

Exploring the behavior of paying digital zakat: An epistemology approach

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Abstract

Appearance This Digital Zakat is part implementation System Information Lots of management developed by scientists Management. System Information Management in organization is very important for increase effectiveness and efficiency organization. This paper aim for study exists phenomenon behavior paying digital zakat as one impact innovation in sector Islamic finance with approach philosophy epistemology Research methods This is literature study with journal study with design study analytic with related data with innovation in zakat management epistemological Results of discussion in paper This is behavior Paying digital zakat is epistemological in accordance with approach pragmatism and Value. With sufficient zakat potential promising to future, digitalization is the part that doesn't Can released from preparation System Information Management at an institution that manage zakat. System Information Management based on philosophy existing management effort epistemology in it. Behavior Epistemologically, digital zakat users have fulfilled standard truth with the benefits provided, clear uses as well as suitability to conditions current life present and future.

Keywords

Paying behavior, Digital zakat, Epistemology

Introduction

Recently This is Indonesia again crowned became the "Most Generous Country" in the world *World Giving Index* (WGI) 2023, with score 68. Indonesia already gets the same award six times in a row. This matter is positive information in zakat management in Indonesia. Zakat is one of them instruments in the sector Islamic finance has impact subtraction poverty and solutions gap through distribution riches. Indonesia is one of the largest Muslim countries in the world with level population reached 87.2% [1, 2]. Zakat Alone is part must have assets paid by one person Muslim If has fulfil condition certain [3]. In Indonesia, practice zakat payments are experienced developments in

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some year final. Based on data from the National Zakat Amil Agency (BAZNAS), the acquisition of zakat funds as displayed in Table 1 [4].

Table 1. The growth of zakat in Indonesia

Year	Amount (Trillion Rupiah)	Growth (%)
2018	8,117	30.42
2019	10,227	26.00
2020	12,400	21.25
2021	14,000	12.9
2022	21,300	52.14

Source: National zakat index 2023

Progress increasingly technology fast impact on various sector, no except for sectors finance. Appearance system non-cash payments cause significant growth up to 66 % usage e-money [5]. Financial Technology or known as Fintech is An innovation technology in business with convenience Very effective and efficient transactions [6]. Innovation This Then adopted in system payment of zakat is called as e-zakat [7]. A number of zakat institution then provide digital zakat services such as LAZISMU, Dompot Dhuafa, Orphan House, Zakat House, and Independent Yatim. Even a number of marketplaces such as Tokopedia, Bukalapak, Blibli.com, LinkAja and Lazada provide zakat features.

Appearance This Digital Zakat is part implementation System Information Lots of management developed by scientists Management. Empirically, Thadi explains that System Information Management in organization is very important for increase effectiveness and efficiency organization. In decision making and problem solving, it is very useful for effort obtain accurate, precise information time, relevant, complete, and economical. System Information Management is part small from implementation science management as basics Develop a strategy in organization.

By deeper, an organization make knowledge as A study important in walking system management in accordance with defined vision. Philosophy management as parent from knowledge management become part important from A knowledge as well as trust that gives base strong on problematic in managerial. With environment sufficient organization dynamic as well as full challenge, role philosophy management become important because in it there is content base view reflective life existence, identity, and their implications as effort realize efficiency and effectiveness organization.

Epistemology is A terms adopted from Greek, "episteme" which means knowledge and "logos" which means theory [8]. Epistemology studies about origin suggested knowledge or structure, method and validity. Deep epistemological perspective discussion knowledge management includes the initial process that creates base A knowledge form knowledge obtained, with a number of potential questions appear:

"What the procedure? What should notice for obtain true knowledge? What is called truth? What criteria truth? What should notice in truth? What tools help people to obtain knowledge in form science?"

This paper aim for study exists phenomenon behavior paying digital zakat as one impact innovation in sector Islamic finance with approach philosophy epistemology. By Specific in paper This examine one of the sub-theories in Management i.e., Management Marketing. Behavior Consumer is part theory Marketing, deep paper This take phenomenon behavior pay zakat via digital media. Used it A system management No regardless from the epistemology used. So that paper This try for connect base behavior muzakki in pay zakat digitally with philosophy management

Methods

This research is research using the literature study or literature review method. A literature review is a comprehensive overview of research that has been conducted on a specific topic to show readers what is already known about the topic and what is not yet known, to find rationale for research that has been conducted or for ideas for further research [9]. Literature studies can be obtained from various sources, including journals, books, documentation, the internet and libraries.

The literature study method is a series of activities related to methods of collecting library data, reading and taking notes, and managing writing materials. A literature review study that focuses on writing results related to writing topics or variables. The search method for obtaining data sources for this literature review was obtained through published literature studies from electronic databases. Keywords used to search for literature include: "epistemology", "behavior", "Zakat and digitalization". Then a screening was carried out on the literature found. Literature that only contains abstracts and literature that cannot be accessed without payment is excluded. After sorting, full-text articles were then assessed for eligibility using inclusion criteria.

Research methods This is literature study with journal study with design study analytic with related data with innovation in zakat management epistemological. In search journal with internet help with keywords related to epistemology, behavior and digital zakat. Search journal in this literature review results Google Scholar searches 25 journals, journals that do not relevant with aim of 15 relevant journals with objective as many as 10 journals. journals that are not eligible with criteria inclusion are 5 journals. eligible journals with criteria inclusion as many as 5 journals.

Results

Philosophy

Philosophy and science is very strong relationship [10]. As science that makes all life This walk from side systems, methods, and whatever later recognized and believed by humans. Epistemology as a process of emergence A science / theory with various his approach. In study philosophy there is three points urgent discussion among them are: 1) a data or in a way philosophy called as ontology, 2) knowledge that is philosophy called epistemology, and 3) values that are philosophy called with axiology.

Epistemology

In understanding a knowledge of course no regardless from the results of the learning process must be understood wider compared to baseline objective knowledge be delivered. There is critics to historical conception theory behavior to be able to implemented with more advanced. There are several instruments that explain epistemology behavior in explain literature behavior. From several explanation researcher previously explained that epistemology behavior connected with question about managerial [11].

Epistemology behavior

Behavioral epistemology underlying approach taxonomy for consider knowledge as isolated facts and thoughts man as a “mental cupboard,” or “mind” as receptacle. This matter Of course different in describe structure developing knowledge and conceptions in a way dynamic with he showed study cognitive in a number of decade final as characteristic in find A knowledge tall. The underlying metaphor approach taxonomy on a knowledge leads to expectations problematic results, such as:

1. Deceptive simplicity without A reality
2. Hinder outlook deep learning
3. Deny complexity of the learning process
4. Teaching social reject characteristic quality contingent
5. A statement prolonged behaviour can hinder enthusiasm in appearance knowledge

Knowledge as part from formation behavior somebody need studied more Be careful For determine impact on behavior the in a way benefit. BROOKS 2014 explained that in build A knowledge need exists tradition study for offers a model-based proof possible alternative more relevant and better for determine objective from a concepts discussed. Implement and develop more carry-on approach project for example give framework Work based comprehensive evidence for determine objective A knowledge be delivered.

So that based on explanation on so We Can understand that behavioral epistemology appears in be alert use draft knowledge and prevent it become an ideology. If someone understand A knowledge and then become A behavior that is not There is other knowledge, then Can said knowledge Already become ideology and this No justified. Knowledge will Keep going customized with conditions that existed at that time and predictions for the future, so appear opportunity for open it thinking new ones do not stated previously. In this process, epistemology is also carried out in a way be careful to aim achieved.

There is three predictive factors behavior somebody according to i.e. attitudes, subjective norms and behavioral control [12]. So that in a way Specific explained that attitude can interpreted as an evaluation general somebody to the behavior in question while norms are subjective is confidence somebody about all matter important in thought someone 's behavior certain. Temporary That based on other models explained

that need for do an evaluation own role in strengthen connection theory conspiracy on behavior somebody. By straight away, no There is connection between theory conspiracy to behavior [13].

Assumption methodological triangulation in epistemology philosophy

A number of knowledge certain often influenced by one or more epistemology and or philosophy knowledge that is historical underlying base theory [14]. Need understood the existence of empirical data so that there is no bias in understanding A different beliefs. Every discipline knowledge social take theory of epistemology and philosophy certain. If not understood with precise, considered information Specific in A knowledge will be ignored by knowledge else, so limit variation interpretation meaning, and derive potency exploration on a knowledge certain. In terms of in this case, the epistemological tradition is necessary enter assumption methodologically possible idea triangulation, though with frequent interpretation different. Interpretation triangulation can be influenced by relationships the aim of epistemology or philosophy knowledge with truth relevant knowledge. Mapping subjective various epistemologies and philosophies knowledge started from: 1) Search process truth and 2) foundation or rejection to metaphysics versus science nature. Epistemology and Science grid knowledge show in Figure 1.

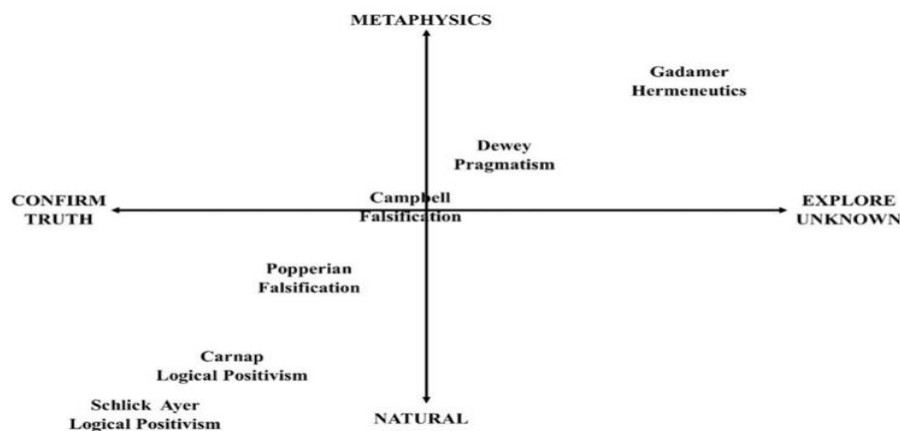


Figure 1. Epistemology & science grid knowledge [14]

The interpretation of this triangulation is influenced by the relationship between the aims of epistemology or philosophy of science and the relevant truths and definitions of science. This relationship is depicted as in Figure 1, which explains the subjective mapping of various forms of epistemology and philosophy of science along two axes: 1) the search for truth, and 2) the foundation or rejection of metaphysics versus natural science/exact science. Intellectual freedom in this term is similar to the nature of policy characterization used by Lasswell, who also emphasized the importance of multidisciplinary perspectives in policy science. Wilson stated that social problems are better solved through various scientific disciplines. In comparison, the broad roots of mixed methods developed within the ambit of Campbell, who during his life often claimed that triangulated interpretations should combine the linguistics of different theoretical concepts. First, the construction of triangulation depends on the paradigm

assumptions represented in each philosophy or epistemology of the social sciences regarding the use of multidisciplinary and/or multi research methods. Moreover, the nature of triangulation also depends on the degree to which a tradition of thought accepts or denies the existence and importance of the metaphysical field. Each tradition falls into one of these four quadrants of universal thought.

Philosophy management

Approach philosophy management create stakeholders organization capable think and act "philosophically" so possible benefits felt among them is exists vision clear organization, awareness will soul strong leadership as well as walking sustainable organization [15]. Philosophy management is series information and beliefs with to use as Foundation in election solution on problems faced by managers. Philosophy management covers theory and implementation management, as well utility to activity business in meaning narrow nor wide.

Behavior paying digital zakat

Understand in a way etymological the term zakat give signal meaning terminology Because zakat obligations, certain on growing assets or productive, also giving signal meaning philosophically, that benefit spiritually from paying zakat is make more wealth blessing, cleanliness heart from characteristic miserly as well as the title of a commendable person depends on who pays for it [16]. Zakat is also understood as Name an inner worship form submission a number treasure certain on ownership personal for then given to the party in need on base Islamic law [17], [18].

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4. Tulis nominal zakat
5. Isi data diri dan pilih Donate with Xendit
6. Klik bayar dan pilih metode pembayaran

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SCAN NOW

Figure 2. LAZISMU JATIM digital zakat (Source: www.infolazismujatim.org)

Popularity digital payments in Indonesia are increasing sharp along with development business Financial Technology (Fintech). This matter pushes the emergence of startup companies operating in the field digital finance. All transaction purchase both online and offline can done without use cash (Figure 2) [19]. Convenience pays this zakat causing BAZNAS to provide two platforms, namely an internal platform, and an external

platform. Digitalization in the form of a website, Quick Response and Application. Summary show in [Table 2](#).

Table 2. Summary study previous

No	Title	Objective	Method	Results
1	The Return Of Behaviorist Epistemology: A Review Of Learning Outcomes Studies [11]	Study the process of occurrence draft learning	Literature Review	Behavioral epistemology traditions Still become base preparation draft learning in a way critical
2	When Do Conspiracy Theories Shape Behavioral Intentions? The Moderating Role Of The Need To Evaluate [13]	Studying the process of mental experimental manipulation to theory conspiracy influence confidence Specific conspiracy individuals and, in turn, intentions behavior.	Quantitative Methods Descriptive	Need Evaluation form a process where exposure theory conspiracy influence intention behave, so show that take into account related variables with attitudes and responses evaluative other can help explain When confidence conspiracy translated to in intention behavior .
3	The Impact Of Globalization And Modernization Of Laws And Theories On The Modernization Of Philosophy In Vietnam: Mediating Role Of Modern Societies [20]	Review impact mediation modern society towards connection globalization, modernization law and theory , and modernization philosophy in Vietnam	Quantitative Methods Descriptive	Globalization, modernization law, and theory relate positive and significant with modernization philosophy in Vietnam
4	The Problem of Muslim Consumer Behavior in Using E-Wallet In Makassar City [19]	Express and explain be concerned about behavior consumer Muslim in use of the e-Wallet	Qualitative Method Phenomenology	Maslahah behavior consumer Muslims in Makassar City use e-Wallet is practical in transaction; safe and clean in transaction, save in shopping and more diligent donate . You can use e-Wallet categorized by level thank you hajiyyah whose existence can help difficulty faced consumer Muslim
5	Revolution Islamic Industry 4.0 in Responding to Technological Challenges Digitalization [21]	Give description response Muslims against appearance revolution industry 4.0. Industry 4.0 is also known in other words, disruption, situation Where industrial world movement No again linear	Qualitative Method Descriptive	Muslims globally in part has succeed respond with fast and successful also use digitalization as object land new in do decisions strategic like doing business fashion Muslim online, preaching dig strength in unite Muslims, gave rise to preaching social media and others

Discussion

Epistemology as a basic system management

Digital Zakat is implementation from a further knowledge become part from system management. In understanding system management and relationships with base formation Can understood in the picture the following show in [Figure 3](#).

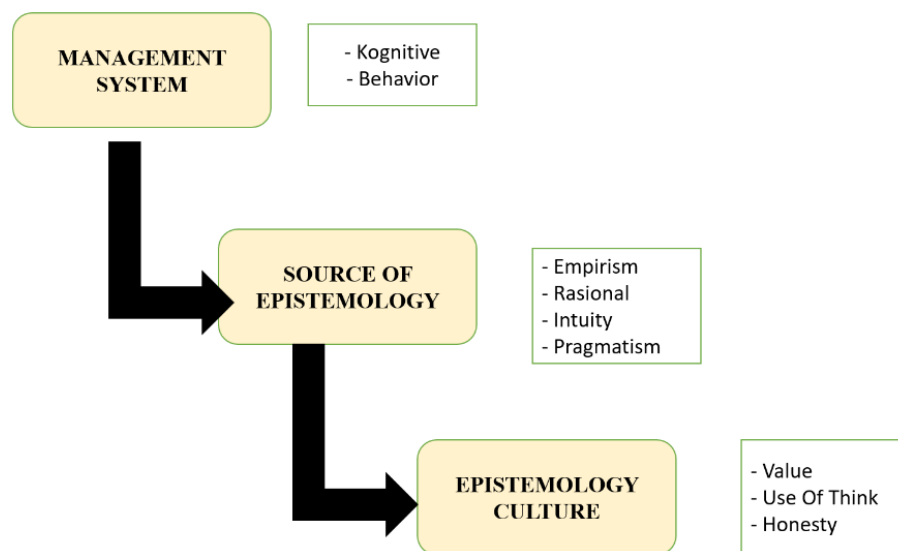


Figure 3. Epistemology in formed system management [10]

Based on [Figure 3](#) explained that A system management is implications from behavior cognitive which is answer knowledge on method behave your best. A system management own base i.e. different epistemological sources according to race empirical emphasis knowledge-based knowledge; race rationalists who argue that reasoning and argumentation as base knowledge; the intuitionists imply that We must follow premonitions and tacit knowledge; as well as race pragmatists are proposing about Spirit solution problem in underlying knowledge in A work. The source of epistemology is not free from A epistemological tradition with mark the truth offered, the benefits provided knowledge in a way practical as well as mark more on offer on knowledge provided. View Knowledge based on epistemology type show in [Figure 4](#).

In explaining adequate knowledge as well as give evaluation That Correct or false, truth become A debate in epistemology. Following is difference truth [10]:

1. Sceptics radical consider that somebody No capable find factual truth, will but also refused that somebody capable know whatever.
2. The Realists adhere to the Correspondence Theory, viz A statement considered Correct If in accordance with the fact that it is the reference. Besides that realists also adopted theory truth stated coherence that something statement Correct If statement the show suitability with a Collection of knowledge.
3. Postmodernists consider all behaviour considered Correct according to their argument, no There is objective criteria and standards as well as universal for evaluate truth something statement.

4. The Pragmatists consider truth is A use / benefits when look for knowledge “that works”. This matter Can explained when understand design experienced technology success and is considered “useful” for life.
5. Knowledge considered superior If own value, which means own more up to date. In the sciences social and study management, a theory considered own influence No Because the truth is, it will but "attractiveness."

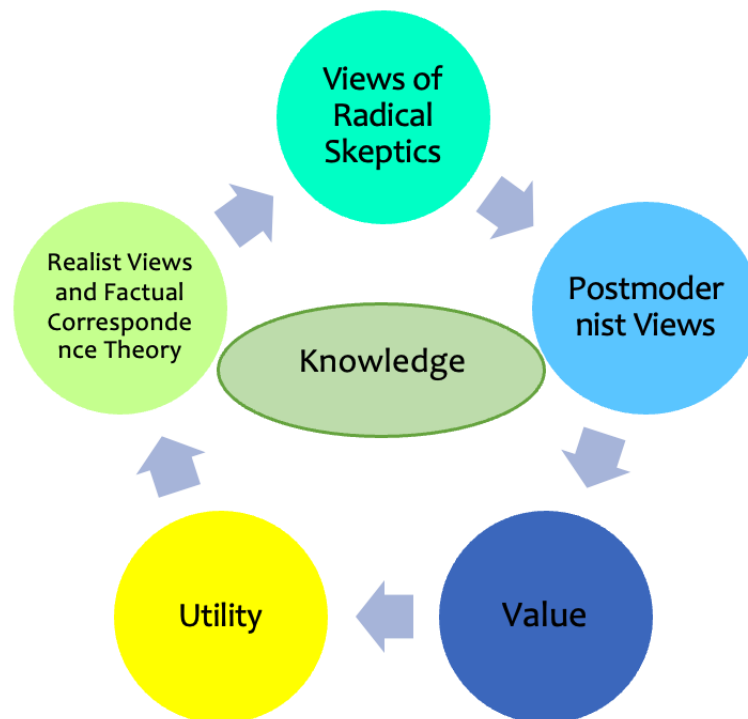


Figure 4. View knowledge based on epistemology type

Digital zakat paying behavior seen from management philosophy

Indirectly, digital payment behavior and management philosophy have quite a gap. The behavior of paying digital zakat is likened to the outer shell of management philosophy. Although not systematically and in depth, the behavior of paying zakat is trying to be linked to management philosophy. This is because the management system has a strong relationship with stakeholder behavior, especially users. Organizational systems are built on the basis of user needs, and the output of organizational systems influences user behavior.

Something in the nature of digitalization is considered a normal thing in today's living conditions. In some activities, perhaps most people will consider it to be something new. Especially in relation to paying zakat, which has become a part of Muslim worship, and is one of the five pillars of Islam. Worship and digitalization are an interesting discussion because they can be linked to discussions of organizational management systems and user behavior. This is important because every change in life will give rise to new knowledge to produce output, new methods used by users and society in general.

Globalization, modernization theory and modernization law own connection to modernization philosophy [20]. Utilization deep digital platform zakat management is

an interesting thing moment. Most of the zakat institutions and organizations that provide digital zakat have good understanding and preparedness. For switch to digital platforms [7]. A number of things that must be done noticed system digital zakat management is human resources, internet of things. Management institutions, socialization and communication between *muzakki*-society-government. Aspect management and resources power man are two important things in solution problem digitalization of zakat.

As with other activities, paying zakat via digital is a response from the management in providing services for *muzakki*. Especially for the millennial generation who have strong abilities and environments in the digital world. Ease of information, speed of access to payments and good guarantees are some of the supporting factors for choosing to pay zakat or *infaq* via digital. Apart from that, many of the millennial generation have also switched to digital professions with all the competencies they possess. Starting from web analysis, content creators, drone pilots and influencers. This major change in economic activity then influences economic activity in Islam, namely paying zakat.

Behavior pays zakat through digitalization Epistemologically, yes in accordance with existing approach. If reviewed from pragmatism epistemological approach so Can see that digital zakat is an assumed truth own benefit or utility. Digital zakat is interpretation from innovation technology that is "useful" for life This. Digital zakat giving convenience specifically implementation of the fourth pillar of Islam for race Muslims. The behavior of the payers Already own base epistemology so that fulfil condition as A truth.

Furthermore, from criteria recency A the truth also has fulfill, when in the present technology so fast and demanding adaptation everyone involved in it. Behavior paying digital zakat is seen as something interesting thing with all benefits provided for organization and stakeholders. Although For moment This percentage digital zakat users yet as much as manual zakat, with see *the user* of digital zakat is Gen Z, then the prospect of digital zakat is increasing positive. In terms of This is digital zakat enter criteria superior with assumption the user will Keep going increase to the front.

Based on the description above, it can be concluded that the behavior of paying digital zakat is epistemologically appropriate, which is part of the management philosophy. Benefits and suitability of conditions are one of the reasons that the behavior of paying digital zakat can be justified. As long as the payment process is in accordance with the principles applied in the Sharia of paying zakat, this method is highly recommended to be applied. When shopping behavior has been "Shifting" towards the digital market, then it is time to move to digital payments when paying zakat. Gen Z, as the group most intense in technology, is the first group to dominate this, which will then be followed by other groups of society.

This digital zakat payment method will then be the beginning of developing a management system for managing zakat in operational, financial and marketing aspects. As in epistemological principles, truth is a use/benefit when seeking

"successful" knowledge. So, the assumption that technological designs are successful and considered "useful" for life is quite realistic to implement. Apart from that, when knowledge is considered to have superiority, it provides added value, so that the benefits can be felt by being up to date. In the social sciences and management studies, a theory is considered to have influence not because of its truth, but its "interestingness." The attraction of not deviating from basic theory is not a wrong thing.

Conclusion

Paying zakat digitally is part of the impact of modernization in life. The behavior of paying digital zakat is epistemologically in accordance with the pragmatism and value approaches. Management Information Systems are based on management philosophy which contains epistemological efforts in it. The behavior of digital zakat users has epistemologically met the standards of truth with the benefits provided, clear uses and suitability for current and future life conditions. The behavior of paying zakat through digitalization is epistemologically in accordance with existing approaches. If viewed from a pragmatic epistemological approach, it can be seen that digital zakat is a truth that is considered to have benefits or uses. Digital zakat is an interpretation of technological innovation that is "useful" for life. Benefits and suitability of conditions are one of the reasons that the behavior of paying digital zakat can be justified. As long as the payment process is in accordance with the principles applied in the Sharia of paying zakat, this method is highly recommended to be applied.

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