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The Quality of the System and the Behavior of Muzaki in Non-Cash Zakat Payments: The Case of Baznas Pekanbaru, Indonesia

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Abstract

This study investigates the relationship between digital payment system quality and the behavior of muzaki (zakat payers) at Baznas Pekanbaru, Indonesia. The research is motivated by the persistent gap between the availability of non-cash payment platforms and their relatively low adoption rate, despite the growing trend of digital philanthropy. Employing a quantitative methodology, data were collected via questionnaires from 40 muzaki who have used Baznas Pekanbaru's digital platform. The collected data were analyzed using validity and reliability tests, simple linear regression, and T-tests to examine the hypotheses. The results demonstrate that system quality, encompassing ease of use, security, and service quality, exerts a significant positive influence on muzaki behavior. The regression analysis yielded a coefficient of 0.640, indicating a strong relationship where improvements in system quality substantially enhance the likelihood of digital zakat payment adoption. Consequently, the study concludes that enhancing the technical and service aspects of digital platforms is crucial for increasing muzaki participation. It is therefore recommended that zakat institutions prioritize user-centric system development and conduct targeted socialization to bridge the adoption gap and leverage technology for more effective zakat collection.

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Introduction

Zakat is one of the pillars of Islam that plays a crucial role in wealth redistribution and improving the welfare of the community (Alam, 2010; Almog-Bar & Zychlinski, 2014; Chotib et al., 2023; Hamidi et al., 2022; Hasibuan et al., 2022). As an Islamic economic instrument, zakat is expected to reduce social and economic disparities, while also fostering social solidarity within society (Bahri et al., 2022; Kholis & Mugiyati, 2021; Mawardi et al., 2023; Widiastuti et al., 2021; Zubaidah & Afifah, 2020; Zulkifli, 2022). Despite zakat being a religious obligation, the collection of zakat, especially non-cash zakat, still presents significant challenges in Indonesia, including in Pekanbaru. One of the factors influencing the effectiveness of zakat payments is the quality of the system implemented by zakat management institutions.

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A poor system can hinder muzaki (zakat payers) from fulfilling their zakat obligations, while a good system can encourage muzaki to participate more actively (Ahmad & Rusdianto, 2018; Bahri et al., 2022; Hudaefi et al., 2022; Luqmanul Hakim et al., 2023). The growing popularity of non-cash zakat payments, in line with technological advancements, offers significant potential in facilitating muzaki to pay zakat (Afandi, 2023; Luqmanul Hakim et al., 2023; Zubaidah & Afifah, 2020). However, the adoption of this system also requires a high level of understanding and trust from muzaki. Baznas Pekanbaru, as a zakat institution playing a key role in zakat collection, has begun to implement non-cash zakat payment systems. However, data shows that the level of muzaki participation in non-cash zakat payments is still low compared to cash zakat payments (Durohman et al., 2023; Hidayati, 2022; Rizka Nurfadhilah & Sasongko, 2019; Yeni & Mukhibad, 2020). This indicates a gap between the advancement of the system implemented and the behavior of muzaki in using that system. Therefore, research is needed to better understand how the quality of the non-cash zakat payment system influences muzaki behavior in Baznas Pekanbaru.

Research on non-cash zakat in Indonesia is still relatively limited, particularly studies that examine the impact of system quality on muzaki behavior in paying zakat. Most existing studies focus more on the role of zakat institutions in zakat collection or on the technical aspects of using technology in zakat payments, without considering the factors that influence muzaki behavior in choosing zakat payment methods. Previous studies, such as those conducted by Muflih (2021) and Fikri (2022), emphasize the challenges in implementing non-cash zakat systems but have not thoroughly analyzed how the quality of the system influences muzaki's decision to pay zakat. Therefore, this study aims to fill this gap by exploring the impact of system quality on muzaki behavior in non-cash zakat payments at Baznas Pekanbaru.

The purpose of this research is to analyze the effect of the quality of the non-cash zakat payment system on the behavior of muzaki in fulfilling their obligations through Baznas Pekanbaru. By answering this question, the study is expected to provide a deeper understanding of the factors that influence muzaki behavior in non-cash zakat payments and offer recommendations for improving the effectiveness of the non-cash zakat system in Indonesia. This study argues that a well-designed non-cash zakat payment system can increase muzaki participation in paying zakat, which in turn will enhance the effectiveness of zakat collection. Therefore, optimizing the quality of non-cash zakat payment systems is essential to increase muzaki's awareness and participation in fulfilling their obligations, as well as to support the achievement of zakat's goals in reducing social inequalities and improving community welfare.

Research Methodology

This study employed a quantitative approach to examine the factors influencing muzaki's decisions to utilize digital platforms for zakat payments. Data were collected through structured questionnaires distributed to 40 muzaki who actively use the non-cash zakat payment system administered by Baznas Pekanbaru. A deductive research approach was adopted, whereby hypotheses were formulated based on established theoretical frameworks, including the Information Systems Success Model by Delone & McLean (1992) and the Theory of Planned Behavior (TPB) by Ajzen (1991). These theories provided the foundation for analyzing how system quality and behavioral intentions shape digital zakat adoption. Descriptive statistical techniques were utilized to summarize respondent characteristics, including gender, age, and level of technological literacy. Inferential analyses, specifically simple linear regression, were conducted to assess the relationship between independent variables—ease of use, security, and overall system quality—and the dependent variable, muzaki's payment decisions. Additionally, multivariate analysis was performed to explore potential interactions among these predictors. The sample was determined using saturation sampling, a method appropriate for exploratory studies aiming to achieve thematic depth within a defined population (Saunders et al., 2018).

The study's analytical procedures adhered to standard statistical validation protocols. Instrument validity was confirmed through item-total correlation testing, while reliability was assessed using Cronbach's alpha, with scores exceeding the 0.60 threshold for both constructs. Assumption tests, including normality (Kolmogorov-Smirnov) and heteroscedasticity (scatterplot), were conducted to ensure the robustness of the regression model. All analyses were performed using SPSS version 23. This methodological design not only tests the direct impact of system quality on muzaki behavior but also situates the findings within broader discourses on technology acceptance and Islamic financial behavior. By integrating Delone & McLean's IS success dimensions with Ajzen's behavioral model, the study offers a theoretically grounded examination of digital zakat adoption—a perspective underexplored in prior literature. The results are intended to inform both scholarly understanding and practical strategies for enhancing digital inclusion in Islamic philanthropic systems.

Validity Test for Variables X and Y

The validity test can be calculated by comparing the calculated correlation coefficient (r_{hi}^{t}) with the critical value (r_{t}^{ab}). If the calculated value of r_{hi}^{t} is greater than the critical value and the value is positive, then the questions posed can be

considered valid. Based on the data analysis that has been performed, the results of the validity test can be shown as follows: :

Table 1: Validity Test for System Quality Variable (X)

Question	R hitung	R tabel	Description
X1	0,744	0,312	Valid
X2	0,672	0,312	Valid
X3	0,391	0,312	Valid
X4	0,579	0,312	Valid
X5	0,488	0,312	Valid
X6	0,436	0,312	Valid
X7	0,668	0,312	Valid
X8	0,643	0,312	Valid
X9	0,392	0,312	Valid
X10	0,578	0,312	Valid

Source: Data processed with SPSS 23, 2024

Table 2: Validity Test of Muzaki Behavior Variable (Y)

Question	R hitung	R tabel	Description
Y1	0,539	0,312	Valid
Y2	0,605	0,312	Valid
Y3	0,478	0,312	Valid
Y4	0,646	0,312	Valid
Y5	0,630	0,312	Valid
Y6	0,589	0,312	Valid
Y7	0,596	0,312	Valid

Y8	0,631	0,312	Valid
Y9	0,537	0,312	Valid
Y10	0,486	0,312	Valid
Y11	0,518	0,312	Valid
Y12	0,363	0,312	Valid

Source: Data processed with SPSS 23, 2024

Based on the validity test results for the variables X and Y presented in Tables 1.1 and 1.2 above, it can be observed that the calculated correlation coefficient (r_{hi}^{t}) for the independent variable, system quality (X), and the dependent variable, muzaki behavior (Y), shows values greater than the table value ($r_{t}^{ab}{}_{le}$), which is 0.312. This indicates that all the questions posed to muzaki who pay zakat non-cash through the digital platform provided by Baznas Pekanbaru are valid and suitable for use in this study..

Reliability Test

The reliability test is conducted to determine the consistency of the measurement instrument, often using SPSS. In this study, the reliability test was performed using the Alpha coefficient formula. A measurement instrument is considered reliable or dependable if it achieves a reliability coefficient (alpha) greater than 0.60. The following are the results of the reliability testing: :

Table 3: Reliability Test Results

Variabel	Cronbach Alpha	Reliability Test	Description
Sistem Quality	0,738	0,60	Reliabel
Muzaki Behaviour	0,778	0,60	Reliabel

Source : Data Processed with SPSS 23, 2024

Based on the reliability test results shown in Table 4.6, it can be observed that the Cronbach's Alpha values for the System Quality (X) and Muzaki Behavior (Y) variables are both greater than 0.60, indicating that these variables are reliable for further research. From these results, it can be concluded that these variables will remain consistent or stable over time, as they have Cronbach's

Alpha values of 0.738 > 0.60 and 0.778 > 0.60. In light of these findings, this study can be considered trustworthy or reliable as a tool for collecting research data in the future.

Normality Test

The normality test aims to examine whether the residuals of the regression model have a normal distribution. The test was conducted using SPSS version 23. To assess the normality of the data, the key part to focus on is the Kolmogorov-Smirnov section. The Kolmogorov-Smirnov test rule is as follows: if the significance level is above 5%, the data can be considered normally distributed; if it is below 5%, the data can be considered not normally distributed. The results of the normality test can be seen in the following graph: :

Tabel 4: Ringkasan Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,57694622
Most Extreme Differences	Absolute	,114
	Positive	,114
	Negative	-,081
Test Statistic		,114
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.
b. Calculated from data.

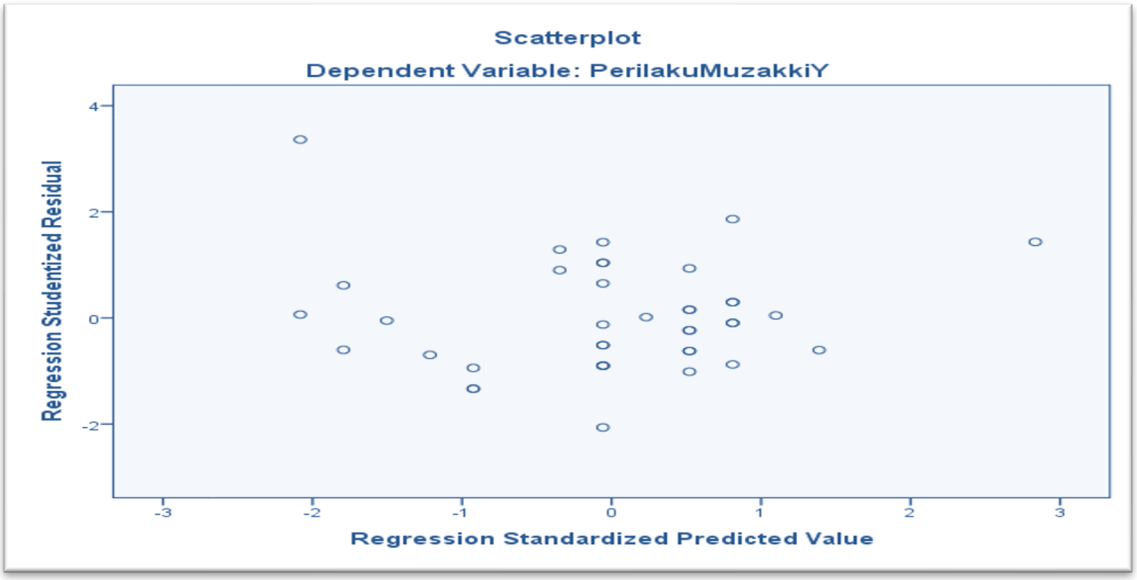
Source : Data Processed with SPSS 23, 2024

Based on the results in Table 4 above, it can be seen that the significance value in the Asymp. Sig. (2-tailed) section is 0.200. This value is greater than the Kolmogorov-Smirnov criterion, which states that if the significance level is above 5% (0.05), the data can be considered normally distributed. Therefore, it can be concluded that, overall, the variables in this study are normally distributed

Heteroskedastisitas Test

Heteroscedasticity test is used to determine whether there are deviations or violations of the classical assumption of heteroscedasticity, which refers to unequal variance of residuals across all observations in the regression model. In this study, the heteroscedasticity test was conducted using a Scatterplot test to regress the absolute error values against all the independent variables. The results of the heteroscedasticity test are as follows:

Figure 1: Results of the Heteroscedasticity Test Scatterplot



Source : Data Processed with SPSS 23, 2024

In the Figure 1 above, it can be seen that the points are scattered, not forming any specific pattern or following the direction of the diagonal line. The data distribution is both above and below the 0 point on the Y-axis, which means that there is no heteroscedasticity in this study.

Simple Linear Regression Method

To examine the relationship between one independent variable (X) and the dependent variable (Y), this analysis uses simple linear regression. This analysis also predicts the value of the dependent variable if the independent variable increases or decreases, and determines whether each of the independent variables has a positive or negative correlation. The results of the test can be seen in the following table:

Table 5: Results of Simple Regression Test

			Coefficients				
Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistic	
	B	Std. Error	Beta	T	Sig.	Tollerance	VIF
1 (Constant)	24,730	4,877		5,071	,000	1,000	
KualitasSistemX1	,640	,121	,651	5,293	,000	1,000	1,000

a. Dependent Variable: PerilakuMuzakiY

Sourcce : Data Processed with SPSS 23, 2024

Interpretation of Simple Regression Results

Based on the results in the table above, the regression equation can be formulated as follows:

Y = α + bX

Muzaki Behavior = 24.730 + 0.640 System Quality

From the regression model, the interpretation is as follows:

1. The constant value of 24.730 means that the consistent value of the muzaki behavior variable is 24.730 when the system quality is zero.
2. The regression coefficient for X (system quality) of 0.640 indicates that for every 1% increase in system quality, the muzaki behavior will increase by 0.640. Since the regression coefficient is positive, it can be interpreted that the direction of the influence of the independent variable (X) on the dependent variable (Y) is positive.

Partial Test (T-Test)

The hypothesis regarding how the dependent and independent variables influence each other partially is tested using the T-test. The coefficient table shows the significance values, and the decision is made based on these results. In this study, the significance level for regression testing is set at 5% (α = 0.05), as shown below:

Table 6: T-Test Results

Coefficients[a]							
Model	Ustandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolleran ce	VIF
1 Constant)	24,730	4,877		5,071	,000		
KualitasSistemX1	,640	,121	,651	5,293	,000	1,000	1,000

Source : Data Processed with SPSS 23, 2024

Based on the T-test results in Table 4.9, the significance value (p-value) is 0.000, which is less than the significance level of 0.05. This indicates that the null hypothesis (which would state that there is no effect of system quality on muzaki behavior) is rejected. Therefore, we can conclude that there is a statistically significant influence of the system quality on the behavior of muzaki in paying zakat non-cash through Baznas Pekanbaru.

Table 7: Results of the Coefficient of Determination (R^2) Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,651[a]	,424	,409	2,61063

a. Predictors: (Constant), KualitasSistemX1

b. Dependent Variable: PerilakuMuzakiY

Source : Data Processed with SPSS 23, 2024

Based on the results in Table 4.10, the coefficient of determination test shows a correlation value of 0.424, which can be interpreted as the relationship between the system quality variable and the muzaki behavior variable. The coefficient of determination value of 0.424 means that 42.4% of the variation in muzaki behavior is explained by system quality, while the remaining 57.6% is influenced by other variables not discussed in this study.

System quality refers to how well a system operates, its efficiency, and its ability to produce outputs that meet the users' expectations. It can be assessed by the users themselves, depending on how well the hardware, policies, and

procedures can provide the information needed by the users (Delone & McLean, 1992). In the case of Baznas Pekanbaru, a digital platform has been provided for online zakat payments, which is considered more effective and flexible. Moreover, with the ongoing advancements in technology, a growing number of Muslims use the internet to access these platforms (Baznas Pekanbaru). From the data obtained from a saturated sample of 40 respondents, the majority of respondents were male, accounting for 85% (34 muzaki).

The age group most represented was 41-50 years, with 22 muzaki. Based on the analysis of the data, the effect of system quality on muzaki behavior is evident. This is supported by the regression coefficient of 0.640, indicating that for every 1% increase in system quality, muzaki behavior improves by 64%. Since the regression coefficient is positive, this suggests that the influence of the independent variable (X) on the dependent variable (Y) is also positive. Therefore, it can be concluded that the better the system quality provided by the digital platform for non-cash zakat payments, and the more issues are resolved, the more people will be inclined to use the platform, seeing it as more effective and flexible.

Based on the T-Test results, the Sig. value for System Quality is 0.000, which is less than 0.05. This indicates that the independent variable significantly affects the dependent variable. As shown in the SPSS output in the coefficients table, it can be concluded that system quality has a positive and significant effect on muzaki behavior in paying zakat non-cash, as the alternative hypothesis (Ha) is accepted and the null hypothesis (H0) is rejected.

Strategic Implications for Zakat Digitalization

The findings of this study clearly demonstrate that the quality of non-cash zakat payment systems has a positive and significant influence on the behavior of muzaki at Baznas Pekanbaru. A regression coefficient of 0.640 indicates that improvements in ease of use, security, and service quality directly contribute to increased willingness and consistency among muzaki in fulfilling their zakat obligations through digital platforms. This aligns with the Delone & McLean (1992) Information Systems Success Model, where system quality is a primary predictor of user adoption and satisfaction. In the context of digital zakat, this reinforces the proposition that technology serves not only as a transactional tool but also as an enabler that can strengthen religious commitment by reducing practical barriers.

The key implication of this research is the urgent need for zakat management institutions, particularly Baznas Pekanbaru, to shift from merely providing a digital platform toward developing an integrated, user-centric digital zakat ecosystem. System quality improvement should not be viewed as a

one-time project but as a continuous process encompassing intuitive user experience (UX), robust cybersecurity mechanisms, and responsive customer support. The demographic data showing that respondents are predominantly aged 41–50 years (55%) suggests that platforms must be designed with accessibility in mind for users who may not be digital natives. Features such as visual guides (tutorials), multilingual interfaces (Malay and Indonesian), and integration with familiar banking and e-wallet applications can be key to broader adoption.

Furthermore, the strong statistical significance (sig. 0.000) of the system quality variable indicates that trust built through a reliable system is a critical foundation. In Islamic philanthropy, trust is a highly valuable social currency. Muzaki must be assured that not only are their funds technically secure, but the zakat distribution process is also accessible and transparent. Therefore, improving system quality must go hand-in-hand with innovations in transparency, such as real-time zakat fund tracking features (e.g., blockchain-based traceability) or interactive social impact reports. This will create a positive cycle: a better system enhances trust, trust increases participation, and higher participation justifies and provides resources for continuous system improvement.

From a policy and strategic perspective, this study offers three main recommendations. First, Baznas Pekanbaru should adopt an agile development approach in managing its digital platform, with regular feedback loops from muzaki for continuous improvement. Second, massive yet targeted education and socialization campaigns are needed. These should not only focus on "how to use the platform" but also on the benefits and social impact of digital zakat, while addressing potential security concerns among prospective muzaki. Collaborations with religious communities, Islamic boarding schools (pesantren), and local influencers can amplify this message. Third, the finding that 57.6% of the variation in muzaki behavior is explained by factors other than system quality (based on $R^2 = 0.424$) highlights the complexity of this behavior. Therefore, a hybrid strategy integrating technological and socio-cultural approaches is essential. Baznas could consider initiatives such as a digital muzaki ambassador program or a referral system that rewards existing users for inviting others.

Compared to previous studies, this research expands on the findings of Muflih (2021) and Fikri (2022), which primarily discussed technical implementation challenges. This study successfully quantifies the relationship between system quality as an independent variable and actual behavior as a dependent variable, providing stronger empirical evidence for decision-makers. However, it also opens avenues for further research, such as exploring the

moderating roles of digital financial literacy, religiosity, or subjective norms in strengthening or weakening the relationship between system quality and behavior. Overall, zakat digitalization is not an end goal but a means to achieve a nobler objective: enhancing efficiency, accountability, and participation in zakat collection, which ultimately contributes to poverty alleviation and social justice. The results of this study affirm that investing in digital system quality is an investment in building trust and facilitating the fulfillment of religious obligations in the modern era. Thus, efforts to improve system quality should be viewed as an integral part of Baznas Pekanbaru's religious and social mission.

Conclusion

Based on the results of the study, it can be concluded that the system quality provided by Baznas Pekanbaru significantly influences the behavior of muzaki in making non-cash zakat payments. The digital platform provided enables muzaki to pay zakat quickly, flexibly, and without time and location limitations, simply by accessing the link provided by Baznas. The user-friendly interface makes the zakat payment process more practical, eliminating the need to visit the Zakat Management Organization (OPZ) in person. The regression analysis results show that the system quality variable has a positive impact on muzaki behavior, meaning that the better the quality of the system provided, the greater the tendency for muzaki to make non-cash zakat payments.

Therefore, it is recommended that Baznas Pekanbaru further promote and educate the public about the ease of making zakat payments through the digital platform, especially considering the increasing number of people who rely on smartphones and internet access in their daily lives. Additionally, muzaki who have already used the non-cash payment system are expected to help spread this information to other muzaki, encouraging more people to use the digital platform for zakat payments. The researcher also acknowledges the limitations of this study and suggests that future research on the same topic should be improved, especially in terms of sample size and methodology, to obtain more comprehensive results.

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