Discovering the Experience of Financial Technology (FinTech) Users in Paying Zakah, Infaq, and Sadaqah (ZIS) in East Java, Indonesia

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Abstract
COVID-19 impacts the people and some companies in different sectors. This pandemic creates online Zakah, Infaq, and Sadaqah (ZIS) payments which must be developed in line with FinTech services in Indonesia that increase continuously. However, many companies lack intentions on User Experience (UX) that can be a risk for services or products. This study explores the Experience of Financial Technology (FinTech) users in Paying Zakah, Infaq, and Sadaqah (ZIS). The quantitative method is used by collecting online questionnaires through FinTech users in East Java, Indonesia. PLS-SEM was used to analyze data. **Findings.** The result indicated that both information and system quality have no impact on the user experience. Meanwhile, service quality positively relates to user experience. As a result, this study disclosed the user experience of ZIS payment during COVID-19 that will lead to the user's intentions and net benefit.

1. Introduction

Life in the current digital era has led to innovations mainly by utilizing technology that is developing very fast. The development of technology and information has rapidly brought changes in the social, economic, and cultural fields. This technology provides various benefits for its users, creating computer services, bringing innovations that have sprung up in multiple sectors. Digital technology makes community activities more manageable and more practical. This encourages the advancement of Financial Technology in Indonesia to be closer to the community.

Financial technology (Fintech) is defined as across-disciplinary subjects among technology management, finance and innovation management (Leong, 2018). Some business values can be generated through FinTech, such as payment, advisory service, financing, and compliance. Some financial institutions, insurance companies, banks, and governments had invested a high resource into the innovation of FinTech. On the other hand, as Leong's (2018) study, the lack of weak public understanding of FinTech creates a harmful pipeline between FinTech talents to the customers or markets. Many companies lack intentions on user experience that can be a risk for service or product success (Chishti and Barberis, 2016).

Based on OJK data as of January 10, 2021, there are 149 companies of FinTech lending operators or FinTech peer-to-peer lending that are registered and licensed with OJK. As for the addition of 4 (four) licensed FinTech lending operators, namely, PT Kuai Kuai Tech Indonesia, PT Rezeki Bersama Teknologi, PT Uangme FinTech Indonesia, dan PT Stanford Teknologi

Indonesia so that the number of companies became 41 operators. In addition, there is an electronic system update from PT BBX Digital Teknologi by adding an android operating system with the name BBX FINTECH (www.ojk.go.id 2021). The number of FinTech registered with OJK will continue to grow, this is evident from the list uploaded by OJK, which continues to increase. The first sector to be excellent in using FinTech access is the payment sector or payment, followed by the crowdfunding and P2P sectors.

Many companies in different sectors are impacted by COVID-19. Furthermore, COVID-19 affects how people behave in daily activities, such as online payment, online education, etc. The current situation, a new normal, presents a challenge in the payment of Zakah, Infaq, and Sadaqah. To prevent the spread of COVID-19, people are urged to avoid crowds. The government has started to make breakthroughs by developing online services. Some institutions or agencies provide online Zakah, Infaq, and Sadaqah payment services known as FinTech. FinTech has a role in payment or transaction systems to be more economical and efficient but still effective. One of the innovations in Islamic economics is the payment system for Zakah, Infaq, and Sadaqah (ZIS) through financial technology. The purpose of developing this technological innovation is to make it easier for Muslims to pay zakah, infaq, and sadaqah.

One of the solutions offered by the Islamic social finance sector in facing the COVID-19 pandemic crisis is through the Zakah, Infaq, and Sadaqah (ZIS) platform. In Islam, zakah is an obligation and social godliness (Fitri and Falikhatun, 2021). Zakah, Infaq, and Sadaqah play the main role in funding for those who need it in infrastructure development and economics. Based on the 2018 National Zakah Statistics, the growth of ZIS in Indonesia in 2002-2018 reached an average of 34.82 percent, while GDP growth in Indonesia in the same period reached an average of 5.38 percent. In 2018 the ZIS collected Rp. 8.1 trillion, most of which was collected from zakah stages of 40.68 percent (Septian, 2020). Thus, ZIS has positive potential as a solution to address poverty in Indonesia. Therefore, based on the explanation, this study explores the Experience of Financial Technology (FinTech) users in Paying Zakah, Infaq, and Sadaqah (ZIS).

Model of Information System Success

The Information System Success Model (ISSM) that was developed by Delone and McLean (D&M) in 1992, explains how information systems accomplish success. Delone and Mclean Information Systems Success Model (DMISM) is widely used to measure the success of Information Technology (IT) through users (Isaac et al., 2017). IS success categories conducted by DeLone and McLean (1992) are system quality, information quality, use, user satisfaction, individual impact, and organizational impact.

Identifying user experiences can help build good interactive products or services (Sharp, Rogers, and Preece, 2019). In FinTech, good design provides a guideline strategy necessary for a good user experience (Chishti and Barberis, 2016). For the future study of FinTech, one of the suggested emerging directions is user experiences (Leong, 2018). DeLone and McLean (2003) described that to understand the value and efficacy of Information System (IS) management action and investment, the measurement of IS remains essential.

Creating user experience can be obtained by augmenting and enhancing how people interact or communicate with interactive products. Despite being small, moments of interaction at the interface can have an impact on the user experience. One of the crucial components which shapes the user experiences is the quality of information processing. User experience is influenced by interactive system qualities, while users interact with the system (Mahlke, 2006). The previous study tested the new model based on the D&M model in the Chinese context

confirmed that user experience usability is positively related to information, system, and service quality (Ke and Su, 2018). Including the quality of information, system, and services supported by the organization directly interacting with the end-users. In Figure 1, the following hypotheses are shown in drawn based on the literature review and previous research.
H1. information quality positively relates to user experience
H2. system quality positively relates to user experience
H3. service quality positively relates to user experience

User Experience (UX)

Experience is created during Interaction between system and users. Norman (1999) defined user experiences as covering all aspects of users' interaction with the products or services. Taylor and Todd (1995) suggested several significant differences in the relative influence of usage determinants depending on experience. The goal of user experience is to make products or services comfortable and enjoyable that may help users intend to use and continue to use them (Sharp et al., 2019). Mahlke (2006) showed that dimensions of experiences such as perceived usefulness and perceived ease of use significantly contribute to using online bookshops and travel agencies websites.

In e-government service adoption, users prefer to use online government services rather than face-to-face cited convenience. Using e-government would be users' preference because it is easier. Therefore, the intention to use e-government services is influenced by online experiences (Kabbar and Dell, 2016). Intention to purchase may decrease when users get poor experiences (Zhou, 2020). The result of using the information system is a net benefit. Delone and McLean (2003) defined net benefit as a group of all the “impact” measures into a single impact or benefit. The measurement of net benefit depends on the research purpose and the system. A study of net benefit and usability of user experience in the Chinese context by Ke and Su (2018) confirmed that information quality, system quality, and service quality positively affect the usability of user experience and a net benefit. In Figure 1, the following hypotheses are drawn based on the literature review and previous research.
H4. user experience positively relates to the net benefit
H5. user experience positively relates to intentions

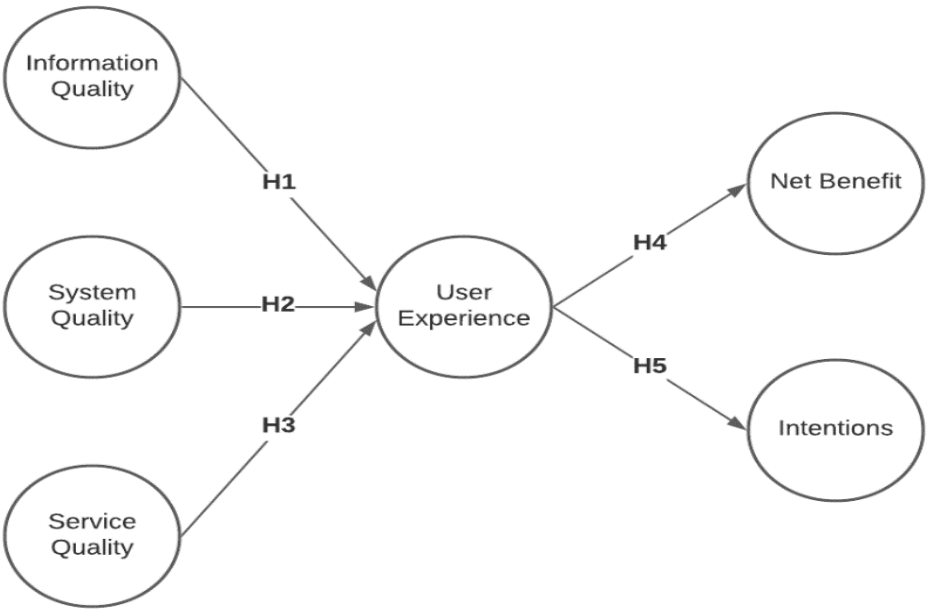

Figure 1. Research Model

2. Research Method

This study used a quantitative method by collecting questionnaires on Google Form and distributed online in East Java, Indonesia. The respondents were collected and selected (N = 128) from users who used FinTech in paying ZIS. The data is gathered about one month, in February 2021, after conducting pilot study and readability tests. Readability tests aim to ensure that the respondents can understand the question items.

The instrument was developed based on the literature review and previous studies. Questionnaire sections are the introduction, demographic, and questions consisting of system quality, information quality, service quality, user experience, net benefit, and intentions. A user experience questionnaire (UEQ) is adopted in this study. UEQ is widely used in some previous studies and has a total of 26 question items (Putro, Kusrini, and Kurniawan, 2020; Schrepp and Thomaschewski, 2019). Respondents filled the questionnaire based on the Likert scale from 1 to 4 (strongly disagree - strongly agree). To analyze the final data, a PLS-SEM model was used. Normally, PLS-SEM fits into small sample sizes and avoids small sample size problems (Mintu-Wimsatt & Graham, 2004). Barclay, Higgins, and Thompson (1995) pointed out that the minimum sample size in the PLS path model should be 10 times the maximum number of an arrowhead pointing at a latent variable. Meanwhile, this study used 5 variables; information, system, service, UX, net benefit, and intentions. Thus, the number of respondents obtained is sufficient. There are four steps in PLS-SEM involved in the data analysis process; data conversion, path diagram model, measurement model assessment, structural model assessment, and hypothesis assessment.

3. Results and Discussions

The respondent demographic is shown in Table 1, 128 respondents were collected. This study used purposive sampling, thus only users who used ZIS through fintech are selected. Internet penetration in Indonesia showed that more than 54% of the population are dominated by generation Z (7-22 years old) and millennial (23-38 years old) (APJII, 2021). The selected

respondents represented the real conditions in Indonesia, 46% of respondents were between 18 - 24 years old. The respondents represented in East Java were 30% of male respondents and 70% of female respondents. Only 7% of respondents were from employees. Mostly, the respondents are already well educated. The average income of respondents is dominated by less than Rp 1.000.000 and between Rp. 2.500.000 - Rp. 5.000.000. This data is supported by the APJII survey report 2019 – 2020 (Q2) that the monthly expenditure of internet users in Indonesia is less than Rp. 1.800.000 and Rp. 1.801.000 - Rp. 2.500.000.

Table 1. Respondents Demographic

Characteristics		**Percentage (%)**
Gender	Male	30%
	Female	70%
Age	18 - 24 years old	46%
	25 - 29 years old	22%
	30 - 34 years old	24%
	35 - 39 years old	7%
	> 39 years old	2%
Occupation	Unemployment	7%
	Teacher/Lecturer	48%
	Student	39%
	Employees	7%
Education	Senior High School	17%
	Undergraduate	37%
	Master	43%
	> Master	2%
Income	< Rp. 1.000.000	41%
	Rp. 1.000.000 - Rp. 2.499.999	9%
	Rp. 2.500.000 - Rp. 5.000.000	33%
	> Rp. 5.000.000	17%

Indicator loadings must be higher than 0.70 in convergent validity (Hair, Ringle, and Sarstedt, 2011). The indicators should be removed if the test result shows that indicators had low outer loading and were not the only loadings. Some indicators were removed since its outer loading values are lower than 0.70. The remaining variables are reliable, which are shown in Table 2.

Table 2. Outer Loadings

	Information	**Intentions**	**Net Benefit**	**Service**	**System**	**User Experience**
IQ1	0.770					
IQ2	0.933					
IQ3	0.889					
IQ4	0.875					
IT1			0.903			
IT2			0.916			
IT3			0.914			
NB1		0.915				
NB3		0.875				
NB4		0.954				
SQ2					0.835	
SQ3					0.931	
SQ4					0.922	
UEQ2						0.700
UEQ4						0.831
UEQ5						0.852
UEQ6						0.707

	Information	Intentions	Net Benefit	Service	System	User Experience
UEQ7						0.890
UEQ9						0.803
UEQ10						0.711
UEQ11						0.914
UEQ12						0.877
UEQ13						0.815
UEQ14						0.840
UEQ16						0.834
UEQ17						0.753
UEQ18						0.863
UEQ19						0.736
UEQ20						0.750
UEQ21						0.733
UEQ22						0.816
UEQ23						0.779
UEQ24						0.858
UEQ26						0.808
VQ2				0.714		
VQ3				0.808		
VQ4				0.905		

Based on Hair et al. (2011), the average extracted for model evaluation, convergent validity, AVE must be higher than 0.5. The value of internal consistency reliability, composite reliability must be higher than 0.70. Cronbach's alpha must be higher than 0.7 (Hair et al., 2011). The composite reliability and Cronbach's alpha score in Table 3 indicate that its values fulfill reliability assumptions.

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Information	0.890	0.900	0.925	0.755
Intentions	0.904	0.923	0.939	0.838
Net Benefit	0.898	0.907	0.936	0.830
Service	0.754	0.879	0.853	0.660
System	0.880	0.912	0.925	0.804
User Experience	0.973	0.976	0.975	0.649

The AVE of each latent construct as the Fornell-Lacker criterion must be higher than the construct with higher correlations with any other latent construct (Ab Hamid, Sami, and Mohmad Sidek, 2017). In Table 4, it is shown that each latent construct is higher than any other latent construct.

Table 4. Discriminant Validity

	Information	Intentions	Net Benefit	Service	System	User Experience
Information	0.869					
Intentions	0.573	0.915				
Net Benefit	0.453	0.752	0.911			
Service	0.577	0.357	0.341	0.813		
System	0.674	0.549	0.495	0.384	0.897	
User Experience	0.638	0.863	0.722	0.597	0.562	0.806

T-statistics and P-values are used on the hypotheses testing. Based on Hair et al. (2011), the coefficients are significant when the t-statistics value is higher than 1.96 with a significance

level of 5%. Table 5 is shown the result of hypothesis testing. Information quality as well as system quality had no relation to the user experience (for each variable, t-statistics = 0.978 and 1.122, P-values = 0.328 and 0.263). Meanwhile, quality of service positively relates to user experience with T-statistics = 2.654 and P-values = 0.008. User Experience of paying zakah, infaq, and sadaqah through FinTech impacts both intentions and net benefit.

Table 5. Hypotheses Testing Result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Information ➔ User Experience	0.272	0.314	0.278	0.978	0.328
Service ➔User Experience	0.346	0.314	0.130	2.654	0.008
System ➔User Experience	0.246	0.244	0.219	1.122	0.263
User Experience ➔ Intentions	0.863	0.868	0.039	22.002	0.000
User Experience ➔ Net Benefit	0.722	0.733	0.071	10.162	0.000

H1. The Effect of Information Quality on User Experience

The analysis results show that information quality has no relation to the user experience with a t-statistics number of 0.978 and P-values = 0.328. Based on these results, it can be concluded that the hypothesis is rejected. That result means that any increase in the quality of information does not affect the user experience of Financial Technology (FinTech) in Paying Zakah, Infaq, and Sadaqah (ZIS).

This result does not follow the theory of information system success DeLone and McLean (2003), where the measurement of information quality is influenced by completeness, formatting, relevance, accuracy, and timeliness. This shows that to improve the user experience, the information system provided must be of high quality by presenting detailed information that includes all the required information by the user. Suppose the information system in FinTech is easy to use, following the facts, according to needs and can convince users to make decisions. In that case, the information provided by the system will provide a positive experience for users. When the information meets the requirements, the user will feel confident to transact and affect the user experience. The higher the possibility of consumers making transactions again using the application in FinTech to pay zakah, infaq, and shadaqoh.

The findings in this study also contradict the research findings of Han et al. (2016); Sharma and Sharma (2019) which states that when users feel that the information offered by an application is valid and valuable, it can encourage users to always access the application and satisfaction with the application. In addition, DeLone and McLean (2003) explain that information quality includes content from FinTech that is complete, relevant, easy to understand, and secure that users expect when using FinTech.

The exciting thing about this finding, which is different from the conclusions of previous studies, is that the quality of information does not affect user experience. Respondents in this study ignored the novelty, completeness, and credibility of information in FinTech. Users

assume that they use the application because the benefits are more related to immediately carrying out religious rituals, namely the payment of zakah, infaq, and sadaqah.

H2. The Effect of System Quality to User Experience

The analysis results show that the system quality has no relation to the user experience with t-statistics of 1.122 and P-values of 0.263. Based on these results, it can be concluded that the hypothesis is rejected. This means that any increase in the system's quality does not affect the user experience of Financial Technology (FinTech) in Paying Zakah, Infaq, and Sadaqah (ZIS).

This result is not following the theory of information system success from DeLone and McLean (2003), which explains that system quality is the system's performance. In this condition, one considers it important that the quality of the system can distinguish the characteristics of the product quality and output of an information system. The findings in this study also contradict the results of research from Abrego Almazán, Sánchez Tovar, and Medina Quintero (2017) who found that the quality system directly affects user satisfaction.

The results showed that respondents did not consider the quality of the system in their experience using FinTech when paying zakah, infaq, and sadaqah. The results of the study support the research of Wargadalam (2019), which also found that there was no effect of system quality on the satisfaction of e-money users based on the PayTren application. This study also supports research from Rudini (2015) who found that system quality has a negative and insignificant effect on user satisfaction.

The interesting thing about this finding is that the quality of the system does not affect the user experience. The cause of the quality of the system does not affect the user experience because some users often experience interference with certain types of FinTech used by users during transactions. The disturbance can be caused by the system being repaired or updated, so users feel there are obstacles in using FinTech when paying zakah, infaq, and sadaqah. In addition, some users still do not fully understand how to use the application. For example, when users are about to make transactions, they are wrong in choosing items that are not appropriate. It can be one of the factors that cause the system's quality not to affect the user experience.

H3. The Effect of Service Quality on User Experience

Many Financial Technology (FinTech) for application-based Zakah, Infaq, and Sadaqah (ZIS) payments on smartphones are available for free. However, the user will be careful before deciding to use the services on the application (Wang and Chen, 2016). Before downloading it, the user will make sure whether specific applications will meet their needs in making ZIS payments and consider the remaining smartphone storage space they have and the ease of use. This shows that there is a relationship between service quality and user experience (Chiou and Droge, 2006).

The third hypothesis test in this study is the relationship between service quality and user experience. There are three indicators used to measure it. The results showed that service quality was positively related to user experience in using FinTech applications to make ZIS payments with T-statistics = 2.654 and P-values = 0.008. In addition, this good quality of service also makes people reluctant to switch to other ways of making ZIS payments. This is in line with Wang and Chen (2016), which state that the quality of good FinTech application services can increase public satisfaction regarding their experience in using these applications. A good experience when using the application for the services provided by it, which includes interactive services, attractive design, system reliability, and connection stability, will reduce user's

intention to stop or switch to competing applications (Kuo, Wu, and Deng 2009; Seiler and Reisenwitz, 2010).

H4. The Effect of User Experience on Net Benefit

In the fourth hypothesis, researchers see whether there is a relationship between user experience and net benefits, where researchers use 3 indicators to see it. The results in this study show that there is a positive relationship between user experience and net benefits with T-statistics = 10.162 and P-values = 0.000. This result showed that a good user experience is reflected in satisfaction, where satisfaction is one measure of the success of the interaction between an application service and its users. This finding is supported by previous studies, indicating that net benefit is gained from the interaction between users and the system which creates user experiences (Norman, 1999; Delone and McLean (2003). In order so, the result of the net benefit obtained will be different depending on the given user experience.

Users feel the benefits of the service in the sense that what they feel is in line with their expectations (Petter, DeLone, and McLean 2008). This net benefit is reflected in the ease with which users make ZIS payments so that users consciously use the application repeatedly and feel comfortable with it (DeLone and McLean 1992, 2002, 2003; Yosep, 2015). Net benefit, the extent of IS, contributing to the success of organization or individual such as improving market efficiency and decision making. In an individual context as a fintech user, fintech can improve decision-making on paying ZIS. Particularly, during the COVID-19 pandemic, since people should obey social distancing, Fintech creates market efficiency for users to pay ZIS. In addition, this net benefit can be felt by users because users can operate the application easily and according to their needs (Hassanzadeh, Kanaani, and Elahi 2012).

H5. The Effect of User Experience on Intentions

The results of H5 confirm that the relationship of user experience to intentions paying Zakah, Infaq, and Sadaqah through FinTech is affected by user experience with t-statistics = 22.002 and P-values = 0.000. When users had transactions on Zakah, Infaq, and Sadaqah payments through FinTech platforms, it refers to users' experience to all aspects with a company, products, or services (Anon n.d.). Taylor and Todd (1995) explained that intention is formed by experience.

ZIS payments through FinTech create a different experience than conventional payments. Practically, Indonesian people donate through social institutions or mosques. On the other hand, donating such as paying Zakah, Infaq, and Sadaqah through FinTech can be done effectively, easily, and quickly (Niswah, Mutmainah, and Legowati 2019). Thereby, user experience using FinTech can influence someone in doing payment Zakah, Infaq, and Sadaqah. Previous studies also supported this finding, which confirmed that user experience significantly influences intention to use products or services (Kabbar and Dell, 2016; Ke and Su, 2018; Mahlke, 2006; Taylor and Todd, 1995).

4. Conclusions

The new normal era presents a challenge in the payment of Zakah, Infaq, and Sadaqah (ZIS). ZIS payments via FinTech are a new method that is highly recommended to be used during the Covid-19 pandemic. In interaction design, user experience is the key point of a successful product or service design. Both information and system quality have no impact on the user experience. Meanwhile, service quality positively relates to user experience in paying

Zakah, Infaq, and Sadaqah (ZIS). Improving user experience will lead to users' intentions and net benefit. Donation payments are different from other payments. Respondents use FinTech to pay ZIS because the benefits are more related to immediately carrying out religiosity. In addition, good quality of service makes people reluctant to switch to other ways of making ZIS payments. In giving donations to others, people prioritize empathy and the belief that donations are distributed to people in need. Creating trust to fulfill assurance to users is necessary for donation payment. Thus, the donation agency on FinTech must provide a guarantee that the donations paid by users are given to those in need. Furthermore, desirable goals of user experiences will lead to the intentions of using FinTech on zakah, infaq, and sadaqah payment.

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