



DETERMINANTS OF INTEREST TO PAY ZAKAT THROUGH SHARIA MOBILE BANKING

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ABSTRACT

The bank provides zakat payment services through mobile banking to meet the needs of conducting banking transactions. The people of the new Sitamiang sub-district, Padangsidimpuan City, still do not use the mobile banking application. The purpose of this study was to determine the interest in paying zakat through mobile banking based on perceptions of convenience, perceived usefulness, perceptions of trust in the people of Sitamiang Baru Village, Padangsidimpuan City. This research is a quantitative research. The data source used is primary data. The data collection technique used is a questionnaire with a sample of 98 people. Data processing using SPSS 25 application. The analysis technique used is multiple linear regression analysis. Partial research results states that the convenience variable has no effect on the interest in paying zakat through mobile banking. Usefulness has no effect on interest in paying zakat through mobile banking. Trust has an effect on interest in paying zakat through mobile banking. While the variables of convenience, usability and trust have a simultaneous influence on the interest in paying zakat through mobile banking in the people of Sitamiang Baru Village.

Keywords: Interest, Zakat, Mobile Banking, Perception

INTRODUCTION

Zakat is one of the pillars of Islam that must be paid for the assets of an individual whose provisions are regulated through certain rules that are guided by the Qur'an and hadith. Zakat is a designation or name for a certain number of assets that are required by Allah swt to be handed over to people who are entitled (mustahik) by people who are obliged to issue zakat (muzakki) (Umrotul Khasana, 2010). If prayer is a bodily obligation then zakat is a obligations imposed on the assets of every Muslim. The Qur'an states that zakat is taken from every property we have, as stated in surah at-Taubah: 103 and al-Baqarah: 267. (Manullang & Atika, 2020)

The phenomenon that researchers encountered in the Sitamiang Baru village community, Padangsidimpuan city, was the lack of people using the application mobile banking As a medium for paying zakat, the people of Sitamiang Baru Village, Padangsidimpuan City are not so interested in using mobile banking applications due to the lack of public knowledge about the convenience provided by the Mobile banking application and people are more confident if they make payments directly to amil zakat (Alfadri dkk., 2021).

According to Crow and Crow as quoted by (Djaali, 2017)says that interest is "related to the style of motion that encourages a person to face or deal with people, objects, activities, experiences stimulated by the activity itself". according to



(Nugroho J. Setiadi, 2010, 10) "there are several factors that influence consumer behavior, namely: cultural factors, social factors, personal factors, psychological factors". Theory of Reasoned Action proposed by Fishberin and Ajzen. This theory said "that attitudes towards a behavior together with subjective norms form an interest in certain behaviors" .

Based on the results of the researchers' observations that some residents of the Sitamiang Baru village, Padangsidempuan city. (Samsul, personal communication, 28 April 2021) said "I myself already have mobile banking " However, I don't use it. As for the payment of zakat fitrah, I do it in the mosque like the payment I usually do because I trust payments at the mosque more than in the mosque. mobile banking ". (I. Fitrah, personal communication, 28 April 2021) says "I have used mobile banking a few years ago where I have also paid zakat through *mobile banking* It's easier when checking balances and the zakat payment feature through mobile banking is easier." (Lidya, personal communication, April 29, 2021) said that "from the start I opened my own account, I already had mobile banking but after I installed the app I never used it so now I've deleted it".

Based on the results of interviews conducted by researchers on several residents, it can be concluded that interest in using mobile banking is still not in demand or trusted by the public. In this study, the researcher uses a research model that has been developed from several existing studies by taking variables from previous studies. These variables are perceived trustworthiness, perceived convenience, and perceived usefulness.

LITERATUR REVIEW

Interest in Paying Zakat Through *Mobile Banking*

Interest is a sense of preference and a sense of interest in a thing or activity, without anyone telling. Interest is basically the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest. Crow and Crow said that interest is related to the movement style that encourages a person to face or deal with people, objects, activities, experiences, which are stimulated by the activity itself. (Djaali, 2017 , 121) . So, interest is a person's conscious desire to perform a behavior in order to achieve certain goals. Gerungan mentions that interest is the direction of feeling and interpreting for something (there is an element of selection).

Zakat includes worship Maaliyyah Ijtima'iyah , meaning worship in the field of property which has a very important position in building society. If zakat is managed properly, both in taking and distributing it, it will certainly be able to raise the welfare of the community (Wiji Nurastuti, 2011, 110) . The contribution of zakat to economic growth has a positive impact, apart from zakat infaq and alms it also affects real GDP (gross domestic income) growth, meaning that if each zakat collection fund increases by 1 billion, it will encourage economic growth by 0.12 percent assuming other variables are constant. (Napitupulu et al., 2021) The law of zakat is contained in Surah Al-Baqarah verse 110, namely:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ ۝

110. And keep up prayer and pay the poor-rate and whatever good you send before



for yourselves, you shall find it with Allah; surely Allah sees what you do. (QS Al-Baqarah: 110) (Religion, 2015 , 25) .

This verse explains that (And establish prayer and pay zakat and whatever good you strive for yourself, of course you will get the reward of the side) Allah Ta'ala commanded them to do things that are beneficial to those whose reward is for themselves on The Day of Resurrection is like establishing prayer and paying zakat, so that Allah gives them victory in the life of this world and the day of its standing in witness (the last day) a day that is no longer useful for the wrongdoers his apology and for them is the curse and for them also a bad place to live (Al-Mubarakfuri, 2017 , 384) .

By providing facilities that are almost the same as ATMs except for taking cash (Wiji Nurastuti, 2011 , 111) . Mobile banking or better known as mobile banking is a banking facility or service using mobile communication tools such as mobile phones, with the provision of facilities for banking transactions through applications (flagship) on mobile phones (Salsabilla & Zuliestiana, 2016, 84) .

Mobile banking service has many features and provides convenience, convenience and security for customers to always try to use it. mobile banking is a banking service that can be accessed directly via cellular phones or GSM (Global for Mobile Communication) mobile phones using SMS (Short Message Service) (Indonesian Bankers Association, 2011 , 59) .

Trust Perception

Trust is often called *object-attribute linkage* , namely consumer beliefs about the possibility of there is a relationship between an object and its relevant attributes (Etta Mamang Sangadji, Sopiah, 2013,210). Consumer confidence in using information technology in conducting a transaction is the first step for someone to create interest through the convenience that will be obtained by someone to carry out a transaction to be carried out. The company's efforts to provide such trust are directly related to the security efforts provided to create customer satisfaction. Trust is a positive expectation or expectation that others will not through words, actions, and policies act opportunistically. The term opportunistically refers to the inherent risks and vulnerabilities in trust-based relationships (Alfadri dkk., 2021).

METHODS

The research was conducted in the village of Sitamiang Baru, Padangsidempuan City. The type of research used in this research is quantitative research. Quantitative research is one of the research methods used to test a theory, to present a fact or describe statistics, to show relationships between variables, and some are to develop concepts, develop understanding, or describe many things (M. Subana and Sudrajat, 2011). , 25) . The population is a generalization area consisting of subjects or objects that have certain qualities and characteristics set by researchers to be studied and conclusions drawn (Sugiyono, 2017, 61) . In this study, the population of the village of Sitamiang Baru, Padangsidempuan City, amounted to 4,389 people. Sampling used in this research is using Accidental Sampling technique . Accidental sampling is a sampling technique based on



convenience (*convenience*), both in terms of time, situation, place, and the wishes of the researcher. Sampling in the study using the Slovin formula with an error rate of 10%, the sample in this study was (Sugiyono, 2012, 116) 97.77 rounded up to 98 people, namely people who have mobile banking who have never paid zakat through mobile banking by distributing questionnaires to each researcher sample. As for what is used as a form of data collection technique in this study using a Likert scale with the following formulation:

RESULT AND DISCUSSION

Data Analysis Results

1. Validity Test Results

Validity test is carried out to be able to see whether the existing data is valid or not. Validity test is done by comparing the r_{count} value with the r_{table} value . Where r_{table} (r_{table} attached) with a significance level of 10% or 0.1 and degrees of freedom (df) = $n - 2$, where n = number of samples, so $df = 98 - 2$, then obtained r_{table} of 0.1671. While the r_{count} can be seen in the results of the *Corrected Item-Total Correlation* . If r_{count} is greater than r_{table} then the statement item is said to be valid .

Table. 1
Ease of Perception Validity Test Results

Question Items	r_{count}	r_{table}	Description
PKM_1	0.761	The instrument is valid, if $r_{\text{count}} > r_{\text{table}}$ with $df = 96$. At the 10% significance level, it is obtained $r_{\text{table}} = 0.1671$	Valid
PKM_2	0.734		Valid
PKM_3	0.771		Valid
PKM_4	0.732		Valid
PKM_5	0.706		Valid
PKM_6	0.683		Valid

From the results in table IV.4 above, it shows that the r_{count} value of each statement item shows a number greater than the r_{table} , which is 0.1671. This shows that questions 1 to 6 are declared valid.

Table IV.5
Usability Validity Test Results

Question Items	r_{count}	r_{table}	Description
PKG_1	0.651	The instrument is valid, if $r_{\text{count}} > r_{\text{table}}$ with $df = 96$. At the 10% significance level, it is obtained $r_{\text{table}} = 0.1671$	Valid
PKG_2	0.648		Valid
PKG_3	0.670		Valid
PKG_4	0.713		Valid
PKG_5	0.688		Valid
PKG_6	0.595		Valid

From the results in table IV.5 above, it shows that the calculated r value of each statement item shows a number greater than the r_{table} , which is 0.1671. This shows that questions 1 to 6 are declared valid.

Table. 6
Trust Perception Validity Test Results

Question Items	r_{count}	r_{table}	Description
pkp_1	0.595	The instrument is valid, if $r_{count} > r_{table}$ with $df = 96$. At the 10% significance level, it is obtained $r_{table} = 0.1671$	Valid
pkp_2	0.657		Valid
pkp_3	0.615		Valid
pkp_4	0.737		Valid
PK_5	0.749		Valid
PK_6	0.664		Valid

From the results in table IV.6 above, it shows that the calculated r value of each statement item shows a number greater than the r_{table} , which is 0.1671. This shows that questions 1 to 6 are declared valid.

Table. 2
Interest Validity Test Results Using *Mobile banking*

Question Items	r_{count}	r_{table}	Description
PK_1	0.601	The instrument is valid, if $r_{count} > r_{table}$ with $df = 96$. At the 10% significance level, it is obtained $r_{table} = 0.1671$	Valid
PK_2	0.528		Valid
PK_3	0.658		Valid
PK_4	0.582		Valid
PK_5	0.803		Valid

From the results in table IV.7 above, it shows that the results of the validity test of customer decisions for each item show a number more than r_{table} 0.1671. This means that each statement item can be said to be valid.

2. Reliability Test Results

Reliability test can be used to determine whether the instrument is reliable or not. If the value of *Cronbach's Alpha* > 0.5 then it can be said to be reliable. The reliability value can be seen in the table below:

Table. 3
Reliability Test Results

Variable	Cronbach's Alpha	N of Items
Perception of Ease	0.826	6
Useful Perception	0.728	6
Trust Perception	0.756	6
Interest in Paying Zakat Through <i>Mobile banking</i>	0.633	5



Judging from the results in table IV.8 above, it shows that *Cronbach's Alpha* for the perceived ease variable is $0.826 > 0.60$. Thus, the perceived convenience variable can be said to be *reliable*. Furthermore, *Cronbach's Alpha* for the perceived usefulness variable is $0.726 > 0.60$. Thus, the perceived usefulness variable can be said to be *reliable*. Furthermore, *Cronbach's Alpha* for the variable of trust perception is $0.756 > 0.60$. Thus, the perceived convenience variable can be said to be *reliable*. *Cronbach's Alpha* for the variable of trust perception is $0.633 > 0.60$. Thus, the perceived convenience variable can be said to be *reliable*.

Descriptive Analysis Results

Descriptive statistics is a data processing process to describe or provide an overview of the object under study. Descriptive analysis includes presenting data through tables, *mean*, *minimum*, *maximum* and calculation of the spread of data through the calculation of the average and standard deviation can be seen in the table below:

Table. 4
Descriptive Statistics Test Results
Descriptive Statistics

	N	Minimu m	Maximu m	mean	Std. Deviation
Convenience	98	15	30	23.99	3.088
Utility	98	18	30	24.43	2,540
Trust	98	17	30	23.64	2.855
Interest	98	17	25	21.69	1,614
Valid N (listwise)	98				

Based on the results in table IV.9 above, it can be seen in the perceived convenience variable with a sample size of 98 with an average value of 23.99 and a standard deviation of 3.088, which means that the average value is greater than the standard deviation, thus indicating that the results the good one. This is because the standard deviation is a reflection of very high deviations, so that the data distribution shows normal results. The lowest value is 15 and the highest value is 30. The usability variable with a sample size of 98 with an average value of 24.43 and a standard deviation of 2.540 which means that the average value is greater than the standard deviation, thus indicating that the results are good. This is because the standard deviation is a reflection of very high deviations, so that the data distribution shows normal results. The lowest value is 18 and the highest value is 30. The confidence variable with a sample size of 98 with an average value of 23.64 and a standard deviation of 2.855, which means that the average value is greater than the standard deviation, indicates that the results are good. This is because the standard deviation is a reflection of very high deviations, so that the data distribution shows normal results. The lowest value is 17 and the highest value is 30. Variable Interest in Using *Mobile banking* with a total data of 98 with an average value of 21.69 and a standard deviation of 1.614, which means that the average value is greater than the standard deviation, thus indicating that the results are good. This is because the



standard deviation is a reflection of very high deviations, so that the data distribution shows normal results. The lowest value is 17 and the highest value is 25.

Normality Test Results

The normality test is used to determine whether the sample taken is based on a normally distributed population. This test was carried out based on the *Kolmogorov Smirnov* (KS) test with a *two-tailed p-value*. The criteria used are if the results of the KS calculation with two sides are greater than 0.05 then it is normally distributed with the calculation of the SPSS 24 program assistance. This can be seen in the table below:

Table. 5
Kolmogorov-Smirnov Test . One-Sample Normality Test Results

		Unstandardized Residual
N		49
Normal	Mean	,0000000
Parameters ^{a,b}	Std. Deviation	2,98131600
Most Extreme	Absolute	,102
Differences	Positive	,102
	Negative	-,085
Test Statistic		,102
	Asymp. Sig. (2-tailed)	,200 ^{c,d}

Based on the results in table IV.10 above, it can be seen that the *Asymp value. Sig (2-tailed)* is 0.129, so it is greater than the value of significant 0.1 ($0.351 > 0.1$). So it can be concluded that the residual value is normal, so the data in this study has a normal distribution. Normality of data is a basic requirement that must be fulfilled in parametric statistical analysis. Therefore, the data is normally distributed, so the analysis can be continued with parametric statistics.

Classic Assumption Test Results

1. Multicollinearity Test Results

The multicollinearity test is a way to determine the presence or absence of multicollinearity symptoms, among others, by looking at the *Variance Inflation Factor (VIF)* and *Tolerance values*, if the *VIF value* is less than 10 and the tolerance is more than 0.1, it is declared that there is no multicollinearity.

Table. 6
Multicollinearity Test Results

	Unstandardized		Standardiz	T	Sig.	Collinearity	
	Coefficients		ed			Statistics	
	B	Std. Error	Coefficients			toleran	VIF
	Beta			ce			
(Constant)	17.918	2.168		8.265	.000		



Convenience	.016	.053	.030	.297	.767	.970	1.031
Comfort	.002	.064	.003	.034	.973	.983	1.017
Trust	.142	.057	.250	2,462	.016	.962	1.040

Based on the results in table IV.11 above, it can be seen that the Tolerance value of the Convenience Perception variable (X1) is $0.970 > 0.1$, the Perceived Usefulness variable (X2) is $0.983 > 0.1$, the Perceived Trust variable (X3) is $0.962 > 0.1$ It can be concluded that the tolerance value of the three variables above is greater than 0.1 so that there is no multicollinearity. Furthermore, based on the VIF value of the Ease of Perception variable (X1) is $1.031 < 10$, Usefulness (X2) is $1.017 < 10$ and the Trust Perception variable (X3) is $1.040 < 10$ So, it can be concluded that the VIF value of the three variables above is less than 10 so that there is no multicollinearity.

2. Heteroscedasticity Test Results

Heteroscedasticity is the residual variance that is not the same in all observations in the regression model. A good regression should not occur heteroscedasticity. The test uses the Spearman's rho coefficient test technique, which is to correlate the independent variable with the residual. The test uses a significance level of 0.1 with a 2-sided test. If the correlation between the independent variable and the residual can be significantly more than 0.1, it can be said that there is no heteroscedasticity problem in the regression model. This can be seen in the table below.

Table. 7
Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.213	1,171		-1.036	.303
1Convenience	.041	.029	.148	1,445	.152
Uses	.039	.034	.115	1,138	.258
Trust	.023	.031	.078	.757	.451

Based on the results in table IV.12 above, the results of the heteroscedasticity test can be seen that the correlation value of the two independent variables with unstandardized residuals has a significance value of more than 0.1, so it can be concluded that there is no heteroscedasticity problem in the regression model.

3. Coefficient of Determination Test Results (R²)

The coefficient of determination (R²) can be used to determine the contribution or contribution of all independent variables (X) to the dependent variable (Y), while the rest is influenced by other variables in the study.

Table. 8
Coefficient of Determination Test Results (R²)



Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.257 ^a	.066	.036	1.585

Based on the results in table IV.13 above, it can be seen that the coefficient of determination (R square) of 0.066 is the square of the correlation coefficient or R, which is $0.257 \times 0.257 = 0.066$. The magnitude of the coefficient of determination (R Square) of 0.066 is equal to 6.6%. This figure means that perceptions of convenience, usefulness and trust have an effect on interest of 6.6%. While the rest ($100\% - 6.6\% = 93.4$) is influenced by other variables outside this regression model.

Multiple Linear Regression Analysis Results

Multiple linear regression analysis is used to determine the influence or linear relationship between two or more independent variables with one dependent variable. Regression analysis was used to determine the effect of perceived ease, trust on students' interest in using *mobile banking*. In addition, regression analysis is also used to determine the truth of the hypothesis proposed in this study.

Table. 9
Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	17.918	2.168		8.265	.000
1 Convenience	.016	.053	.030	.297	.767
Utility	.002	.064	.003	.034	.973
Trust	.142	.057	.250	2,462	.016

Regression analysis is used to determine the effect of Perception of Ease and Trust on Interest in Using *Mobile banking*.

The regression equation is as follows:

$$M = 17.918 + 0.016 + 0.002 + 0.142 + e$$

The explanation of the above equation is as follows:

1. The constant value (α) in this study was 17.918 with positive parameters. This figure shows that the perception of convenience, usefulness and trust is considered constant or eliminated, so the interest of the people of Sitamiang Baru Village is 17.918 units.
2. The coefficient value of the convenience perception variable is 0.016. It indicates that if trust has increased by 1 unit, the interest in using Mobile banking has increased by 0.016 units, assuming other variables remain. Coefficient positive value means that there is a positive relationship between trust and interest in using mobile banking.
3. The coefficient value of the usability variable is 0.002. It shows that if trust has increased by 1 unit, the interest in using Mobile banking has increased by 0.002



units, assuming other variables remain. Coefficient positive value means that there is a positive relationship between trust and interest in using mobile banking.

4. The coefficient value of the confidence variable is 0.142. It shows that if trust has increased by 1 unit, the student's interest in using Mobile banking has increased by 0.142 units, assuming other variables remain. Coefficient positive value means that there is a positive relationship between trust and interest in using mobile banking .

Hypothesis Test Results

1. Partial Significance Test Results (t Test)

The t-test was used to determine whether the regression model of the variable perception of convenience and trust partially had a significant effect on the variable of student interest. Following are the results of regression analysis on the t-test:

Table. 10
Partial Test Results (t Test)

Model	Unstandardize		Standardized	T	Sig.
	Coefficients				
	B	Std. Error	Beta		
(Constant)	17.918	2.168		8.265	..000
1 Convenience	.016	.053	.030	.297	..767
Utility	.002	.064	.003	.034	..973
Trust	.142	.057	.250	2,462	..016

Based on the results in table IV.15 above, it can be seen that t_{count} for

- a. convenience perception variable (X1) is 0.297 and for t_{table} obtained from the formula $df = nk-1$ or $98-4-1 = 93$, the results obtained are 1.290, so $t_{count} < t_{table}$ ($0.297 < 1.290$) then H_0 is accepted . So it can be concluded that from the results of the t test there is no effect of perceived convenience on interest in paying zakat through mobile banking .
- b. It is known that the t_{count} for the utility variable (X2) is 0.034 and for t_{table} obtained from the formula $df = nk-1$ or $98-4-1 = 93$, the result obtained is 1.290, so $t_{count} < t_{table}$ ($0.034 < 1.290$) then H_0 is accepted. So it can be concluded that from the t test results there is no effect of perceived usefulness on interest in paying zakat through mobile banking.
- c. It is known that the t_{count} for the confidence variable (X3) is 2.462 and for t_{table} obtained from the formula $df = nk-1$ or $98-4-1 = 93$, the result obtained is 1.290, so $t_{count} > t_{table}$ ($2.462 > 1.290$) then H_a is accepted. So it can be



concluded that from the results of the t test there is an influence of the perception of trust on the interest in paying zakat through mobile banking.

2. Simultaneous Significance Test Results (Test F)

The F statistical test basically shows whether all the independent variables included in the model have a joint effect on the dependent variable. The provisions in the F test are: if $F_{\text{count}} < F_{\text{table}}$ then H_a is rejected while if $F_{\text{count}} > F_{\text{table}}$ then H_a is accepted and if Sig value is < 0.1 then H_a is accepted .

Table. 11
Significance Test (F Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.750	3	5.583	2.223	.091 ^b
	Residual	236.066	94	2.511		
	Total	252.816	97			

Based on the results in table IV.16 above that the calculated F value is 2.223 and F_{table} is 2.14 so that $F_{\text{arithmetic}} > F_{\text{table}}$ ($2.223 > 2.14$), then H_a is accepted, H_0 is rejected. Furthermore, for a significant value of 0.091 so that the significant value is < 0.1 ($0.091 < 0.1$), then H_a is accepted and H_0 is rejected. So it can be concluded that there is an influence of perceived convenience, perceived usefulness and trust on interest in paying zakat through mobile banking. This means the relationship between dependent variable with positive independent variable.

Discussion of Research Results

After the researchers conducted research and processed the results from the data that the researchers collected and processed through the Software and Statistical Service Solution (SPSS) version 25, they are as follows:

1. The effect of perceived convenience on interest in paying zakat through mobile banking.

The results of statistical tests show that the results of the t test (Partial Test) of the perceived ease of variables are rejected. So it can be concluded that from the results of the t test there is no effect of perceived convenience on interest in paying zakat through *mobile banking* . Understanding the perception of convenience which states that giving indications that a system is not designed to make it difficult for the user, but the use of the system actually makes it easier for someone to complete his work, but the results of the t-test above are not in line with the theory put forward that the perception of ease is designed to facilitate use.

The results of this study are in line with previous research conducted by Hotlina Sari, this previous study showed that the perceived convenience variable did not have a positive effect on asking to pay zakat through mobile banking .

From the explanation above, the researcher concludes that, although the people of the Sitamiang Baru Village already know about mobile banking , but



does not mean that using mobile banking is not easy to use and even some people feel a lot of effort is needed in using mobile banking applications .

2. The effect of usability on interest in paying zakat through mobile banking .

The results of statistical testing indicate that the results of the t test (Partial Test) of the perceived usefulness variable are rejected. So it can be concluded that from the t test results there is no effect of perceived usefulness on interest in paying zakat through mobile banking . The usability perception is giving users a sense of trust that by using a technology or system, their performance will increase. This perception is related to the benefits obtained by the user. This perception affects how the individual's interest in using a system, but the results of the t-test above are not in line with the theory put forward that the perception of usefulness is designed to provide an increase in user performance.

The results of this study are not in line with previous research conducted by Jefri Wandu, Syamsul Bachri and Benjamin Parubak entitled The effect of perceived usefulness, perception of profit, perception of security on the interest of BNI customers to use mobile banking which shows that the perceived usefulness variable has a positive effect on asking to pay zakat through mobile banking .

From the explanation above, the researcher concludes that, although the people of the Sitamiang Baru Village already know about mobile banking, does not mean that the community feels that mobile banking is not easy to use and even some people don't use it.

3. The effect of trust on interest in paying zakat through mobile banking .

The results of statistical testing indicate that the results of the t test (Partial Test) of the perceived trust variable are accepted. So it can be concluded that from the results of the t test there is an influence of the perception of trust on the interest in paying zakat through mobile banking . Perception Trust is the strength that a product has certain attributes. Trust is often called object-attribute linkage , namely consumer beliefs about the possibility of there is a relationship between an object and its relevant attributes. The above results are in accordance with the theory which states that a product has certain attributes.

The results of this study are in line with previous research conducted by Fahrul Rozi and Muhammad Ziyad . This previous study showed that the variable perception of trust had a positive effect on asking to pay zakat through mobile banking .

From the explanation above, the researcher concludes that the people of the Sitamiang Baru Village have trusted the system of zakat payment technology through mobile banking which was obtained from the results of the t test (Partial Test) conducted by researchers in the Sitamiang Baru Village community, Padangsidempuan City.

4. The effect of perceived convenience, usefulness and trust on interest in paying zakat through mobile banking .

In this study, the f test (simultaneous test) was accepted. So it can be concluded that there is an influence of perceived convenience, perceived usefulness and perceived trust on interest in paying zakat through mobile



banking in the Sitamiang Baru Village community. This means the relationship between dependent variable with positive independent variable.

This is in accordance with previous research conducted by Melasari, Agus Suroso and Ade Banan entitled the influence of trust, usability, convenience, privacy risk, time risk, and financial risk on interest in using Bank Muamalat mobile banking which shows that trust, usability, convenience, privacy risk, time risk, and financial risk simultaneously influence the interest in using Bank Muamalat's mobile banking. Research conducted by Fahrul rozi and muhammad ziyad also shows that trust, perceived usefulness, convenience, and convenience simultaneously affect interest in using mobile banking at Bank Btn Kc Banjarmasin.

From the explanation above, the researcher concludes that overall the variables of perceived convenience, perceived usefulness and perceived trust affect the interest of the people of the New Sitamiang Village towards the use of mobile banking.

CONCLUSION

Based on the results of research and discussion in this thesis, the conclusions that can be obtained are as follows:

1. There is no effect of convenience on the interest in paying zakat through mobile banking in the people of Sitamiang Baru Village, Padangsidempuan City.
2. There is no effect of utility on interest in paying zakat through mobile banking in the community of Sitamiang Baru Village, Padsangsidempuan City.
3. There is the influence of belief on the interest in paying zakat through mobile banking in the community of Kelurahan Sitamiang Baru Kota Padangsidempuan.
4. There is the influence of convenience, use, belief simultaneously on the interest in paying zakat through mobile banking in the community of Kelurahan Sitamiang Baru Kota Padangsidempuan.

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