

**DIGITAL TRANSFORMATION OF THE FINANCE SECTOR IN ZAKAT MANAGEMENT
ORGANIZATIONS CAN AFFECT THE INCREASE IN PUBLIC PREFERENCES IN
DONATING (CASE STUDY IN BANJARBARU CITY)**

Mairijani

State Polytechnic Banjarmasin
mairijani@poliban.ac.id

Wahyu Hidayat

State Polytechnic Banjarmasin
D030421051@akuntansipoliban.ac.id

Rizky Fadhilah

State Polytechnic Banjarmasin
rizkyfadhilah@poliban.ac.id

Andriani

State Polytechnic Banjarmasin
andriani@akuntansipoliban.ac.id

Abstract

Digital transformation is currently accelerating, especially in the financial sector, with this progress many parties take advantage of it to offer the public convenience in transactions, including by zakat management organizations. This study aims to examine the effect of digital transformation on preferences for donating to zakat management organizations (case study of people in Banjarbaru City). This research uses quantitative method with descriptive approach. Data were collected through questionnaires distributed to 102 respondents who had previously donated digitally in the Banjarbaru. Based on the results of the partial test (t-test), the calculated t-value was greater than the t-table value ($10.707 > 2.569$), with a significance level of ($0.000 < 0.05$). This indicates that digital transformation has a positive and significant effect on public preferences in donating through Zakat Management Organizations (OPZ). The average score for the digital transformation variable fell into the high category, with the ease of access indicator scoring the highest (4.05), followed by benefits, convenience, security, and speed. Meanwhile, for the public preference variable, the institutional credibility indicator scored the highest (4.16), followed by self-motivation and social motives. These results indicate that the use of digital technology has a significant impact on people's preferences in donating, especially to zakat management organizations.

Keywords: Digital Transformation, Public Preference, Digital Donation, Zakat Management Organizations, Banjarbaru City.

INTRODUCTION

The digital age has established a new order of global society, where humans and technology coexist. This order has changed the way people interact, collaborate, work and live their daily lives. This era requires every human being to be ready for digital transformation in various aspects of life, both as individuals and organizations.

Digital transformation is defined as a process to improve an entity's performance towards significant change, through the adoption of information technology, computing, communication, and connectivity (Putri et al., 2021) or digital transformation is defined as the use of digital technology that can improve and achieve the expected performance and goals of the company. (Royyana, 2018) The escalation of digital transformation is increasing day by day, so this has made people's daily activities very dependent on information technology.

Digital transformation in various sectors has occurred, especially in economic and social activities. In the midst of technological advancements, industry players are required to adapt to digital models to improve operational efficiency and sustainability. The COVID-19 pandemic that hit in early 2020 accelerated the process of massive digitalization. The Islamic financial sector, including philanthropic institutions, is not immune to this change, where the adoption of digital platforms has become a necessity in providing services to the community. (Mairijani et al., 2023)

Digital transformation in philanthropy offers benefits such as time efficiency, transparency, accountability, and accessibility. Platforms like Kitabisa.com and various Zakat Management Organizations (OPZ) have leveraged these technologies to expedite the distribution of aid, particularly in emergency situations. This trend indicates that digital technology is no longer merely a tool but has become a core strategy for encouraging public participation in charitable giving (Aziz et al., 2019). According to a 2024 APJII survey, internet users in Indonesia reached 221.56 million, accounting for approximately 79.5% of the population—a figure that continues to rise each year. Meanwhile, Bank Indonesia reported that electronic money transactions reached IDR 1.6 quadrillion from January to August 2024, a 35.67% increase from the previous year (Databoks, 2024). These developments reflect a behavioral shift from cash-based to digital transactions, driven by convenience, practicality, and security.

However, alongside these opportunities, digital donations also present challenges. Risks such as fraud, data uncertainty, and concerns about institutional transparency remain obstacles to optimizing public participation. Therefore, public perceptions of ease of use, usefulness, security, and institutional credibility are crucial factors influencing digital donation decisions. At the local level, Banjarbaru City has shown significant progress in adopting digital technology, including in managing zakat, infaq, and sadaqah. With a population of 272,763 residents across five subdistricts, all

OPZs in the city have implemented digital donation systems through bank transfers, QRIS, and e-wallets. In 2024, Banjarbaru was awarded the Baznas Award for its achievements in zakat management (Mediacenter.Banjarbarukota.go.id, 2024). Given this phenomenon, this study aims to analyze how digital transformation affects public preferences in donating through OPZs in Banjarbaru. The main focus is to assess the influence of digitalization indicators such as ease of use, usefulness, security, convenience, and institutional credibility on individuals' motivation to donate.

METHODS

This study employed a quantitative approach using descriptive methods. The primary objective was to determine the extent to which digital transformation influences public donation preferences through Zakat Management Organizations (OPZ), by quantitatively measuring various variables. The digital transformation variable consisted of five main indicators: ease of use, usefulness, speed, convenience, and security. Meanwhile, public donation preferences were measured using three indicators: individual motivation, social motives, and institutional credibility. The population of this study comprised all residents of Banjarbaru City, totaling 272,763 people across five subdistricts: Landasan Ulin, Liang Anggang, Cempaka, Banjarbaru Barat, and Banjarbaru Selatan. The sampling technique used was probability sampling with the Slovin formula, resulting in a minimum sample size of 100 respondents to ensure representative data. Primary data were collected through questionnaires distributed both online (via Google Forms) and offline (printed questionnaires). The questionnaire instrument was designed as closed-ended statements using a 5-point Likert scale, where respondents rated their level of agreement with the presented statements. Data analysis was conducted quantitatively using IBM SPSS Statistics version 25.

RESULTS

This study aimed to examine the influence of digital transformation on the donation preferences of the people of Banjarbaru City. Data were obtained by distributing questionnaires to 102 respondents, and the results are as follows :

Table 1. Respondent Profile

Variabel	Category	Frequency	Presentation
Gander	Male	69	67,65%
	Famale	33	32,35%
Age	< 15 years	0	0,0%
	15-25 years	34	33,33%
	25-45 years	64	62,33%

Variabel	Category	Frequency	Presentation
Education	45-65 years	4	3,93%
	> 65 years	0	0,0%
	Elementary	0	0,0%
	Junior High	0	0,0%
	High School	48	47,06%
	Diploma	1	0,98%
	Bachelor's Degree	52	50,98%
	Postgraduate Degree	1	0,98%
	Other	0	0,0%
Job	Student	26	25,49%
	Civil Servant	4	3,92%
	Private Employee	39	38,24%
	TNI/POLRI	3	2,94%
	Entrepreneur	22	21,57%
	Others	8	7,84%
Domicile	Landasan Ulin	33	32,35%
	South Banjarbaru	12	11,76%
	North Banjarbaru	36	35,29%
	Cempaka	10	9,80%
	Liang Anggang	11	10,78%

Table 1 shows that the majority of respondents were male, accounting for 69 individuals (67.65%). The largest age group among the respondents was between 25 and 45 years old, totaling 64 individuals (62.33%). This indicates that individuals aged 15–45 are the primary users of digital platforms for transactions. In terms of educational background, most respondents held a bachelor's degree (S1/D4), totaling 52 individuals (50.98%), suggesting that the majority of respondents have a relatively good level of education. Regarding occupation, the majority of respondents were private sector employees, with 39 individuals (38.24%). As for their area of residence, most respondents lived in North Banjarbaru District (Banjarbaru Utara), with 36 individuals (35.29%), followed by Landasan Ulin District with 33 individuals (32.35%).

Descriptive Statistics

Descriptive statistics were used in this study to provide an overview of the characteristics of the data collected from the respondents. According to Sujarweni (2023), descriptive statistics aim to describe or explain the characteristics of the data

using numerical and categorical measures, such as frequency, percentage, and mean values. To interpret the Likert scale measurements, the following interval categories were used: Very Low (1.00–1.80), Low (1.81–2.60), Moderate (2.61–3.40), High (3.41–4.20), and Very High (4.21–5.00).

The research instrument employed a five-point Likert scale to assess the extent to which respondents agreed with various statements related to satisfaction, perceived benefits, convenience, security, and the effectiveness of digital platforms in the context of donations. The scale consisted of the following categories: Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. This approach enabled the transformation of qualitative opinions into quantitative data that could be statistically analyzed. It allowed researchers to obtain an objective picture of public sentiment toward digital donations and identify key areas for improvement, such as trust, transaction speed, and the credibility of donation management institutions.

Table 2. Descriptive Statistics of Digital Transformation (X)

Question Item	Indicators	SD (1)	Da (2)	Ne (3)	Ag (4)	SA (5)	Tot al	Average (<i>Mean</i>)	Desc
X.1	convenience	2	2	4	55	39	102	4,24	VH
X.2		1	4	12	47	38	102	4,14	H
X.3		1	7	20	42	32	102	3,95	H
X.4		2	8	22	30	40	102	3,96	H
X.5		3	11	13	36	39	102	3,95	H
		Overall Ease Indicator						4,05	H
X.6	benefit	5	7	12	44	34	102	3,93	H
X.7		4	7	16	52	23	102	3,81	H
X.8		3	9	11	38	41	102	4,02	H
		Overall Benefit Indicator						3,92	H
X.9	speed	2	4	18	49	29	102	3,97	H
X.10		1	13	14	32	42	102	3,99	H
X.11		6	11	21	42	22	102	3,61	H
		Overall Speed Indicator						3,86	H
X.12	comfort	0	12	18	47	25	102	3,83	H
X.13		5	5	15	38	39	102	3,99	H
X.14		2	4	20	46	30	102	3,96	H
		Overall Comfort Indicator						3,93	H
X.15	security	1	2	19	53	27	102	4,00	H
X.16		2	4	11	57	28	102	4,04	H

X.17	4	13	13	47	25	102	3,74	H
Overall Security Indicator							3,93	H
Overall Digital Transformation Variable (X)							3,95	H

Berdasarkan Tabel 2, hasil dari 102 responden menggunakan skala Likert 5 poin menunjukkan bahwa indikator dengan nilai rata-rata tertinggi adalah kemudahan sebesar 4,05, yang mencerminkan bahwa mayoritas masyarakat merasa penggunaan platform digital cukup mudah dipahami dan dioperasikan. Disusul oleh keamanan (3,94), kenyamanan (3,93), dan manfaat (3,92) yang semuanya berada dalam kategori tinggi, menunjukkan bahwa sistem digital memberikan rasa aman, nyaman, dan manfaat yang nyata bagi pengguna. Sementara itu, indikator dengan nilai terendah adalah kecepatan sebesar 3,86, namun tetap masuk dalam kategori tinggi. Secara keseluruhan, rata-rata variabel Transformasi Digital (X) adalah 3,95, mengindikasikan bahwa persepsi masyarakat terhadap transformasi digital secara umum sangat positif.

Table 3. Descriptive Statistics of Community Preferences (Y)

Question Item	Indicators	SD (1)	Da (2)	Ne (3)	Ag (4)	SA (5)	Total	Average (Mean)	Description
Y.1	self-motivation	1	3	13	45	37	102	4,11	H
Y.2		4	2	10	38	48	102	4,21	VH
Y.3		5	5	19	42	31	102	3,87	H
Overall Self-Motivation Indicator							4,06	H	
Y.4	social motives	3	7	12	35	45	102	4,09	H
Y.5		0	4	22	59	17	102	3,87	H
Y.6		5	4	16	42	35	102	3,96	H
Overall Social Motive Indicator							3,94	H	
Y.7	institutional credibility	2	2	11	37	50	102	4,28	H
Y.8		0	9	11	43	30	102	4,09	H
Y.9		1	9	11	37	44	102	4,11	H
Overall Institutional Credibility Indicator							4,16	H	
Overall Community Preference Variable (Y)								4,06	H

Based on Table 2, the results from 102 respondents using a five-point Likert scale indicate that the indicator with the highest average score is ease of use, with a mean value of 4.05, suggesting that the majority of respondents find digital donation platforms

easy to understand and operate. This is followed by security (3.94), convenience (3.93), and usefulness (3.92), all of which fall into the "high" category. These results indicate that digital systems provide users with a strong sense of security, comfort, and clear benefits. Meanwhile, the indicator with the lowest average score is speed, with a value of 3.86, though it still falls within the high category. Overall, the average score for the Digital Transformation variable (X) is 3.95, indicating a generally positive perception of digital transformation among the public.

According to Table 3, the credibility of the institution indicator received the highest average score of 4.16, reflecting a high level of public trust in digital donation management institutions. The self-motivation indicator scored 4.06, indicating that personal motivation plays a significant role in encouraging people to donate. The social motive indicator recorded a score of 3.94, also within the high category, showing that social factors are important, though slightly less influential than other factors. Overall, the average score for the Public Preference variable (Y) is 4.06, indicating a strong public preference for using digital platforms for donations.

Data Quality Test

A validity test was conducted to assess whether each question in the questionnaire appropriately and accurately measures the intended constructs. A question is considered valid if its correlation coefficient (r-count) is greater than the r-table value. In this study, the r-table value was 0.192. Additionally, a question is deemed valid if the significance value (Sig.) is less than 0.05 (5%).

Reliability Test

The reliability test is an evaluation method used to measure the extent to which a measurement instrument consistently produces accurate data. Its purpose is to assess the consistency of individual responses to the questionnaire items (Putri & Mahmudah, 2020). According to Ghazali (2018), a questionnaire is considered reliable if the Cronbach's Alpha value is greater than 0.6. If the value is less than 0.6, the instrument is considered unreliable

Table 4. Reliability Test Results

Digital Transformation		Community Preferences	
Reliability Statistics		Reliability Statistics	
Cronbach's Alpha	N of Items	Cronbach's Alpha	N of Items
,800	17	,743	9

Based on Table 4, the Cronbach's Alpha value for the digital transformation variable is 0.800 and for the public preference variable (Y) is 0.743. Since both values are greater than 0.6, it can be concluded that both variables are reliable and consistent.

Regression analysis is used to examine the influence of one variable on another. Simple linear regression involves one independent variable and one dependent variable. The simple linear regression model can be expressed as follows (Sujarweni, 2023):

Simplified Linear Regression Analysis

Table 5. Simplified Linear Regression Test Results

Model		Coefficients ^a			
		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	7,190	2,770		2,595
	Digital Transformation	,438	,041	,731	10,707

a. Dependent Variable: Community Preferences

Based on Table 5, the constant value (a) is 7.190, while the regression coefficient (b) for digital transformation is 0.438, resulting in the following simple linear regression equation:

$$Y = a + bX$$

$$Y = 7.190 + 0.438X$$

Based on the regression equation above, the interpretation is as follows:

- The constant (a = 7.190) indicates that when the digital transformation variable (X) is zero or not increasing, the public preference (Y) will remain at 7.190. This reflects the baseline level of public preference in the absence of digital transformation.
- The regression coefficient (b = 0.438) is positive, which suggests a direct relationship. In other words, for every one-unit increase in digital transformation, public preference increases by 0.438 units. This indicates that improvements in digital transformation positively influence the public's preference for using digital

donation platforms.

Hypothesis Test

As stated by Ghozali (2018), the coefficient of determination (R^2) test is used to measure the extent to which the independent variable contributes to explaining the dependent variable. The R^2 value ranges from 0 to 1. A low R^2 indicates that the independent variable has a limited ability to explain the dependent variable. If $R^2 = 0$, it means the independent variable has no influence on the dependent variable. Conversely, if the R^2 value approaches 1, it indicates that the independent variable has a significant influence on the dependent variable.

Table 6. Determination Coefficient Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,731 ^a	,534	,529	3,35884
a. Predictors: (Constant), Digital Transformation				

Based on Table 6, the R Square value is 0.534, which means that the digital transformation variable (X) contributes or influences 53.4% of the public preference variable (Y). The remaining 46.6% is influenced by other factors outside the scope of this research.

Partial Test (t Test)

As stated by Ghozali (2018), the partial test (t-test) is used to determine the extent to which the independent variable individually influences the dependent variable. It assesses the individual relationship between the independent and dependent variables. The significance level used in this study is 0.05.

Table 7. Partial Test Results (t Test)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	7,190	2,770		2,595	,011
Transformasi Digital	,438	,041	,731	10,707	,000
a. Dependent Variable: Community Preferences					

Based on Table 7, the result shows that the t-calculated value is greater than the t-table value ($10.707 > 2.569$), and the significance value is $0.000 < 0.05$. This indicates that the independent variable (Digital Transformation) has a positive and significant effect on the dependent variable (Public Preference). Therefore, it can be concluded that hypothesis H_1 is accepted.

DISCUSSIONS

Based on the results of the research conducted through online and offline questionnaires distributed to 102 respondents from Banjarbaru City, it was found that there is a positive and significant influence between digital transformation and public preference in donating to Zakat Management Organizations (OPZ). This is evident from the partial test (t-test) results, which showed a t-value greater than the t-table ($10.707 > 2.569$) and a significance value of $0.000 < 0.05$. This means that the higher the utilization of digital transformation, the higher the public's preference for donating. Digital transformation is considered to provide ease, speed, convenience, security, and benefits in the donation process. The ease indicator received the highest mean score (4.05), while the speed indicator received the lowest mean score (3.86), but both are still categorized as high. This indicates that the public feels helped by the digital system in making donations.

These findings align with previous studies, such as Setyaningrum (2021), who emphasized the convenience of crowdfunding platforms; Azizah (2021), who highlighted the benefits of digital wallets in donations; and Ndapamreng (2021), who demonstrated the importance of secure and easily accessible payment systems. Public preference was measured through three indicators: self-motivation (mean 4.06), social motives (mean 3.94), and institutional credibility (mean 4.16). All indicators scored high, with credibility being the dominant factor. This is supported by Nawaf & Sari (2023), who stated that institutional credibility significantly affects the public's interest in digital donations, especially when the institution is transparent, official, and distributes funds appropriately. The respondents were dominated by males aged 25–45 years, holding bachelor's degrees, working in the private sector, and residing mainly in Banjarbaru Utara District, mostly from the millennial and Gen Z generations who are familiar with digital technology.

From field surveys and interviews with Mrs. Firda Hanifah Yumna, a staff member at Lazismu Banjarbaru, it was revealed that the implementation of digital transformation in fundraising is quite effective. Lazismu Banjarbaru City, which has 7 service offices, actively uses digital platforms for social programs such as Tebar Takjil, Kado Ramadhan, and Back to Masjid. This shows that digitalization supports increasing public participation in donations through OPZ in Banjarbaru City.

CONCLUSION

Based on the research findings, it can be concluded that digital transformation has a positive and significant effect on the donation preferences of the people of Banjarbaru City through digital platforms, especially to Zakat Management Organizations (OPZ). This is evidenced by the statistical test (partial test) with a t-value (10.707) > t-table (2.569) and significance $0.000 < 0.05$, thus the hypothesis H1 is accepted. This means that the more advanced the digital transformation, the higher the public preference for digital donations. Most respondents were in the productive age group (25–45 years), had higher education (Bachelor's/D4), and worked in the private sector, indicating that they have access to and the capability to utilize digital technology. Digital transformation is considered to provide ease, benefits, speed, convenience, and security, with the highest score on the ease indicator (mean 4.05). Regarding public preference, the institutional credibility indicator scored the highest (mean 4.16), indicating that trust in digital institutions greatly influences the public's decision to donate.

REFERENCES

- Indonesian Internet Service Providers Association "number of internet users in Indonesia in 2024" <https://apjii.or.id/berita/d/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang> (Diakses pada 3 Januari 2025)
- Aziz, Imam Abdul, Nurwahidin Nurwahidin, dan Irwan Chailis. 2019. "Factors That Influence People to Make Donations Through Online Crowdfunding Platforms." *Jurnal Syarikah : Jurnal Ekonomi Islam* 5 (1): 94–108.
- Azizah, B. R. (2021). Donating Using Digital Wallets Amid the COVID-19 Pandemic: A Study of Muslims in Indonesia (Skripsi, Universitas Islam Indonesia). Faculty of Business and Economics, Management Study Program.
- banjarbarukota.bps.go.id. (2024). Kota Banjarbaru dalam Angka 2024. banjarbarukota.bps.go.id
- Databoks. (2024, September 26). Electronic money transaction value reaches Rp1.6 quadrillion by August 2024 <https://databoks.katadata.co.id/> (Diakses pada 9 Januari 2025)
- Ghozali, Imam. (2018). Multivariate Analysis Application with IBM SPSS 25 Program. Semarang: Badan Penerbit Universitas Diponegoro.
- Kristian Indika Ndapamerang, 2020. "Analysis of Factors Affecting Public Online Donation Intentions in Charitable Crowdfunding Using Structural Equation Modeling". *Institut Teknologi Sepuluh Nopember*.
- Mairijani, Sadewa, M. S., & Pratiwi, W. (2023). Measuring Digitalization Readiness for the Collection, Distribution, Utilization, and Reporting of ZIS at BAZNAS South Kalimantan Province. *Indonesian Journal of Applied Accounting and Finance*, 3(2), 131–141.

- Media Center Banjarbaru. (2024, 29 Februari). Successful in managing and developing the best zakat, Mayor Aditya wins the Baznas Award 2024. <https://mediacenter.banjarbarukota.go.id> (Diakses pada 23 Januari 2025)
- Nawaf, Syahrulloh, dan Risti Lia Sari. 2023. "Society's Preferences and Interests in Digital Transformation of Zakat Management in Paying Zakat Through Digital Fundraising" *JASIE - Journal of Aswaja and Islamic Economics*, 02(01), 1–12..
- Nawaf, Syahrulloh, dan Risti Lia Sari. 2023. " Society's Preferences and Interests in Digital Transformation of Zakat Management in Paying Zakat Through Digital Fundraising" *JASIE - Journal of Aswaja and Islamic Economics*, 02(01), 1–12..
- Putri, R. I., & Mahmudah, H. (2020). The Influence of Fairness, Discrimination, and Money Ethics on Perceptions of Tax Evasion Ethics. *Jurnal Mutiara Akuntansi*, 5(1), 46–66.
- Putri, N. I., Yudi Herdiana, Yaya Suharya, & Zen Munawar. (2021). Empirical Study on Digital Business Transformation. *ATRABIS: Jurnal Administrasi Bisnis (e-Journal)*, 7(1), 1–15. <https://doi.org/10.38204/atrabis.v7i1.600>
- Royyana, A. (2018). Digital Transformation Strategy at PT. Kimia Farma (Persero) Tbk. *Journal of information system public health* 3(3). *Jurnal Sistem Informasi Kesehatan Masyarakat Journal of Information Systems for Public Health*, 3(3), 15–32.
- Setyaningrum, P. A. (2021). The Influence of Crowdfunding Innovation, Technology Acceptance Model, and Trust on Online Donation Decisions on Crowdfunding Platforms (Thesis, Islamic University of Indonesia). Faculty of Business and Economics.
- Sujarweni, V. W. (2023). Complete, Practical, and Easy-to-Understand Research Methodology. Pustaka Baru Press.