Criteria
1	KF1	0,743	0.1326	Valid
2	KF2	0,662	0.1326	Valid
3	KF3	0,569	0.1326	Valid
4	KF4	0,581	0.1326	Valid
5	KF5	0,644	0.1326	Valid
Trust				
No	Indicator	Rcount	Rtable (0,05)	Criteria
1	KC1	0,674	0.1326	Valid
2	KC2	0,777	0.1326	Valid
3	KC3	0,771	0.1326	Valid
4	KC4	0,663	0.1326	Valid
Consumer Decision				
No	Indicator	Rcount	Rtable (0,05)	Criteria
1	KK1	0,508	0.1326	Valid
2	KK2	0,632	0.1326	Valid
3	KK3	0,721	0.1326	Valid
4	KK4	0,680	0.1326	Valid

which states that benefits have an influence on the decision to pay zakat infaq, and alms using digital platforms. The expediency of using digital platforms will give rise to consumers' decisions to harvest zakat, infaq, and alms giving.

The higher the benefits felt when using digital platforms to pay zakat infaq, and alms, the greater the decision of consumers to use digital platforms to pay zakat infaq, and alms. Therefore, using a digital platform to pay zakat infaq, and alms is realized by the benefits such as facilitating work because using a digital platform to pay zakat, infaq, and alms is more flexible because it can be used anywhere and anytime.

*The Effect of Trust on Consumer Decisions in Using Digital Platforms as a Means of Paying Zakat, Infaq, and Alms.*

Based on the results of the t (partial) test in this study, the trust variable influences consumers' decisions in using digital platforms to pay zakat infaq, and alms giving. Based on previous research, namely research conducted by (Sari, Ridwan, & Sugianto, 2019) and (Khairunnisa, Ningrum, Huda, & Rini, 2020) that trust variables have an influence on people's decisions in distributing zakat and donations using digital platforms. The study stated that people need trust in order to decide to distribute zakat and donations using digital platforms.

**Table 4.** Reliability Test Results

No	Variable	Number of questions	Cronbach's Alpha	Information
1	Convenience	3	0,787	reliable
2	Expediency	5	0,639	reliable
3	Trust	4	0,694	reliable
4	Consumer Decision	4	0,687	reliable

**Table 5.** Hypothesis Test Results

Variable	t	Sig
Convenience	3,725>1,9758	0,000<0,05
Expediency	4,100>1,9758	0,000<0,05
Trust	2,993>1,9758	0,003<0,05
Uji f	54,393>2,66	0,000<0,05
R square	51,9%	

Therefore, when consumers decide to use the digital platforms they choose to distribute zakat, infaq, and alms they will choose a distribution place that suits their level of trust in the digital platform they use.

#### *The Effect of Convenience, Expediency, and Trust on Consumer Decisions in Using Digital Platforms as a Means of Paying Zakat, Infaq, and Alms.*

Based on the results of the f (simultaneous) test in this study, the variables of convenience, expediency and, trust together influence consumers' decisions in using digital platforms to pay zakat infaq, and alms. This shows that consumers in using digital platforms to pay zakat infaq, and alms are very easy to use, understand and operate. In addition, using digital platforms to pay zakat infaq, and alms has been felt to be beneficial for consumers because it is very effective and efficient to use and can build consumer trust in using digital platforms as a means to pay zakat infaq, and their alms.

Digital platforms that can provide convenience and benefits for consumers will influence consumers' decisions in using digital platforms, besides that the higher consumer trust in digital platforms will affect a person's decision to use digital platforms and will continue to use digital platforms that they trust.

### **5. Conclusions, Suggestions, and Limitations**

Based on the results of research that has been carried out to determine the influence of convenience, expediency, trust both partially and simultaneously, so that the conclusion obtained is that the convenience variable has a partial positive influence on consumer decisions in using digital platforms as a means of paying zakat, infaq, and alms.

The expediency variable has a partial positive influence on consumers' decisions in using digital platforms as a means of paying zakat, infaq, and alms.

The trust variable has a partial positive influence on consumers' decisions in using digital platforms as a means of financing zakat, infaq, and alms giving.

The variables of ease, expediency, and trust have a simultaneous positive influence (together

on consumers' decisions in using digital platforms as a means of paying zakat, infaq, and alms.

### **Suggestion**

Based on the conclusions and limitations in this study, there are several suggestions that first encourage digital platform providers to further optimize ZIS collection with several strategies, such as providing an understanding of the concepts, wisdom, and benefits of zakat, infaq, and alms giving. The understanding in question is the sources of ZIS treasures, the way they are calculated, or by strengthening the belief that all deeds will be rewarded both in the world directly and later in the hereafter.

Secondly, ZIS management institutions should further intensify the collection of zakat, infaq, and alms using digital platforms, considering that the potential for ZIS collection in Indonesia is very large and also provides socialization to the public such as making advertisements and collaborating with sharing Indonesian influencers, that currently ZIS payments have begun to be online based.

Third, for the next research, if you want to research in the same field, it is hoped that it can add other variables that can influence consumers' decisions in using digital platforms to pay zakat, infaq, and alms including privacy and security, reputation, religiosity and so on. .

### **References**

- Aristiana, M., Waluyo, B., & Muchtasib, A. (2019). Factors that Influence People Interest in Using a Digital Platform as a ZIS Payment (Case Study Go- Pay). International Conference of Zakat 2019 Proceedings.
- Baztala. (2020, Juni 15). Perbedaan Infak Dan Sedekah. Retrieved from [baznastala.or.id/perbedaan-infak-dan-sedekah/](https://baznastala.or.id/perbedaan-infak-dan-sedekah/)
- Ichwan, A., & Ghofur, R. A. (2020). Pengaruh Technology Acceptance Model Terhadap Keputusan Muzakki Membayar Zakat Melalui Fintech Gopay. *Jurnal Ilmiah Ekonomi Islam*, 6(02), 129-135.
- Istikhomah, D., & Asrori. (2019). Pengaruh Literasi Terhadap Kepercayaan Muzaki Pada

- Lembaga Pengelola Zakat Dengan Akuntabilitas dan Transparansi Sebagai Variabel Intervening. *Economic Education Analysis Journal* 8 (1) (2019).
- Karmanto, G. D., & Baskoro, B. D. (2020). Penggunaan Platform Crowdfunding dalam Menyalurkan Zakat, Infaq, Dan Shadaqah (ZIS): Studi Intensi Masyarakat. *Jurnal Ekonomi dan Manajemen, POINT* Vol. 2, No. 2.
- Khairunnisa, A. H., Ningrum, J. W., Huda, N., & Rini, N. (2020). Pengaruh Brand Awareness dan Kepercayaan Terhadap Keputusan Menyalurkan Zakat dan Donasi Melalui Tokopedia . *Jurnal Ilmiah Ekonomi Islam*, 6(02), 2020,.
- KNKS. (2019). *Umbuh Bersama, Meningkatkan Kesejahteraan Masyarakat Melalui Pemerataan Zakat*. *Insight Buletin Ekonomi Syariah*.
- Kurniati. (2016). Teori Perilaku Konsumen Perspektif Ekonomi Islam. *Jurnal Ekonomi Syariah Indonesiam*, Juni 2016.
- Marisa, O. (2020). Persepsi Kemudahan Penggunaan, Efektivitas, Dan Risiko Berpengaruh Terhadap Minat Bertransaksi Menggunakan Financial Technology. *Jurnal Administrasi Kantor*, Vol.8, No.2, Desember 2020, 143-144.
- Puskas BAZNAS. (2021). *Outlook Zakat Indonesia 2021*. In P. BAZNAS, *Outlook Zakat Indonesia 2021* (p. 29). Jakarta: [www.puskasbaznas.com](http://www.puskasbaznas.com).
- Rauniar, R., Yang, J., & Johnson, B. (2014). Technology acceptance model (TAM) and social media usage an empirical study on Facebook. *Journal of Enterprise Information Management* Vol. 27 No. 1, 2014, 9-10.
- Wedantha, P. M., & Widhiyani, N. S. (2016). Pengaruh Kemanfaatan, Kemudahan Pemakaian Dan Kompetensi Auditor Pada Keberhasilan Penerapan Teknik Audit Berbantu Komputer. *E-Jurnal Akuntansi Universitas Udayana* Vol. 14.1, 2016, 403-404.