

## CHAPTER II

### LITERATURE REVIEW

#### 2.1 Previous Research

This research was conducted in conjunction with several research studies. Previous research has to do with current research, namely research topics, issues raised, populations and samples, objectives, research methods, results of previous studies, and similarities and differences between previous research and current research.

##### 2.2.1 *Pengaruh Kemanfaatan, Kemudahan Penggunaan dan Promosi terhadap Keputusan Penggunaan E-Wallet OVO di Depok*

The research was conducted by Widiyanti (2020). The purpose of this research was to determine how much influence the benefits, ease of use and promotion both partially and simultaneously have on the decision to use OVO e-wallet by the community in Depok. Respondents were 100 people using the convenience sampling method. Data processing used multiple linear analysis with the help of the IBM SPSS Statistic 21 application. This research shows a positive and significant influence both partially and simultaneously between the variables of benefit, ease of use, and promotion of decision to use OVO e-wallet.

The equation of previous research with current research is equally research on the use of OVO e-wallets. While the difference is that previous research has tested the effect of benefit, ease of use, and promotion of OVO decisions. In contrast, the current research examines the use of e-wallets in fundraising.

### **2.2.2 Analisis Faktor-Faktor yang Mempengaruhi Minat Penggunaan Ulang E-Wallet pada Generasi Milenial di Daerah Istimewa Yogyakarta**

The research was conducted by Prakosa & Wintaka (2020). The purpose of this research was to determine the effect of perceived ease of use, perceived usefulness, and experience on interest in reusing Go-Pay with a sample of the millennial generation in the Special Region of Yogyakarta. The research sample was 80 respondents. This research's results are the factors of perceived ease of use, perceived usefulness, and experience partially and simultaneously affect the interest in reusing the Go-Pay e-wallet.

The equation of previous research with current research is equally examining the use of e-wallets, namely go-pay. While the difference is that previous research examines the factors that influence the use of e-wallets. In contrast, the current research examines the benefits of using OVO, Go-Pay, Dana and Link-Aja.

### **2.2.3 Analisis Strategi Penghimpunan Zakat dengan Pendekatan Business Model Canvas**

The research was conducted by Purnamasari & Firdaus (2017). This research aimed to determine the zakat collection strategy undertaken by *BAZNAS* with the Business Model Canvas approach. The informant of this research is the National Amil Zakat Agency (*BAZNAS*) on Kebon Sirih Raya No. 57 Central Jakarta. This research method uses a descriptive qualitative approach. The research's results are the current strategy of collecting zakat at *BAZNAS* by

elaborating on Business Model Canvas (BMC) and collecting strategies carried out by increasing cooperation with various agencies including government agencies, increasing the frequency of socialization through the implementation of zakat seminars and workshops, providing scholarships to students in the zakat study program, soliciting *muzaki* from farmers, adding zakat counter locations in several strategic areas.

The equation of previous research with current research is equally researching strategy or management in fundraising or collection at the National Amil Zakat Agency. While the difference is that previous studies examined the strategy of collecting zakat at the central *BAZNAS*. In contrast, the current research examined the fundraising management on zakat, infaq, and alms in *LAZNAS* Baitul Maal Hidayatullah Representative of East Java.

#### **2.2.4 *Pelatihan Manajemen Zakat, Infaq, dan Shadaqah Kepada Pengelola Dana Sosial Desa Lopait, Kecamatan Tuntang Kabupaten Semarang***

The research was conducted by Ayuningtyas, Ichsan, & Fauzi (2019). This research aimed to examine the community service program in providing zakat, infaq, and alms management training to social fund managers in Lopait Village, Tuntang District, Semarang Regency. The informant of this research is the manager of social funds in Lopait Village, Tuntang District, Semarang Regency. This research method uses a qualitative approach. This research's results were enthusiastic participants in the training program and *ZIS* management in a productive manner. The training had a positive impact on a) the implementation

team, namely the Tri Dharma of Higher Education, namely Community Service. b) Training Participants.

The equation of previous research with current research is equally examining the management of zakat, infaq, and alms. While the difference is that previous research examines the management of zakat, infaq, and alms in a smaller scope. In contrast, the current research examines the management of zakat, infaq, and alms conventionally and online through e-wallet in Indonesia's entire range.

#### **2.2.5 A Survey on E-Payment Systems: Elements, Adoption, Architecture, Challenges and Security Concepts**

The research was conducted by Masihuddin, Khan, Mattoo, & Olanrewaju (2017). The purpose of this research is to examine and increase knowledge about electronic payment systems (EPS) in terms of advantages, challenges, and security. The informant of this research is previous studies of online payment systems. This research method uses a qualitative approach. This research results from the importance of electronic payment systems in global trade that have followed modern trends and must be equipped with a security system that will produce customer satisfaction and understanding in using it.

The equation of previous research with current research is equally examining the use of e-wallet in online payments. While the difference is that previous research examines the use of e-wallet to pay for daily needs. In contrast, the current research examines the use of e-wallet to pay zakat, infaq, and alms.

### **2.2.6 Zakat Management in Malaysia: A Review**

The research was conducted by Razimi, Romle, & Erdris (2016). This research examines the administration of Malaysian zakat and the efficiency of zakat management, and the problems that may be encountered during collecting zakat. The informant of this research is Malaysian society, zakat institutions, and experts. This research method uses a qualitative approach. The research's results are that paying zakat is an obligation for all Muslims, not only Malaysia but the whole world, as explained in the Qur'an. Malaysia has an official body that manages zakat, the State Islamic Religion Councils (SIRCs), to ensure that it is effective and efficient.

The equation of previous research with current research is equally researching the management of zakat. While the difference is that previous research examines only zakat management in Malaysia. In contrast, the current research examines zakat, infaq, and alms management at LAZNAS Baitul Maal Hidayatullah Representatives of East Java.

### **2.2.7 *Strategi Penghimpunan dan Penyaluran Zakat, Infaq, dan Sedekah (ZIS) dalam Program Sebar Sembako Pada Masa Pandemi COVID-19 di Badan Amil Zakat Nasional (BAZNAS) Provinsi Bali***

The research was conducted by Fitriani, Agrosamdhyo, & Mansur (2020). This research aimed to determine the ZIS collection strategy and ZIS distribution in the food distribution program during the COVID-19 pandemic in BAZNAS Bali Province. The informant of this research is the officials of BAZNAS Bali Province, *Muzaki*, and *Mustahik* of BAZNAS Bali Province. This research

method uses a descriptive qualitative approach. This research results from the *ZIS* collection strategy by *BAZNAS*, including socialization to level I government agencies, financial institutions, and religious groups, sending financial accountability reports, promoting programs through three media, namely print media, social media, and electronic media, providing services. Zakat, infaq, and alms payment by direct payment, pick up zakat, form *UPZ* in government and private institutions, open accounts at several banks, scan barcodes, and establish good relationships with *muzaki*/donors. The *ZIS* distribution strategy includes compliance with sharia provisions and under the Law, following the COVID-19 handling protocol with physical distancing, social distancing, masks, channeling approaches between push and pull approaches, providing a copy letter to the COVID-19 task force.

The equation of previous research with current research is equally examining the management of zakat, infaq, and alms in collecting and distributing. While the difference is that previous research examines the management of zakat, infaq, and alms at *BAZNAS* Bali Province. In contrast, the current research examines the management of zakat, infaq, and alms at *LAZNAS* Baitul Maal Hidayatullah Representatives of East Java.

Table 2.1  
TABLE OF SIMILARITIES AND DIFFERENCES OF PREVIOUS RESEARCH AND CURRENT RESEARCH

RESEARCH	Wiwik Widiyanti (2020)	Adhi Prakosa, Dimas Jati Wintaka (2016)	Dian Purnamasari dan Achmad Firdaus (2017)	Rosida Dwi Ayuningtyas, Nur Ichsan, Muhammad Agus Fauzi (2019)
<b>TITLE</b>	<i>Pengaruh Kemudahan, Kemudahan Penggunaan, dan Promosi terhadap Keputusan Penggunaan E-Wallet OVO di Depok</i>	<i>Analisis Faktor-Faktor yang Mempengaruhi Minat Penggunaan E-wallet pada generasi Millennial di Daerah Istimewa Yogyakarta</i>	<i>Analisis Strategi Penghimpunan Zakat Dengan Pendekatan Business Model Canvas</i>	<i>Pelatihan Manajemen Zakat, Infaq, dan Shadaqah Kepada Pengelola Dana Sosial Desa Lopait, Kecamatan Tuntang Kabupaten Semarang</i>
<b>INFORMANT/RESPONDENTS</b>	100 Respondents	80 Respondents	National Zakat Agency (BAZNAS)	Lopait Village Social Fund Manager, Tuntang District, Semarang Regency
<b>METHOD</b>	Associative Quantitative	Quantitative	Descriptive Qualitative	Qualitative
<b>RESEARCH RESULT</b>	A positive and significant influence both partially and simultaneously between the variables of benefit, ease of use, and promotion of decision to use OVO e-wallet.	The factors of perceived ease of use, perceived usefulness, and experience partially and simultaneously affect the interest in reusing the Go-Pay e-wallet.	The strategy of collecting zakat at BAZNAS is currently described in the Business Model Canvas (BMC), and the strategy for the collection is carried out by increasing cooperation with various agencies, including government agencies, increasing the frequency of socialization through conducting zakat seminars and workshops, providing scholarships to students in the program. Zakat study, capturing muzakki from farmers, adding zakat counter locations in several strategic locations, developing ICT systems in managing zakat, and optimizing the functioning of NPWZ.	Participants were enthusiastic about the training program and productive management of ZIS. The training had a positive impact on a) the implementation team, namely implementing the Tri Dharma of Higher Education, namely Community Service. b) Training Participants, where training and productive ZIS processing can add new insights so that the community can apply it. It is hoped that it can improve community welfare, especially in Lopait Village.

RESEARCH	Muddassir Masihuddin, Burhan Ul Islam Khan, M. Mueen Ul Islam Mattoo, Rashidah F. Olanrewaju (2017)	Mohd Shahril Ahmad Razimi, Abd Rahim Romle, Muhammad Farid Muhammad Erdris (2016)	Eka Suci Fitriani, Raden Agrosamdhyo, Ely Mansur (2020)	Sarah Lutfiyah Nugraha (2020)
TITLE	<i>A Survey on E-Payment Systems: Elements, Adoption, Architecture, Challenges, and Security Concepts</i>	<i>Zakat Management in Malaysia: A Review</i>	<i>Strategi Penghimpunan dan Penyaluran Zakat, Infak, dan Sedekah (ZIS) dalam Program Sebar Sembako Pada Masa Pandemi COVID-19 di Badan Amil Zakat Nasional (BAZNAS) Provinsi Bali</i>	Utilization of E-Wallet in Fundraising from A Management Perspective of Zakat, Infaq, And Alms: A Case Study of Baitul Maal Hidayatullah Representative of East Java
INFORMANT	Research on online payment systems	Malaysian Society, Zakat Institutions, and Experts	Bali Province BAZNAS officials, Muzaki, and Mustahik BAZNAS Bali Province officials	Baitul Maal Hidayatullah Representative of East Java and Donors
METHOD	Qualitative	Qualitative	Descriptive Qualitative	Qualitative
RESEARCH RESULT	The importance of electronic payment systems in global commerce, which has followed modern trends and must be equipped with a security system that will result in customer satisfaction and understanding in using it.	Paying zakat is an obligation for all Muslims, Malaysia, and the whole world, as explained in the Al-Qur'an. Malaysia has an official body that manages zakat, namely State Islamic Religion Councils (SIRC), to ensure that zakat management runs effectively and efficiently.	BAZNAS ZIS collection strategy includes socialization, sending financial accountability reports, promoting programs, providing services, establishing UPZs in government and private institutions, opening accounts at several banks, scanning barcodes, and establishing good relationships muzaki / donors. The ZIS distribution strategy follows Sharia and Law's provisions, the COVID-19 handling protocol, the distribution approach between the push approach and the pull approach, provides a copy letter to the COVID-19 task force.	Using an e-wallet in zakat, infaq, and alms makes it easier for donors to channel their funds and makes transactions easier during a pandemic or not and the donors get good response from BMH. The management of zakat, infaq, and alms from using an e-wallet can be good, as evidenced by the appreciation received, the increase in managed funds, and the increasingly widespread <i>syiar</i> of Islam and humanity.

Source: (Widiyanti, 2020), (Prakosa & Wintaka, 2020), (Purnamasari & Firdaus, 2017), (Ayuningtyas, Ichsan, & Fauzi, 2019),

(Masihuddin, Khan, Mattoo, & Olanrewaju, 2017), (Razimi, Romle, & Erdris, 2016), (Fitriani, Agrosamdhyo, & Mansur, 2020)



## **2.2 Theoretical Basis**

Based on this theory will discuss the theories that underlie and support the research. This research systematically describes the utilization of e-wallet in fundraising from the perspective of zakat, infaq, and alms management at Baitul Maal Hidayatullah Representative of East Java.

### **2.2.1 E-Wallet**

Electronic Money is defined as a means of payment that meets the following elements issued based on the value of money previously paid up to the issuer; the value of money is stored electronically in a medium such as a server or chip; and the value of electronic money managed by the issuer is not a deposit as referred to in the law governing banking (Komunikasi, 2020 accessed on 18th February 2021).

Electronic Money in Bank Indonesia Regulation Number 20/6/PBI/2016 is a payment instrument meets the elements issued based on the value of money paid up first to the publisher; value for money stored electronically in a media server or chip; and the value of electronic money managed by the issuer is not a deposit as is referred to in the Law that regulates regarding banking.

Electronic Wallet in Bank Indonesia Regulation Number 18/40/2016 is next referred to as Electronic Wallet is an electronic service for storing intermediate payment instruments. Other means of payment using a card and/or electronic money can also accommodate funds and make payments.

E-Wallet or electronic wallet is a digital payment instrument or digital payment instrument that uses server-based electronic media. In general, e-Wallets

are server-based applications and in the process of using them, they first need a connection with the publisher. There are several e-Wallets currently on the market, namely T-Cash Telkomsel, XL Cash, CIMB Niaga Mobile Account, Permata Bank BBM Money, DOKU, and so on (Mulyana & Wijaya, 2018).

An e-wallet is a software implementation that allows users to store money digitally, digital payments, and various types of transactions without cash. E-wallets have been described as a way to pay for something with a device such as a computer or a smartphone. E-wallets can take a physical wallet's functionality, with all its content and behavior, and integrate it into a digital device (Hidayat, Aini, & Fetrina, 2020)

### **2.2.2 Fundraising**

Fundraising can be defined as collecting or raising zakat, infaq and alms funds, and other resources from the community, both individuals, groups, organizations, and companies that will be channeled and utilized *mustahik*. Fundraising activities have at least 5 (five) main objectives, namely raising funds, gathering donors, gathering sympathizers or supporters, building an institutional image (brand image), and providing satisfaction to donors (Abidah, 2016).

Fundraising is also an effort to love fellow human beings (philanthropy). In Islam, this effort has been recommended, namely through zakat, infaq, alms and endowments.

Zakat in etymologically derived from the word *zaka*, which means holy, good, blessing, growing, and developing. Zakat means growing (*numuw*) and increasing (*ziyadah*). This word is also commonly used to mean holy (*thaharah*)

(Fauzia, 2018). The legal basis for compulsory zakat is in Surah Al-Baqarah verse 43:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

*“Establish Prayer and dispense Zakah (the Purifying Alms) and bow in worship with those who bow”.*

The verse explains that Allah commands his people to offer prayers, pay zakat, and obey Allah's commands. Therefore, zakat is obligatory to be paid as Muslims.

The word infaq comes from the word *anfaqa*, which means issuing a treasure for an interest. The meaning in terminology is to remove part of the assets/income for an ordered interest. Infaq does not have *nishab*, which is different from zakat. Infaq is issued by a believer, both rich and poor, with high and low income, and infaq can be given to wives, parents, orphans, and so on (Fauzia, 2018). The recommendation to give infaq is in Surah Al-Baqarah verse 195:

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

*“And give (your property) in the Way of Allah (to others) and do not throw yourselves into danger and become the best of the best, surely Allah loves the good-doers”.*

The verse explains the suggestion to use the assets we have in Allah's way, not to use them in a way that is forbidden by Allah because Allah loves those who do good.

As for alms, it means almost the same as infaq. The difference between infaq and alms, infaq only depends on material form, while alms can be in material or non-material form. The suggestion to give alms is Surah Yusuf verse 88:

فَلَمَّا دَخَلُوا عَلَيْهِ قَالُوا يَا أَيُّهَا الْعَزِيزُ مَسَّنَا وَأَهْلَنَا الضُّرُّ وَجِئْنَا بِبِضَاعَةٍ  
مُزْجَاةٍ فَأَوْفِ لَنَا الْكَيْلَ وَتَصَدَّقْ عَلَيْنَا إِنَّ اللَّهَ يَجْزِي الْمُتَصَدِّقِينَ

*“So when they entered upon Joseph, they said, ‘O’ Azeez, adversity has touched us and our family, and we have come with goods poor in equality, but give us full measure and be charitable to us. Indeed, Allah rewards the charitable”*”.

This verse explains the encouragement of giving alms in helping others because Allah will give rewards to those who do alms.

There are two fundraising methods, namely the direct method and the indirect method. Direct methods are methods that use techniques or methods that involve direct donor participation. The process of interaction and response occurs directly. If donors are interested in making donations, the process can immediately occur because the information needed is already available. For example, fundraising that occurs in malls, direct presentations to donors, and others. Meanwhile, the indirect method is a method that uses techniques or methods that do not involve the direct participation of donors or through intermediaries so that the interaction and response processes do not occur at the same time. For example, advertisements, the role of famous personalities, e-wallet, creating events, etc (Furqon, 2015).

### 2.2.3 Zakat, infaq, and alms management

Management in English is called management, which is taken from the word manage, which means managing to implement. In contrast, management itself has two meanings, namely first as a noun, which means directors or leaders. Second, it means administration, leadership, management. The word management in the Big Indonesian Dictionary means the use of resources effectively to achieve goals. In Arabic, management is defined as *nazzama*, which means organizing, adjusting, controlling, and planning (Furqon, 2015).

Management is the driving influence on the market, production, and/or operations of an organization's resources. The units can deal with human and non-human problems carried out by many organizational actors through anticipatory norm-setting (constitutive or strategic management) or situational intervention (operational management) to achieve something that has been made. Managing something to achieve a goal is identical to directing or leading it (Kaehler & Grundei, 2019).

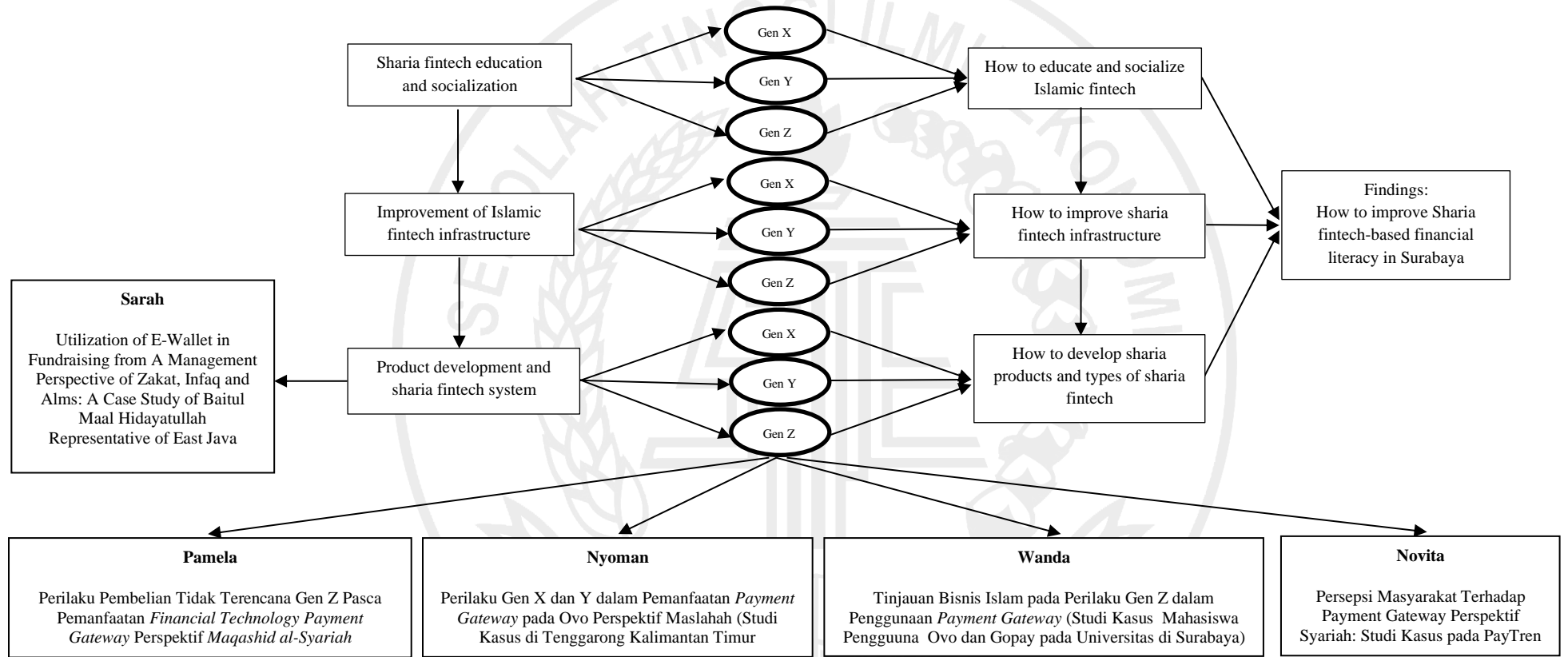
Management of zakat, infaq, and alms can be defined as the process of achieving the goals of social institutions with or through other people through effective and efficient planning, organizing, directing, and controlling organizational resources (Furqon, 2015).

According to the Law of the Republic of Indonesia Number 38 of 1999 concerning Zakat Management Article 1 Paragraph 1, it is written that zakat management is an activity of planning, organizing, implementing, and supervising the collection and distribution as well as the utilization of zakat.

According to Islam, the management of zakat, infaq, and alms is closely related to Islamic law management. Management, according to Islam (*idarah*) is a reciprocal situation, trying to obey existing regulations. *Idarah* in a general sense is all human efforts, actions and activities related to planning and controlling everything appropriately (Taufiqurrahman, 2019 accessed on 6th December 2020 at 19.11 WIB).



2.3 **Framework for Collaborative Research Thinking**

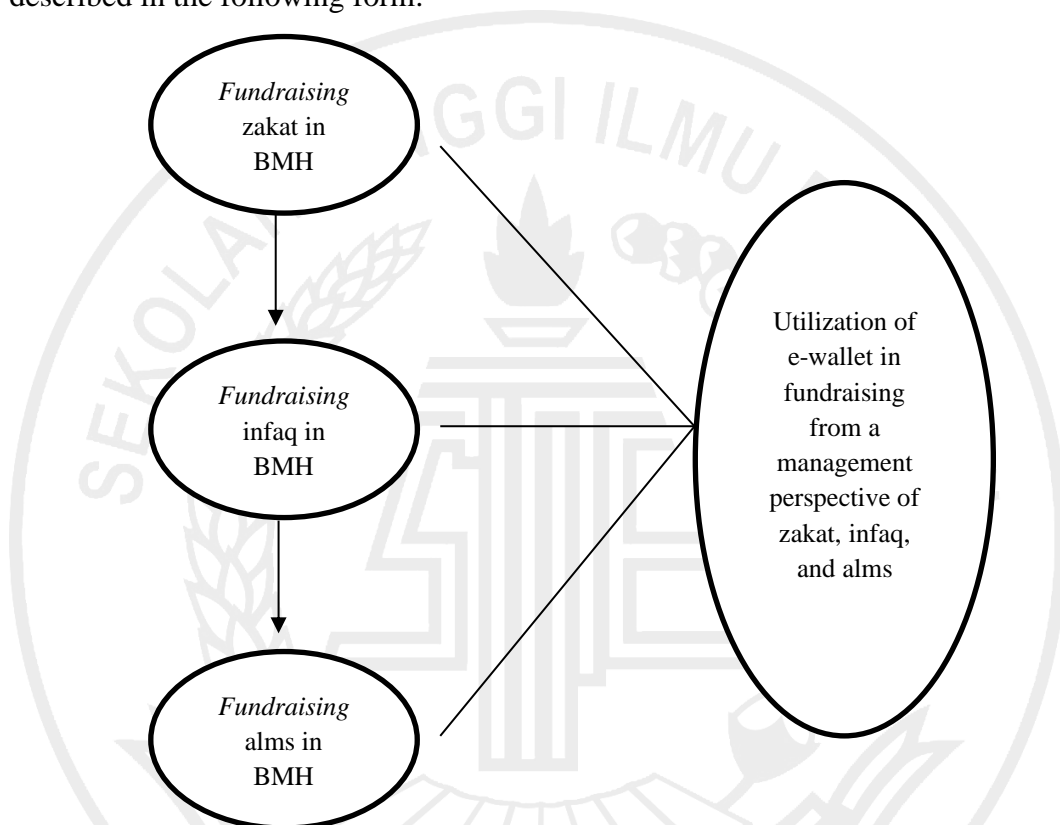


Source: Research Collaboration (Fauzia, 2020)

Figure 2.1  
RESEARCH COLLABORATION FRAMEWORK

### Current Research Framework Collaboration:

The current framework aims to determine the use of e-wallet in fundraising from the perspective of zakat, infaq, and alms management in Baitul Maal Hidayatullah Representative of East Java so that the explanation can be described in the following form:



Source: Research Framework

Figure 2.2

### RESEARCH FRAMEWORK

From Figure 2.3, researcher can explain the use of e-wallet in fundraising perspectives on zakat, infaq, and alms management in Baitul Maal Hidayatullah Representative of East Java.