

Analysis of the Influence of Simba Implementation with Technology Acceptance Model Approach

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Abstract

Technological advances will have an impact on many sectors. Included in the collection of zakat through information technology. This study aims to find out the factors that influence people to use the Information Management System (SIMBA). This research will examine all patterns related to the factors that influence the use of SIMBA such as comfort, attitude, norms, control and environment. This research is based on quantitative method with TAM analysis method using SPSS analysis test. Data collection is based on questionnaires distributed to 30 respondents. The results of the study found that convenience, attitudes, norms, and control affect the community to take advantage of BAZNAS or SIMBA digital zakat services. While the environment is not a factor that affects the use of digital zakat services.

Keywords

zakat; SIMBA; TAM



I. Introduction

Indonesia is one of the countries with the largest Muslim population in the world. It was recorded in the population census conducted in 2015 that the population in Indonesia was 254.9 million people and 80% of the population was Muslim (Hikmah, 2017) . The data above raises the fact that the majority of the population in Indonesia is Muslim. This causes it is undeniable that Indonesia has a very large zakat potential.

Zakat is one of the obligatory acts of worship for Muslims, where zakat is the fourth pillar of Islam. Based on this, zakat is an obligatory thing that must be done by every Muslim. Based on this, the potential for zakat that has been collected from Muslims in Indonesia was recorded at 233.6 T. Every year the growth in the zakat collection rate grows by an average of 30.55% (Al-Fatih, 2020).

Zakat Management Organization (OPZ) is an institution that has trust from the public as a place for the community to collect zakat and manage zakat funds. Nowadays, Zakat Management Organizations (OPZ) have developed very rapidly, it can be seen that there are many Zakat Management Organizations (OPZ) that have been established both at the regional and national levels. Zakat Management Organizations (OPZ) are experiencing rapid growth based on several supporting factors such as the spirit of awareness, enthusiasm for innovation, empowerment, huge market potential, easy regulation, IT infrastructure and increased awareness (Soeharjoto et al., 2019).

The National Amil Zakat Agency (BAZNAS) is a Zakat Management Organization (OPZ) entrusted by the government to collect zakat funds in Indonesia. Organization must have a goal to be achieved by the organizational members (Niati et al., 2021). The success of leadership is partly determined by the ability of leaders to develop their organizational culture. (Arif, 2019).The National Amil Zakat Agency (BAZNAS) is an official body established based on the Decree of the President of the Republic of Indonesia No. 8 of

2001, where the National Amil Zakat Agency (BAZNAS) is directly responsible to the President. Law Number 23 of 2011 concerning Zakat Management further strengthens the role of the National Amil Zakat Agency (BAZNAS) as an institutional body that has a coordinating role to collect zakat and manage zakat nationally ((BAZNAS), n.d.).

In the current era of information technology development and innovation to collect zakat funds by utilizing information systems. The National Amil Zakat Agency (BAZNAS) also took steps to spread its wings by utilizing this information system. The BAZNAS Information Management System (SiMBA) is an innovation from the National Amil Zakat Agency (BAZNAS) to facilitate and attract public interest in paying zakat. Not only the National Amil Zakat Agency (BAZNAS) other Zakat Collection Organizations (OPZ) have developed their own information systems for the collection of zakat (Ali Hudaefi et al., 2020). The importance of standards in zakat management to increase the effectiveness and efficiency of zakat management and is an obligation to be able to implement (Olivia Hastuti, 2021), (Rahayu et al., 2019).

Zakat collection is not only carried out on a national scale, it is also carried out at the provincial and district/city levels. The provincial-level National Amil Zakat Agency (BAZNAS) is also expected to implement SiMBA for zakat collection from the community. SiMBA in its use is very influential on several factors such as convenience, attitude, norms, control and environment

Several studies that have been carried out related to the collection of zakat funds based on digitalization have shown that the collection of zakat funds can be said to be effective, this can be seen from the indicators of achieving the goals (Jamaludin & Aminah, 2021). In other studies, the relationship between digitizing zakat payments and the potential for zakat receipts is strong (Utami et al., 2020).

Based on this, it is necessary to conduct a study related to the assessment of the role of digitizing zakat in attracting public interest in utilizing information systems in zakat payments. So this research will do about the acceptance of the system by the community for the collection of zakat in Indonesia.

Technology of Acceptance Model (TAM) is an approach model used to measure and analyze the factors that influence the acceptance of an information system. Technology of Acceptance Model (TAM) is a model that links cognitive beliefs with individual attitudes and behavior towards technology acceptance. The Technology of Acceptance Model (TAM) has been recognized as a powerful model for explaining and predicting individual acceptance of technology.

The Technology of Acceptance Model (TAM) approach has been carried out to measure the ease of business based on this approach and a test was carried out that 55% of respondents stated that they were given ease in business (Djaakum, 2019). Based on 4 (four) independent variables, namely interface design, system convenience, system acceptance attitude, system usage behavior affects the real conditions of using information systems. The results of the Technology of Acceptance Model (TAM) in the percentage of 44% answered strongly agree and 55% answered agree (Irawati et al., 2020).

Based on the explanation described above, it is related to the huge potential of zakat in Indonesia and the role of digitizing zakat as a collection of zakat funds. The author is interested in conducting research on measuring how much the acceptance of zakat digitalization which is used based on information systems to the community. By approaching the characteristics of the Technology of Acceptance Model (TAM).

II. Review of Literature

2.1 Zakat

Zakat can be interpreted as self-cleaning, where the property owned is required to be handed over to those who are entitled to receive it under certain conditions in accordance with Islamic law. So that the property that has been issued for zakat will be able to help cleanse the human soul from miserliness, love of wealth and selfishness.

Zakat is a certain part of property that must be issued by every Muslim when it has reached the specified conditions. As one of the pillars of Islam, Zakat is paid to be given to those who are entitled to receive it (asnaf).

Zakat comes from the form of the word "zaka" which means holy, good, blessing, growing, and developing. It is called zakat, because it contains the hope of obtaining blessings, cleansing the soul and cultivating it with various goodness

The meaning of growing in the sense of zakat shows that issuing zakat is the cause of the growth and development of assets, the implementation of zakat results in many rewards. While the sacred meaning shows that zakat is purifying the soul from ugliness, falsehood and purification from sins.

Zakat can be interpreted as self-cleaning. Zakat is divided into two types, namely as follows:

1. Zakat Fitrah

Zakat fitrah is a zakat that must be issued by every Muslim who has excess assets for family needs which is paid every month of Ramadan until before the completion of the Eid prayer.

2. Zakat Maal

Zakat in the form of assets issued by a person or legal entity provided that it has fulfilled one nishab and has been owned for one year.

2.2 Digitization

Digitization is a term used to describe a process of media switching. The transition is from printed, video, or audio to digital in order to create an archive of documents in digital form. The means to support the transition of the media used are the most important information technology infrastructure to the assistance of an application to carry out the purpose of digitization.

Digitization can also be interpreted as innovation to create a new information-based breakthrough with the aim that users are increasingly assisted in their activities to achieve organizational goals. Digitization also requires internet network facilities because the internet is the most important organ in the digitization process. Digital technology is a technological system where human labor or manual work methods are no longer used. The development from an analog system to a digital system is called digitization which leads to an automatic operating system, using a format that can be read by a computer (Aji, 2016)

Digitization will provide effectiveness and optimization of many things that previously required more time or effort to get them.

2.3 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) or in Indonesian referred to as the technology acceptance model is a model that adopts the theory of reasoned action (TRA) theory of reasoned action with the premise that a person's reaction and perception of something will determine that person's attitude and behavior. Reactions and perceptions of Information Technology (IT) users will affect their attitude towards acceptance of the

technology. This theory was developed by Fishbein and Ajzen (1975). Theories about the use of information technology systems that are considered very influential and are generally used to explain individual acceptance of the use of information technology systems

TAM was then used to explain the behavior of individual recipients of information technology which concluded that perceived usefulness and perceived ease of use were the main determinants of technology use. TAM has been recognized as a powerful model for explaining and predicting individual acceptance of technology. According to Davis (1989) the Technology Acceptance Model (TAM) predicts acceptance of the use of technology based on the influence of two cognitive factors, namely perceived usefulness and perceived ease of use.

In TAM theory there are factors that affect acceptance and users in using information systems, namely:

1. Usefulness (Perceived Usefulness)

It is the degree to which a person believes that using the system can improve performance at work.

2. Ease (Perceived ease of use)

It is the degree to which a person believes that using the system is effortless, meaning that it is easy to control and flexible.

3. Attitude toward using technology

It is a positive or negative feeling from someone in using the system.

4. Intention (Behavior Intention to use)

It is a behavioral tendency to use a technology.

5. technology use

One of the factors that can influence it is the user's perception of the usefulness and ease of use of IT as a reasoned action in the context of technology users, so that the reason someone sees the benefits and ease of using IT makes the person's actions/behaviors a benchmark in the acceptance of a technology. Potential users believe that a particular application is useful, perhaps they, at the same time believe that the system is too difficult to use and that the benefits derived from its use outweigh the effort of using the application. That is, in addition to its benefits or uses, the application of information technology systems will also be influenced by the perceived ease of use. The Technology Acceptance Model (TAM) can be described as follows:

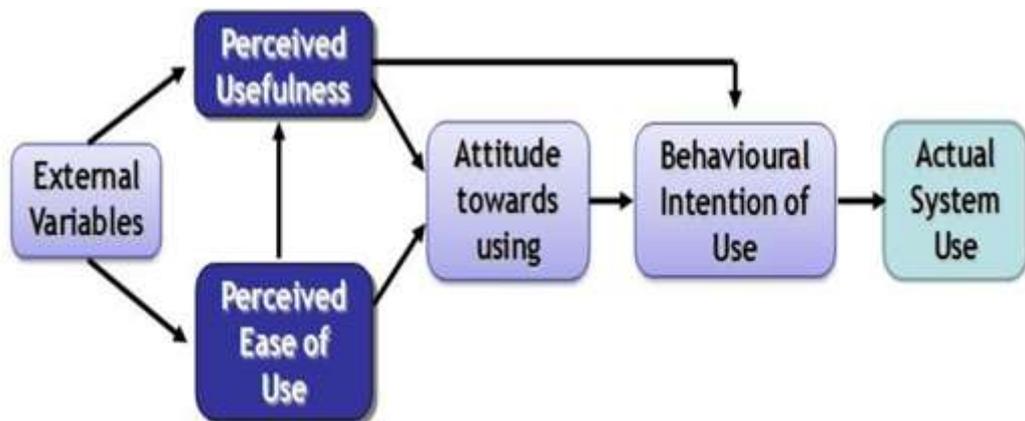


Figure 1. Model Technology Acceptance Model (TAM)

III. Research Method

3.1 Types of research

This research is a quantitative research based on research that uses primary data taken directly through respondents. The type of data used and processed is quantitative data. Respondents in the study were 30 people. Ease, attitudes, norms, control and environment are used as research variables to measure SiMBA in the community.

3.2 Data collection technique

Data were collected using a survey/questionnaire and the data was processed using SPSS. The questionnaire contains questions based on a Likert Scale.

IV. Result and Discussion

4.1 Hypothesis

Based on the Technology Acceptance Model (TAM) model approach and the variables used in research on the effect of digitizing zakat on the potential for zakat collection. Then the hypothesis can be formulated as follows:

H₀: The research variable has no effect on the use of zakat digitization

H₁: Research variables affect the use of zakat digitization

4.2 Characteristics of Respondents

In this study using 30 respondents. The analysis process starts from the characteristics of the respondents who are seen from age, education, occupation, income, duration of using SiMBA and intensity of using SiMBA. The characteristics of the respondents can be seen in the following table:

Table 1. Characteristics of Respondents

No	Characteristics	Respondent	Total	%
1	Age	<23 Years	5	16.7
		23 - 28 Years	7	23.3
		29 - 34 Years	8	26.7
		35 - 40 Years	4	13.3
		41 - 45 Years	4	13.3
		>45 Years	2	6.7
2	Education	SMA/SMK	6	20
		D3	4	13.3
		D4	1	3.33
		S1	17	56.7
		S2	2	6.67
		S3	0	0
3	Work	Self-employed	15	50
		civil servant	2	6.67
		TNI/Polri	1	3.33
		Student/Student	1	3.33
		Private sector employee	8	26.7
		Etc	3	10
4	Income	<Rp. 2.500.000,-	8	26.7

No	Characteristics	Respondent	Total	%
		>= Rp. 2.500.000, - up to Rp. 4.500.000,-	16	53.3
		> Rp. 4.500.000, - up to Rp. 7.500.000,-	4	13.3
		>= Rp. 7.500.000,-	2	6.67
5	Long Time Using SiMBA	<1 Year	18	60
		1-3 Years	12	40
		>3 Years	0	0
6	Intensity of Use of SiMBA	1 time	18	60
		2 to 5 times	12	40
		>5 Times	0	0

Source: Processed research data, 2021

The characteristics of the respondents obtained in the table above show that of the 30 respondents used in this study, the age range of 23-28 years and 29-34 years. This illustrates that the majority of digitalization users are generations who are already accustomed to using technology in their activities. In addition, at the level of education, the majority of SiMBA users have an undergraduate education background.

Another characteristic obtained from respondents who use SiMBA 50% is self-employed. Then private employees with a percentage rate of 8%. In terms of income, respondents have income between Rp. 2.500.000, - up to Rp. 4.500.000, - with a percentage of 53.3%. Furthermore, the amount of monthly income below Rp. 2,500,000, - with 26.7% and a range of Rp. 4.500.000, - up to Rp. 7.500.000, -. The characteristics of education and income illustrate that whatever level of education and income is not an excuse not to use SiMBA.

The results of the characteristics of other respondents in general, users of SiMBA still use the service 1 time and within 1 year. This is because there is still a lack of literacy for the community to take advantage of the zakat digitization service.

4.3 Instrument Validity and Reliability Test

Before distributing the questionnaires to the respondents, the validity and reliability of the instruments used were first tested

Table 2. Instrument Validity and Reliability Test

Variable	Coefficient	R Table	Validity	Cronbach's Alpha	Reliability
Convenience	0.849	0.361	Valid	0.84	Reliable
Attitude	0.735		Valid		
Norm	0.674		Valid		
Control	0.812		Valid		
Environment	0.853		Valid		

4.4 T test and F . test

T-test and F-test were conducted to measure how big the difference was to the test results and also the hypothesis, whether the hypothesis was accepted or not.

Table 3. T. Validity Test

Variable	T Statistics	Sig.	Conclusion
Convenience	2,684	0	Received
Attitude	3,235	0	Received
Norm	3,495	0.002	Received
Control	2,478	0.003	Received
Environment	1.242	0.81	Rejected

Based on the results of the T-test that has been carried out, the limit value for the T-test is 2.054 with a sig value of <0.05. Based on the results that have been obtained that overall H0 is rejected and H1 is accepted. That all the variables used in the study affect the use of zakat digitization (SiMBA).

Table 4. F. Validity Test

F Statistics	Sig.	Conclusion
3,253	0.001	Received

The F test that has been carried out in the table above, the results obtained that there is a stimulant effect of the entire table on the effect of using SiMBA

V. Conclusion

After carrying out the entire analysis process in the study, the results obtained that the use of zakat digitization (SiMBA) was significantly influenced by Ease, Attitude, Norm and Control. However, in the research conducted, the environment is not an influence for the use of zakat digitization services (SiMBA). In other words, the use of SiMBA is not caused by people around using zakat digitization services or not. But the use of zakat digitization is due to everyone's awareness. The research also found that the influence of the stimulant variable on the effect was 82.7%

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