ABSTRACT

Indonesia is a country with a majority Muslim population, so the potential for zakat in Indonesia is very large. The potential of zakat in Indonesia reached IDR 327 trillion, but the realization only reached IDR 21 trillion or only about 6.5% of the potential. Semarang City itself still has high potential, because with the existing Muslim population, the zakat collected is only IDR 9 billion for zakat maal and IDR 301 million for zakat fitrah in 2023. The purpose of this study is to analyze the factors that influence interest in using BSI Mobile as a zakat payment platform.

The sampling of this study was based on Bernoulli, and at the time of sampling, 109 respondents used sampling with purposive sampling method. The data collection method used in this study was a questionnaire measured on a likert scale. This research was analyzed using multiple linear regression which was assisted by using the IBM SPSS Statistics 22 aplication.

The results of the analysis show that Reputation, Transparency, and Trust simultaneously affect the interest in using BSI Mobile as a zakat payment platform. While partially only Trust has an affect on interest in using BSI Mobile as a zakat payment platform, for Reputation and Transparency have no effect on interest in using BSI Mobile as a zakat payment platform. The R Square value is 0.152 or 15.2%, which means that 15.2% of the interest in using BSI Mobile as a zakat payment platform can be explained by the existing variables and the remaining 84.8% is explained by other factors outside the study.

Keywords: Zakat, Interest, Reputation, Transparency, Trust