

## **Community Motivation for Selecting Zakat, Infaq, and Sadaqah Payment Methods Using Fintech Platform**

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**Abstract:** *From time to time, the amount of zakat, infaq, and sadaqah collected increases. Due to the fact that the collection of zakat, infaq, and sadaqah has not yet reached its full potential, it is crucial to study Muzakki's behavior on the fintech platform. This study expands on prior research by introducing new variables based on knowledge of internal and external factors. This study employed a qualitative approach. Nine samples were obtained through Muzakki from individuals who had paid zakat, infaq, and sadaqah through the fintech platform. This study's data analysis involved data reduction, data presentation, and conclusion drawing. According to research, Muzakkis have diverse motivations for selecting fintech platforms as payment methods for zakat, infaq, and sadaqah. They cited internal considerations as the primary reason for selecting the QRIS and CoopLink fintech platforms as zakat, infaq, and sadaqah payment platforms. Then, external factors are influenced by the workgroup that an individual joins and the surrounding environment. Regardless of the diversity of motivational factors in this study, all informants felt the same way when using the fintech platform to pay zakat, infaq, and sadaqah: curiosity and ease. And based on the findings of this study, it is possible to conclude that the selection of the appropriate payment method can influence the collection of zakat, infaq, and sadaqah.*

**Keywords:** *Motivation, Muzakki, ZIS, Fintech Platform*

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### **INTRODUCTION**

Indonesia is home to one of the world's largest Muslim populations. In the past decade, a fascinating phenomenon has emerged among Indonesian Muslims concerning zakat, infaq, and sadaqah. Muslims are more interested in paying zakat, infaq, and sadaqah now that there are government and community-run organizations that manage zakat. It is driven by the use of mass and electronic media, which are put together in creative ways to spread the word about zakat, infaq, and sadaqah donations (Isabela & Umam, 2020). Allah SWT is worshipped through zakat, infaq, and sadaqah by releasing a portion of their assets to others in

accordance with Islamic law. Zakat, infaq, and sadaqah are also respected, have religious meanings, and are closely linked to important relationships between people (Mustaqim, 2019). From the point of view of Islamic and Indonesian welfare, zakat infaq sadaqah has a lot of benefits and a lot of potential.

Zakat is managed in Indonesia in accordance with Law Number 23 of 2011 by zakat management organizations (OPZ). It authorized the collection, utilization, distribution, reporting, and management of zakat, infaq, and sadaqah to those who are eligible to receive (mustahiq), namely the Amil Zakat Agency, which was established by the government or commonly known as Baznas, at the regional level, namely Provincial Baznas and Baznas Regency/City. In addition, there is the Amil Zakat Institution, which was established by the public and private sectors and is commonly known as LAZ. Up to 572, the number of OPZ at present (Puskaz-Baznaz, 2021). The growing number of OPZ in Indonesia increases the number of zakat, infaq, and sadaqah collections in Indonesia (Nazlah, 2021). From 2015 to 2019, the amount of Zakat, infaq, and sadaqah that OPZ can collect through fundraising increased significantly, as shown in Table 1.1.

Table 1.1 Growth of ZIS Funding in 2016-2020

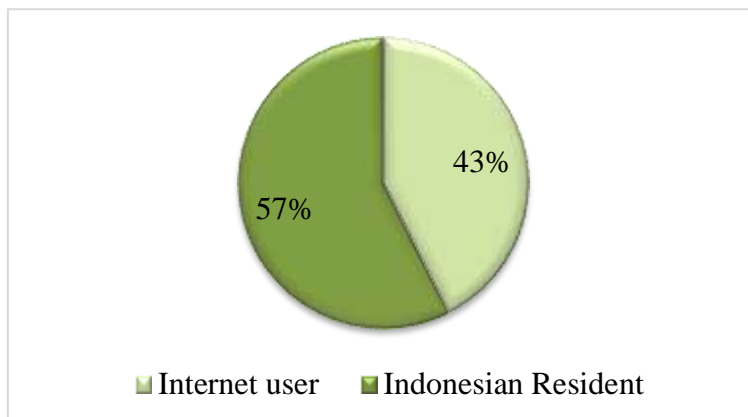
Year	ZIS (Billion Rupiah)	Growth (%)
2016	5.017,29	37,46
2017	6.224,37	24,06
2018	8.117,60	30,42
2019	10.227,94	26,00
2020	12.429,25	42,16

Source: Outlook BAZNAS 2022

The growth of zakat, infaq, and sadaqah collections in Indonesia experienced a fluctuating increase between 2016 and 2020, as shown in table 1.1. The total amount of zakat, infaq, and sadaqah collected in 2016 was \$5.1 trillion, which increased to \$12.4 trillion based on the potential. It is demonstrated that the collection of zakat, infaq, and sadaqah is still deemed insufficient in comparison to the potential that already exists. But this number is expected to go up because Indonesia will have a demographic advantage in which more people of working age will have access to technology than people of non-working age.

In several nations, the development of digital technology is accelerating. For example, the digital age in Indonesia is marked by more people using the internet (Rokhmatul, 2021). According to data from the Association of Internet Service Providers (APJII) and the Central Statistics Agency (BPS), which conducted a joint survey of internet users in the second quarter of 2019-2020 (Q2), Indonesia has approximately 197.71 million internet users out of a total population of approximately 266 million. Or can be considered to have reached 73.7% of Indonesians with internet access. So, this shows that most of the things that Indonesians do today depend more and more on technology to meet their daily needs.

Graph 1. 1 Internet User Penetration 2019-2020 (Q2)



Source: APJII (2020)

From graph 1.1, it's clear that the number of people who use the internet is on the rise. This is because people use technology every day to do things like order transportation, have goods delivered, buy food, buy tickets, do business, etc. (Yuniati & Katon, 2020). People perceive their activities to be more useful and effective because of technology. This may happen because of disruptive innovation, which is the effect that a new idea has on a system.

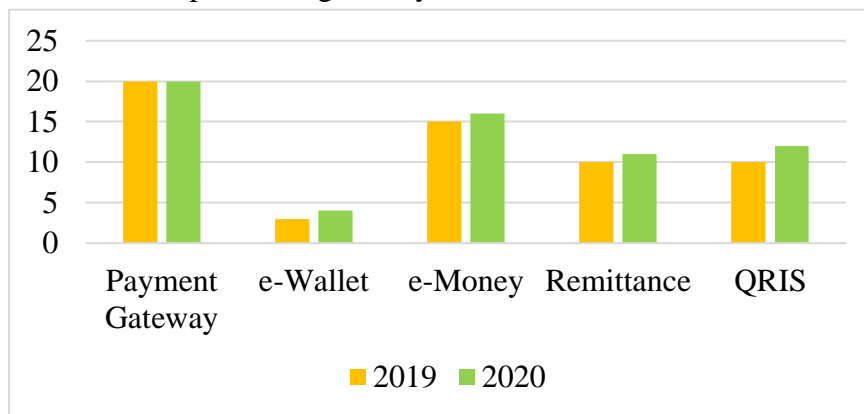
A disruptive innovation is a system that changes an existing system or adds usefulness, comfort, and convenience at a price that most people can afford (Soeharjoto et al., 2019). This condition also exists in the financial services sector, which has altered the model of the service industry system's global finance, beginning with industry and technology intermediation for the marketing model. As a result, it has undergone a radical transformation and given rise to a new phenomenon known as financial technology (fintech) (Nur et al., 2019).

Financial technology (fintech) is a service that offers satisfaction and convenience (Mujahidin, 2020). According to (Narastri, 2020), Financial technology (fintech) is the technology of the financial system that can produce new products, services, technologies, or business models that have an effect on the stability of the financial system, monetary stability, and payment system reliability. Additionally, the number of fintech companies in Indonesia continues to increase annually. In Indonesia, there were only four fintech companies prior to 2006. However, in 2014 there were only 40 companies, and in 2016 there were 165 fintech companies, a significant increase (OJK, 2017). So, the fast growth of fintech companies in Indonesia shows that the people there can keep up with changes in technology, especially in the financial sector.

Rachman & Salam (2018) Given that the development of fintech represents a new business trend, various sectors, including the nonprofit sector, are encouraged to participate in its implementation. ZIS is a highly prospective financial instrument

in social media (Suryani, 2020). Therefore, in order to respond to society in the current digital era, institutional ZIS fund managers must use the fintech platform to efficiently collect these funds. Also, using technology to manage the ZIS is a great new idea that could make it easier to collect and share information (Rohim, 2019). Thus, in the current digital era, progress technology is highly developed and permeates every aspect of life. Existing within the community is a fintech platform that provides digital payment services. According to collected data, the number of fintech users increased from 2019 to 2020. It is depicted in the graph below:

Graph 1. 2 Digital Payments 2019-2020



Source: Indonesian Fintech Association 2020

Based on graph 1.2, it can be seen that the number of users of fintech platforms increases annually. It indicates the fintech or digital payment platform has received a favorable response and perception from *Muzakki*. Numerous fintech platforms already offer zakat, infaq, and sadaqah services, such as ZakatPay, Zakat.or.id, sedekahonline.com, Shopee, kitabisa.com, etc. Fintech-based zakat, infaq, and sadaqah payment services are making it easier for Indonesians to give zakat, infaq, and sadaqah. This means that more people are giving zakat, infaq, and sadaqah (Rohmah et al., 2020). Zakat institutions can utilize the fintech platform to facilitate the collection of zakat, infaq, and sadaqah payments for *Muzakki*.

Zakat institutions can use the fintech platform to make it easier for *Muzakki* to get payments for zakat, infaq, and sadaqah. On the island of Madura, Pamekasan is one of the districts. This neighborhood has many names, one of which is the Gate of Salam City. Pamekasan is the only place on the island of Madura where Islamic law is used in every aspect of daily life, from government to education to social life to the home (Komariyah & Kunaifi, 2020).

According to the Central Statistics Agency's data (2017), Pamekasan has a Muslim population of 799,081 out of a total population of 854,195. It can therefore be the principal capital in order to realize the potential of zakat, infaq, and sadaqah. Moreover, there are currently six OPZ operating in Pamekasan.

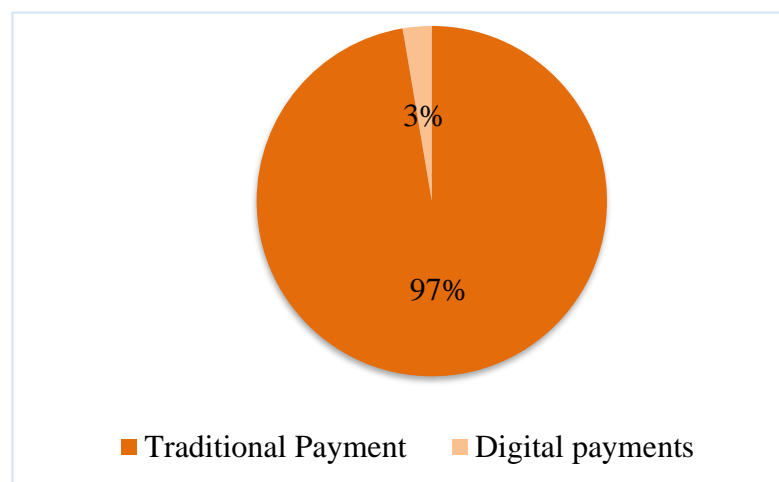
The substantial potential for zakat, infaq, and sadaqah in Pamekasan has resulted in the establishment of numerous OPZ that aid the community in philanthropic

management. One of them is entitled “Lazismu Pamekasan”. For example, Lazismu is a LAZ that was started by cadres of Muhammadiyah as one of Muhammadiyah's charities for social and economic activities to encourage the growth of community service activities that are supported by charitable funds.

The collection of zakat, infaq, and sadaqah in Lazismu Pamekasan continues to increase each year, drawing the attention of researchers. The overall collection of zakat, infaq, and sadaqah continues to rise each year, but it is still far below the potential Lazismu had envisioned. For example, as of April 2018, Lazismu Pamekasan had collected a total of 98,491,0455 in zakat, infaq, and sadaqah (Matahari, 2018).

In this digital era, Lazismu Pamekasan already has a fintech platform that can serve as an alternative method for the community to pay zakat, infaq, and sadaqah. The platform is the first of its kind to take the form of a QRIS, allowing users to directly make payments using QR codes. Second, you can utilize CoopLink, which is restricted to those who have registered as *Muzakki* in Lazismu Pamekasan. However, the 750 *Muzakki* in Lazismu Pamekasan who use the fintech platform to pay zakat, infaq, and sadaqah in Lazismu Pamekasan are very small in comparison to those who use traditional payment methods, as shown in the graph below.

Graph1. 3 Total ZIS Payments Traditionally and ZIS Payments Digitally at Lazismu Pamekasan



Source: data processed by the author

Graph 1.3 demonstrates that, in the current digital era, more people make traditional payments than digital ones. It can be said that out of a total of 750 *Muzakki* Lazismu Pamekasan who pay zakat, infaq, and sadaqah traditionally, 730 (97%) are *Muzakki*, while only 20 (3%) are *Muzakki* who pay zakat, infaq, and sadaqah using fintech platforms.

Regarding this issue, namely zakat, infaq, and sadaqah services via the fintech platform, not everyone utilizes them for various reasons. In accordance with Majid

(2013, hlm. 308) Motivation is a conscious effort to direct, promote, and maintain a person's behavior in order to encourage him to take action to achieve a goal, according to the argument. And with regard to Fatmawati (2020) People's decisions to use a fintech platform are influenced by a number of internal factors, such as self-perception, knowledge, and satisfaction, among others. The external factors include the workgroup in which the individual participates, the surrounding environment, and the reward system. People's decisions about how much zakat, infaq, and sadaqah to give can be affected by a number of things, especially in Pamekasan, which is in the province of East Java.

The city of Pamekasan is the focus of the research. Many *Muzakki* in this city pay zakat, infaq, and sadaqah either manually or electronically. *Muzakki* has various perceptions (thoughts) regarding his motivation for using the fintech platform to pay zakat, infaq, and sadaqah.

The fintech platform for paying zakat, infaq, and alms can be said to be still very new in people's lives when compared to traditional payments that have long been ingrained in Indonesian society, especially the people of the city of Pamekasan. However, the presence of this fintech platform is growing so rapidly and has become a trend in itself. Some people are very interested and interested in paying zakat, infaq, and sadaqah through the fintech platform but on the other hand, some are not interested in using it. Based on these assumptions, researchers are interested in studying more deeply the motivations of the community, especially the people of Pamekasan City who pay zakat, infaq, and sadaqah through the fintech platform at Lazismu Pamekasan.

## RESEARCH METHODS

This type of research is called field research, in which the researcher travels directly to the field or research location to collect pertinent data. This study employs a qualitative descriptive method, specifically by describing or describing objects and data collected during the research. Thus, the findings of this study are presented in written form (paragraphs). Then, the analysis results and conclusions drawn from the field data collected are presented (Sugiyono, 2016). This study includes the entire Pamekasan community as its population. While the sample in this study consisted of nine informants, including 1) Mr. Aziz, 2) Mr. Mudiham, 3) Mr. Zaini, 4) Mr. Tausib, 5) Mr. Rofiqi, 6) Mrs. Ruhayati, 7) Mr. Ari, 8) Mr. Ashari, and 9) Mr. Ghazali, this is due to the fact that only a few individuals use the fintech platform, and some of them are *Muzakki*. Also, this study's sample criteria include *Muzakki* who pay zakat, infaq, and sadaqah in Lazismu Pamekasan through the fintech platform and whose ID card shows they live in Pamekasan.

The types of data utilized in this study are primary and secondary. The primary data sources for this study were derived from observations and interviews with a key informant that satisfied the sampling criteria for this study. While the secondary data in this study were not obtained from primary sources, they did come from supporting documents such as data from the Central Statistics Agency (BPS),

books, archives, and records, as well as published and unpublished literature related to the research topic.

The data collection technique collects data needed to answer the problem formulation in research (Noor, 2016, hlm. 138). Data collection techniques were carried out using observation, interviews, and documents in this study. While the data analysis process in this study will begin by looking at all the data that has been collected through various sources, namely interview data, direct observations that have been recorded and written down in the field, official documents, and pictures. Data analysis in a study is very much needed and is even a very decisive part of several steps in research. Analysis of the data used in This research is analysis Mies and Huberman data model, in which the data analysis goes through three stages, including; data reduction, data presentation, and conclusion drawing. The research object was carried out at the Amil Zakat Infaq Sedaqah Muhammadiyah (LAZISMU) Institute, located on Jl. Cambodia No. 25 Barurambat City, Pamekasan.

## RESULTS AND DISCUSSION

In general, this research was conducted in Pamekasan City, by conducting in-depth interviews with people who use the services of one of the fintech platforms for paying zakat, infaq, and sadaqah in Lazismu Pamekasan. The establishment of LAZISMU Pamekasan is intended to be a zakat institution with modern management that can provide zakat as part of the community's problem-solving efforts. With a culture of integrity, professionalism, and openness, LAZISMU Pamekasan strives to become a reputable zakat institution. In addition, as time passes, public trust strengthens, allowing LAZISMU Pamekasan's spirit of creativity and innovation to consistently produce utilization programs that can address challenges, changes, and social problems.

This study was conducted at LAZISMU Pamekasan in January 2021 with nine informants and permanent *Muzakki* who use the fintech platform at LAZISMU Pamekasan to pay zakat, infaq, and sadaqah. The following is a description of the informants' characteristics in detail:

Tabel 1.2 Informant Data Based on Gender, Age and Education

Category	Amount	%
Gender		
Man	8	89%
Woman	1	11%
Age		
21-30 Years old	2	22%
31-40 Years old	5	56%
41-50 Years old	1	11%
50-60 Years old	1	11%
Education		
SMA	1	11%

S1	6	67%
S2	2	22%
Profession		
Private/Entrepreneur	7	78%
Civil Servant	2	22%
Fintech Users		
3 Years	1	10%
2 Years	4	44%
1 Year	4	44%

*Source: data processed by the author*

All informant profile data, informants have a diversity of ages. Nevertheless, based on the age range, the informants belong to the group of individuals who have sufficient knowledge, economic capability, and extensive education. Also, the data shows that most of the people who have paid zakat, infaq, and sadaqah through the fintech platform can still be thought of as using a new method.

Of the nine informants, only two have ever distributed their zakat, infaq, and alms through the mail who picked him up at his house. The other seven informants are those who actively distribute their zakat, infaq, and sadaqah through the fintech platform and channel directly to Lazismu Pamekasan.

### **Muzakki Method of Paying Zakat, Infaq, and Sadaqah**

According to the research findings, there are at least three ways in which *Muzakki* pays zakat, infaq, and sadaqah. The following are the methods by which *Muzakki* pays zakat, infaq, and sadaqah, as well as the factors that affect them.

The *first*, pay Zakat, Infaq, and Sadaqah directly to Amil at Lazismu Pamekasan. The majority of *Muzakki* practice paying zakat, infaq, and sadaqah directly to Amil. Even this *Muzakki* Lazismu Pamekasan tradition has been practiced for years. Almost all of the people we talked to agreed that it is best to give zakat, infaq, and sadaqah to the amil Lazismu Pamekasan directly. *Muzakki* Lazismu Pamekasan chooses to pay zakat, infaq, and sadaqah directly to the amil so as to strengthen the bonds of brotherhood due to a sense of calm, satisfaction, and the ability to establish a direct relationship. Most informants are happy if they think the zakat, infaq, and sadaqah may reach the people they were meant for and they know how they are distributed. Three of the nine informants who directly distributed their zakat, infaq, and sadaqah felt more tranquil and content. Despite this, they are not hesitant to pay zakat, infaq, and sadaqah through the fintech platform. They continue to rely on and use the fintech platform as a way to get their zakat, infaq, and sadaqah to the right people. *Muzakki* typically applies because it is convenient and there is no need for supervision or guidance regarding the distribution of zakat, infaq, and sadaqah.

*Second*, Pay zakat, infaq, and sadaqah while awaiting Amil's house pickup. In the Pamekasan community, paying zakat, infaq, and sadaqah while waiting for the amil



to pick him up at home is one of the most prevalent and prevalent practices. They had long distributed zakat, infaq, and sadaqah, and they understood the significance of distributing their assets. Some informants believe that distributing zakat, infaq, and sadaqah directly creates a sense of satisfaction. However, when distributing zakat, infaq, and sadaqah by waiting for Amil to pick him up at home, this sense of satisfaction is sometimes minimal. However, this is amil's way of reminding *Muzakki* to always issue zakat, infaq, and sadaqah.

*Third*, pay Zakat, Infaq, and Sadaqah through the Fintech Platform at Lazismu Pamekasan. Several informants were discovered who distributed zakat, infaq, and sadaqah via the fintech platform in Lazismu Pamekasan, in addition to directly and via the amil who picks them up at their home. They believe that by distributing zakat, infaq, and sadaqah via the fintech platform, they will be able to devote more time to other endeavors. In addition, they concur that the distribution of zakat, infaq, and sadaqah through fintech platforms can be more convenient and eliminate the need for long-distance travel. They distributed zakat, infaq, and sadaqah via fintech platforms, according to nine informants.

### **The Motivation of Pamekasan City People to Pay Zakat, Infaq, and Sadaqah Through the Fintech Platform**

Motivation can be understood as an impulse from within a person to do something due to the need to be fulfilled immediately in achieving satisfaction. These activities or activities provide satisfaction in meeting a need, then these activities tend to be repeated. The existence of a fintech platform can meet all their needs without having to spend time visiting several amil zakat institutions. The following is the motivation of the Pamekasan City Community to pay zakat, infaq, and sadaqah through the fintech platform. The presence of the fintech platform provides various kinds of transaction convenience, such as the convenience of paying zakat, infaq, and sadaqah by not having to visit in person. Ease of accessing the fintech platform can be done anywhere, whether between cities, outside the city, or abroad. Cross-border payment transactions can be done easily and simply. So many benefits are felt by the community with the presence of the fintech platform. The results obtained from human thought by presenting a technology that can make a phenomenal contribution to human life. Then the increasingly sophisticated and rapid development of technology seems to be able to eliminate boundaries, time, and distance. Communicating, transnational transactions, especially in paying zakat, infaq, and sadaqah can be done easily without having to incur costs. The rapid development of technology gives a considerable influence or impact on the joints of life, including the economic life of the community.

The existence of a fintech platform, which was initially only available to certain groups of people, has now become easier to obtain by various groups. So that at first it could not be touched in paying zakat, infaq, and sadaqah because there was no time to visit the Amil Zakat Institution due to their busy schedule, but now they can be easily accessed without having to leave the house (Mudiham, 2021). Things that previously seemed very impossible to do, finally become easy and practical.

As is the case for the Amil Zakat Institution, which was previously difficult to reach because of the non-strategic location conditions it could only be done by certain people. But now we can make payments related to zakat, infaq, and sadaqah very easily, practically, and guaranteed safe. Payment of zakat, infaq, and sadaqah through fintech platforms such as the QRIS and CoopLink platforms which are often used by the Pamekasan community in general, makes it easier for people to transact (Ruhayati, 2021). Following Maslow's theory of needs, the motivation contained in a human being is influenced by what he needs (Kotler & Keller, 2009). In this motivation, a person or individual is taking an action is due to a physical need, and also at the highest level of motivation, namely the creation of motivation for self-actualization, the community also wants to get added value in paying zakat, infaq, and sadaqah through the fintech platform. Strive for convenience in obtaining needs, this is a manifestation of the individual's desire to actualize himself.

Self perception. Each individual in society is a conscious and relative actor, each trying to unite what he knows through an ongoing communication process where these individuals know, then evaluate it and give meaning, then decide to act according to or based on the meaning given. Therefore, the process of acting is called "self indication" (Poloma, 1999, p. 261). Likewise, people's perceptions of their actions in choosing zakat, infaq, and alms payment methods with the fintech platform at Lazismu Pamekasan. There are four stages in the self-indication process in the context of this perception.

First, how did *Muzakki* know that the payment of zakat, infaq, and alms can be done using the fintech platform? From the results of interviewing informants, the researchers obtained an overview that knowledge affects choosing the payment method of zakat, infaq, and alms with the fintech platform at Lazismu Pamekasan. What is meant by knowledge, in this case, is knowledge of using Android, applications that can make digital payments, and knowledge of the existence of fintech platforms.

Second, how does *Muzakki* rate it? *Muzakki's* assessment of new things is strongly influenced by the community itself. People's attitudes toward one another will have different responses in responding to something new. All informants thought that paying zakat, infaq, and alms using the fintech platform was able to save their time. In addition, they said that the time they had could be used for other things. Based on the research data, it was found that almost all informants who paid zakat, infaq, and alms with the fintech platform at Lazismu Pamekasan had the latest education at Strata 1 and Strata 2. Almost all informants knew about the existing fintech platforms. They think that the existence of a fintech platform is very helpful because it can handle people who are very busy and don't have time to pay directly to the Amil Zakat Institution. From here, the public's understanding and assessment of the fintech platform are quite good. This could be influenced by the knowledge they have to date.

Third, how society gives meaning. The giving of meaning to things and events is called meaning. A person's action is not a direct reaction to the

stimulus that comes, but between the stimulus and action, there is a process of interpretation or giving meaning. Likewise, *Muzakki* Lazismu Pamekasan's interpretation of the use of fintech platforms for the payment of zakat, infaq, and alms. The community's meaning is that a fintech platform is a tool that can make digital payments and can be done anytime and anywhere according to their wishes, including use in paying zakat (Cahyani et al., 2021). The meaning given by *Muzakki* Lazismu Pamekasan to Lazismu Pamekasan here is analyzed from *Muzakki*'s meaning regarding the use of fintech platforms for paying zakat, infaq, and alms can make Lazismu Pamekasan grow and progress. Based on this meaning, *Muzakki* considers that with this fintech platform, zakat, infaq, and alms gains will increase in Lazismu Pamekasan, because many people outside the city of Pamekasan can distribute, namely by not having to go far to Lazismu. But can be reached by using the fintech platform provided by Lazismu Pamekasan.

Fourth, how *Muzakki* decides to act. From the meaning of *Muzakki* described above, it has more or less influenced people's actions in distributing zakat, infaq, and alms with the fintech platform. *Muzakki*'s interpretation states that the fintech platform is an easy way to digitally make zakat, infaq, and alms payments at Lazismu Pamekasan, thus becoming the basis for *Muzakki*'s decision to use the fintech platform that has been provided at Lazismu Pamekasan. Not only that, according to the results of the data obtained in the interviews, the researchers found that some informants saw fintech platforms in the form of QRIS and CoopLink for paying zakat, infaq, and alms if managed professionally, it would provide useful value for others. Therefore, it can be concluded that the informant's decision in choosing a payment method using the fintech platform, namely QRIS and CoopLink at Lazismu Pamekasan, cannot be separated from the informant's understanding of the existence of a fintech platform, and the meaning that it is very easy to use it.

Needs. The need for the working community who has a very busy schedule, of course, does not have enough time to pay zakat, infaq, and alms to the Amil Zakat Institute directly, of course with the presence of a fintech platform, a solution for those who are busy working. The presence or emergence of fintech platforms in society brings fresh air to all circles, especially for people who have activities or are busy at work. Paying zakat, infaq, and sadaqah through one of the fintech platforms is considered more practical and easier. When you want to make payments related to zakat, infaq, and sadaqah, you can first open the online application, choose the payment you want to make, then transfer and wait for confirmation that the transaction is complete. Compared to having to pay zakat, infaq, and sadaqah traditionally which takes a longer time (Ari, 2021).

Satisfaction. Satisfaction is one of the effective impulses that arise in a person to achieve the desired goal or goal of a behavior (Kadarisman, 2012, p. 296). The satisfaction offered on fintech platforms tends to be easier and more practical. One

of the motivations for paying zakat, infaq, and sadaqah through fintech platforms such as QRIS and CoopLink is because of the ease of using them, the costs incurred tend to be very cheap, limited to only internet quotas compared to having to go directly to the place (Ashari, 2021). Khoirul, an employee of LAZISMU Pamekasan also stated that so far he has been paying zakat, infaq, and sadaqah more often through a fintech platform that has an official website than having to come directly to the place. Paying zakat, infaq, and sadaqah through fintech platforms such as QRIS, CoopLink and others provides comfort, safety, practicality, and convenience compared to paying directly because it can be done anywhere, anytime, so you can get the satisfaction you want (Tausib, 2021).

Workgroups to which individuals join. Many small groups influence a person's behavior. Groups that have a direct influence on which a person belongs to the membership group. Groups can also expose a person to new behaviors and patterns of life, influence one's attitudes, and self-concept, and create pressure to conform which can influence one's choices (Malau, 2017, p. 227). The working group referred to in this study is a place where individuals join to encourage or direct individual behavior in achieving a certain goal. In addition, the role of this group can help individuals get the need for the values of truth, honesty, and virtue, and can give meaning to individuals about their work in social life. Feelings of security are very influential, people feel safer because they don't have to leave the place for transactions so they don't worry about the possibility of pickpockets or others, such as when paying zakat, infaq, and sadaqah traditionally. Paying zakat, infaq, and sadaqah traditionally costs more, and worries about what will happen on the way to the place. Therefore, paying zakat, infaq, and sadaqah through the fintech platform, namely the internet is cheaper and more practical, only relying on Android and hands (Zaini, 2021).

Environmental situation. The environment is one of the factors that influence a person to tend to make a decision. The environmental situation is the most important thing in society and has been studied extensively (Malau, 2017). It is undeniable that the environment influences informants making decisions to choose the payment method of zakat, infaq, and alms. Emotional motivation is an impulse that appears instantly in a person (Meshavara, 2020). Someone who makes a payment likely pays zakat, infaq, and sadaqah through the fintech platform due to an immediate push factor. With the above statement that is related to the motivation in making zakat, infaq, and sadaqah payment transactions through the fintech platform, one of the *Muzakki* said that sometimes paying zakat, infaq, and sadaqah through fintech platforms is just because of the temptation of the eye. Once you know that your neighborhood friend uses a fintech platform to pay zakat, of them, then there is a sense of interest and curiosity to try using it (Aziz, 2021). This shows that one of the impetus for a person to pay zakat, infaq, and sadaqah through the fintech platform is because of the influence of seeing friends or the surrounding community using it so that it creates a sense of interest to try it. Therefore, even though zakat, infaq, and sadaqah payment transactions through fintech platforms are carried out

only because of a momentary impulse (emotional motivation) that causes someone to do it, this will not make someone not do it again at another time.

Received rewards system. The reward is a trait or quality that a person needs to satisfy an object, can affect motivation, or can change behaviour between objects, which has a great reward value. The reward system can encourage individuals to behave in achieving goals. Behaviour is seen as a goal so that when t goals are achieved, there will be rewards (Kadarisman, 2012, hlm. 296). Pamekasan, which is known for its cultural diversity, became an exciting thing for *Muzakki* in choosing the method of paying zakat, infaq, and sadaqah at Lazismu Pamekasan. The application of Islamic culture as regulated by the Pamekasan regional regulation is carried out with many Islamic educational institutions. These nine informants stated that with the existence of educational institutions, they were aware of a fintech platform in the digital era. However, according to the researcher's interview with nine informants, the researcher concludes that paying zakat, infaq, and sadaqah using the fintech platform is not influenced by the factor of rewards received. Instead, they consider the emergence of motivation to pay zakat, infaq, and sadaqah with the fintech platform stems from their desires and knowledge.

So, we can observe together that the reward factor does not affect informants in choosing the method of paying zakat, infaq, and sadaqah with the fintech platform. However, they use the fintech platform only because of desire and knowledge. However, some of them admit that family members influence the decision to choose the payment method of zakat, infaq, and sadaqah with the fintech platform at Lazismu Pamekasan.

From the results of the description of motivation above, it is concluded that this study is different from the theory proposed by Kadarisman in his book, which explains that there are two factors of motivational behaviour for each individual, including a is internal factors (which consist of self-perception, needs, and satisfaction). Then, external factors (the workgroup in which the individual joins, the situation in the environment, and the system of rewards received). However, in this study, only a few motivational factors were found. Therefore, this study did not find any tendency of *Muzakki's* attitude *in* choosing the payment method of zakat, infaq, and sadaqah with the fintech platform *at* Lazismu Pamekasan based on the factor of the reward system received.

## CONCLUSION

The study results indicate that internal factors dominate, as evidenced by informants who claim to have individual perceptions of themselves, their needs, and satisfaction with the fintech platform. *The self-indication stage explains Muzakki's* perception of payments using the fintech platform *at* Lazismu Pamekasan. This perception arises from how *Muzakki* knows about fintech platforms, how *Muzakki* values fintech platforms, how *Muzakki* gives meaning to fintech platforms, and how *Muzakki* decides to act. In addition, it is also due to the need for the busyness they have. So from this comes the satisfaction factor that makes them feel more helpful and interested in using it. Then proceed with external factors. This study found that

the workgroup where the individual joined and the environmental situation influenced the informants in making decisions to choose the fintech platform as a platform for paying zakat, infaq, and sadaqah. Moreover, although there were various motivational factors found in this study, all of the informants agreed and felt the same way when they used the fintech platform for paying zakat, infaq, and sadaqah, namely a sense of interest and comfort.

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