

The Influence of Perceived Convenience, Perceived Benefit, and Perceived Risk on Intention to Pay Zakat Through LinkAja Syariah

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Abstract

The great potential that Indonesia has in the field of developing the halal industry, one of which is related to technological development and a large number of Muslim communities. Despite the rapid development of technology and a large Muslim population, the public's interest in paying zakat through the LinkAja Syariah service is still small. The purpose of this research is to know and explain the effect of perceived convenience, perceived benefits, and perceived risk on the intention to pay zakat through LinkAja Syariah. The population in this study is the Jabodetabek community. Sampling by purposive sampling. This study totaled 160 respondents with the criteria of being a Jabodetabek Muslim population and knowing zakat services at LinkAja Syariah. The approach used is quantitative. Questionnaires are used as data collection techniques. SEM PLS is used as a data analysis technique. Data testing uses the outer and inner models. The result of the adjusted r-square value is 0.658 that perceived convenience, perceived benefits, and perceived risk are able to explain the dependent variable of this research, namely interest is 65.8% and 34.2% is explained through other variables outside this research model. The results of the hypothesis test are that perceived convenience has a significant effect on interest, perceived benefits have a significant effect on interest, and perceived risk does not have a significant effect on interest. It is hoped that with this research, LinkAja Syariah can develop zakat services in LinkAja Syariah.

Keywords: *interest, perceived benefits, perceived convenience, perceived risk, zakat*

Pengaruh Persepsi Kemudahan, Persepsi Manfaat, dan Persepsi Risiko terhadap Minat Membayar Zakat melalui LinkAja Syariah

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Abstrak

Potensi besar yang dimiliki Indonesia pada bidang pengembangan industri halal dengan salah satunya terkait pengembangan teknologi dan jumlah masyarakat muslim yang banyak. Walaupun perkembangan teknologi yang pesat dan populasi masyarakat muslim yang banyak, minat masyarakat untuk membayar zakat melalui layanan LinkAja Syariah masih sedikit. Tujuan dalam penelitian ini yaitu mengetahui dan menjelaskan tentang pengaruh persepsi kemudahan, persepsi manfaat, dan persepsi risiko terhadap minat membayar zakat melalui LinkAja Syariah. Populasi pada penelitian ini yaitu masyarakat Jabodetabek. Pengambilan sampel dengan *purposive sampling*. Penelitian ini berjumlah 160 responden dengan kriteria penduduk muslim Jabodetabek dan mengetahui layanan zakat pada LinkAja Syariah. Pendekatan yang dipakai yaitu kuantitatif. Kuesioner digunakan sebagai teknik pengumpulan data. SEM PLS digunakan sebagai teknik analisis data. Pengujian data menggunakan outer dan inner model. Hasil nilai r-square adjusted adalah 0,658 bahwa persepsi kemudahan, persepsi manfaat, dan persepsi risiko mampu menjelaskan variabel terikat penelitian ini yaitu minat sebesar 65,8% dan sebesar 34,2 % dijelaskan melalui variabel lain diluar model penelitian ini. Hasil uji hipotesis nya yaitu persepsi kemudahan berpengaruh signifikan terhadap minat, persepsi manfaat berpengaruh signifikan terhadap minat, dan persepsi risiko tidak berpengaruh secara tidak signifikan terhadap minat. Diharapkan dengan adanya penelitian ini, pihak LinkAja Syariah dapat mengembangkan layanan zakat yang ada di LinkAja Syariah.

Kata Kunci: minat, persepsi kemudahan, persepsi manfaat, persepsi risiko, zakat