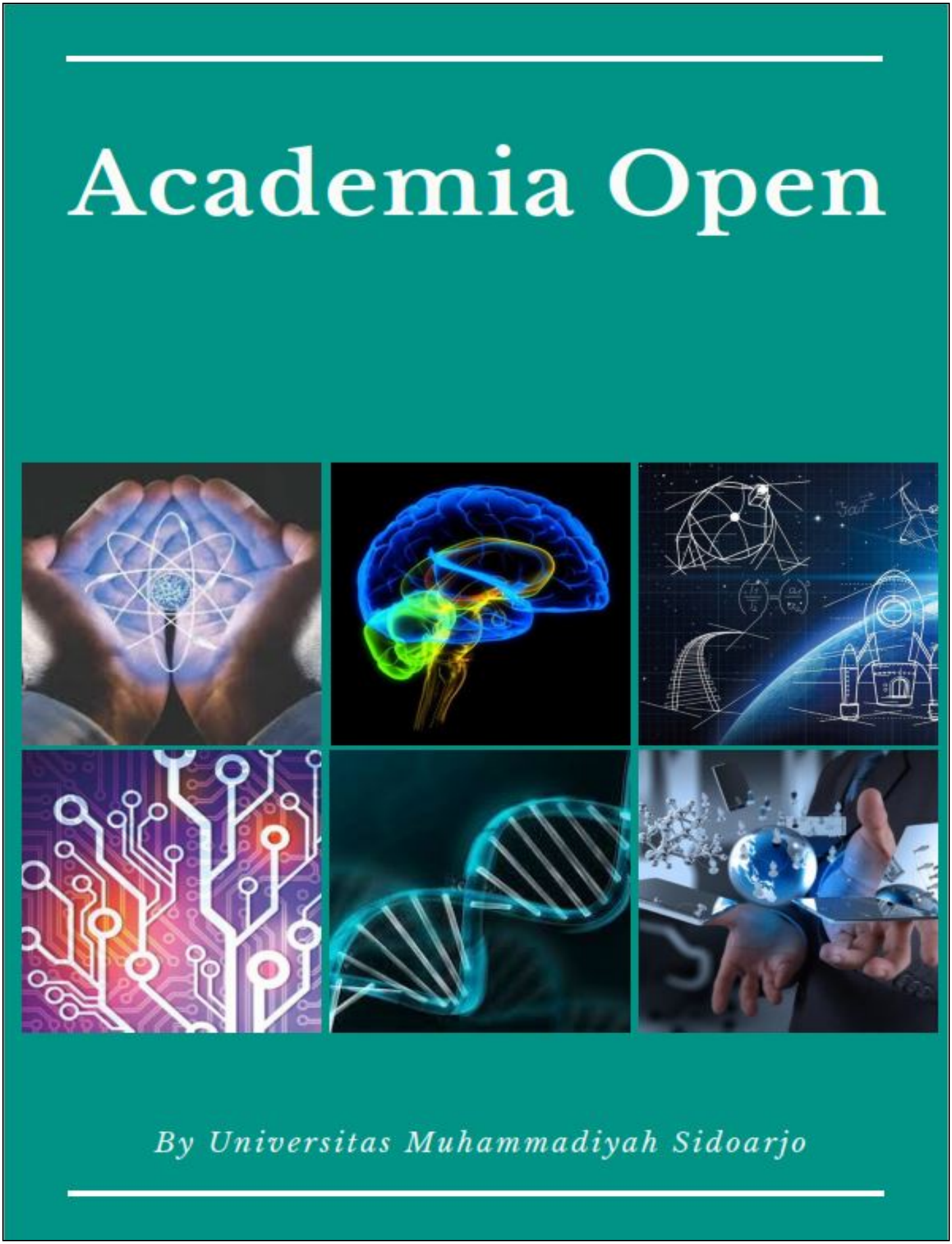
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Conflict of Interest Statement

The author[s] declare that this article was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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Religiosity, Ease of Use, and Income Drive ZIS Payment Interest

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Abstract

General Background: The advancement of digital technology has transformed how religious obligations such as Zakat, Infaq, and Sadaqah (ZIS) are fulfilled, offering more accessible and efficient payment methods. **Specific Background:** Bank Syariah Indonesia (BSI) provides digital features aimed at facilitating ZIS payments, particularly in urban areas like Medan. **Knowledge Gap:** Despite the growing use of digital financial services, limited research has explored the factors influencing public preferences in using digital platforms for ZIS payments. **Aims:** This study aims to examine how income, religiosity, and perceived ease of use affect public interest in using BSI's digital features for ZIS contributions. **Results:** Employing a quantitative survey method with 97 respondents determined using the Lemeshow algorithm, the findings reveal that income, religiosity, and ease of use significantly influence public interest and intention to pay ZIS via BSI’s digital features. **Novelty:** This study highlights the integrated role of socio-economic and technological factors in shaping digital religious giving behavior, particularly in a developing urban context. **Implications:** The results suggest that BSI should enhance its ZIS payment services by improving user interface design and promoting digital convenience, while future studies are encouraged to explore additional influencing variables to enrich this emerging research domain.

Highlights:

- Digital ease boosts ZIS payment engagement.
- Income, religiosity, and usability are key drivers.
- BSI's platform needs user-focused improvements.

Keywords: Zakat, Infaq, Sadaqah, Digital Banking, User Behavior

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Introduction

ZIS stands for Zakat, Sadaqah, and Infaq. Zakat refers to a specific portion of wealth that Allah has made obligatory to be distributed to those who are entitled to receive it. The term "zakat" also implies a purification of wealth, adding value and protecting it from depletion. More precisely, zakat is the portion of wealth that has reached a certain *nisab* (minimum threshold) as stipulated by Sharia, which must be distributed under certain conditions to eligible recipients, as commanded by Allah [1]. Paying zakat is a religious obligation and a manifestation of obedience to Allah's command [2]. The primary goal of zakat is to achieve socio-economic justice [3]. Infaq refers to the voluntary giving of money or other resources for social, humanitarian, or charitable purposes. It is done without expecting any tangible return and may include financial donations, goods, or even time and effort. In addition to zakat, *sadaqah* is also a form of charitable giving, provided by individuals or organizations for humanitarian causes [4].

Technological advancements have provided various new options for financial transactions [5]. In 2019, approximately 73.7% of Indonesia's total population (266.91 million people) was already internet literate [6]. As a result of rapid technological growth and digitalization, platforms have emerged that allow people to pay zakat online, opening new opportunities for fulfilling ZIS obligations. One such platform is provided by Bank Syariah Indonesia (BSI), which facilitates online ZIS payments. Along with Indonesia's accelerating economic growth, BSI plays a vital role in promoting financial inclusion, particularly among the lower-middle-income population [7]. As a Sharia-compliant institution, Islamic banking maintains relationships not only with Allah SWT but also with humans and the surrounding environment [8].

To facilitate easier access to bank accounts and online transactions, Bank Syariah Indonesia offers its customers a mobile banking service known as BSI Mobile, a mobile application that integrates various banking services including online ZIS payment. This feature supports wider and more equitable zakat distribution by enabling Muslims to fulfill their ZIS obligations anytime and anywhere. However, despite the increasing accessibility and convenience of such features, several factors still influence people's willingness to use platforms like BSI for paying ZIS. Among the key factors are income, ease of use, and religiosity.

Religiosity significantly affects one's decision to pay zakat, as a higher level of religiosity encourages stronger commitment to fulfilling religious duties, including the payment of ZIS [9]. Individuals with strong religious values are generally more motivated to give charity and pay zakat through platforms that align with Islamic principles.

In addition, *ease of use* is a determining factor in whether someone will use a digital platform. The simpler and more user-friendly the platform, the more likely it is to be adopted. In the case of BSI, a user-friendly mobile banking application allows users to access ZIS payment services quickly and efficiently, thus increasing their interest in using the platform [10]. Furthermore, *income* also plays a role in an individual's ability to fulfill their ZIS obligations. Those with higher incomes are generally more capable of contributing larger amounts of ZIS, while those with lower incomes may be more limited in the amount they can give. Nonetheless, they still require easy and secure access to platforms in order to fulfill their religious duties [11].

Zakat Funds	Notes	2023	2022
Acceptance			
Receipts from muzaki			
Individual muzaki		11.939.409.020	12.921.342.192
Placement Results		617.104.405	494.110.682
Amount		12.556.513.425	3.415.452.874
Distribution			
Poor	16	(8.802.719.978)	(13.962.727.164)
Amil	17	(1.444.165.896)	(1.890.815.844)
Fisabilillah	16	(386.680.262)	(1.174.142.062)
Allocation of managed asset utilization asset depreciation		(938.063.651)	(893.673.232)
Amount		(11.571.629.787)	(17.921.358.302)
Surplus/(deficit)		984.883.638	(4.505.905.428)
Initial balance		25.556.805.229	28.062.710.657
Ending balance		24.541.688.867	23.556.805.229

Table 1. *Bank Syariah Indonesia Annual Report 2023.*

It can be seen from the official press release data from PT Bank Syariah Indonesia Tbk (BSI) published to the

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media. It was recorded that until December 2023, the receipt of zakat funds from muzaki who distributed through the BSI Bank feature service increased quite significantly in comparison. The ease of using this service feature can influence the interest of muzaki to pay zakat (Bank Syariah Indonesia, 2023).

Alms Fund	Notes	2023	2022
Receipt			
Restricted alms/charity		66.072.900.973	42.170.828.209
Unrestricted alms/charity		45.991.360.879	61.323.142.359
Placement Results		279.715.656	258.838.364
Amount		112.343.977.508	103.752.809.166
Distribution			
Restricted alms/charity	16	(32.640.840.970)	(43.994.021.916)
Unrestricted alms/charity	16	(76.398.517.775)	(42.430.412.807)
Amil		(13.981.959.935)	(14.665.408.199)
Asset utilization allocation Asset depreciation management		(674.455.547)	(680.197.320)
Amount		(123.695.774.227)	(101.770.040.242)
Surplus/(deficit)		(11.351.796.719)	1.982.768.924
Beginning balance		47.391.399.182	45.408.630.258
Ending balance		36.039.602.463	47.392.399.182

Table 2. *Bank Syariah Indonesia Annual Report 2023.*

Based on the data above, it can be seen that in 2023, Bank Syariah Indonesia (BSI) recorded a positive performance in terms of infaq and sadaqah (charity) fund collection, with total receipts reaching IDR 112.34 billion, an increase of approximately 8.3% compared to the previous year's figure of IDR 103.75 billion. This increase was primarily driven by a significant 56.7% growth in restricted infaq/sadaqah funds, indicating a high level of donor trust in the specific programs managed by BSI. However, unrestricted funds experienced a decline of 25%, suggesting a shift in donor preferences toward more targeted fund allocations. In terms of fund management, the returns from fund placements also showed a slight increase, reflecting improved efficiency in utilizing social funds productively.

Disbursement of funds in 2023 saw a significant jump, increasing by approximately 21.5% from IDR 101.77 billion to IDR 123.70 billion. The largest increase occurred in the disbursement of unrestricted funds, which nearly doubled compared to the previous year, indicating a high demand for unconditional social assistance. Meanwhile, the allocation for amil (charity administrators) slightly decreased, reflecting improved efficiency in fund management by administrators. The continued depreciation of allocated fixed assets shows that part of the funds were managed in the form of physical assets that require ongoing maintenance. With disbursements exceeding receipts, BSI recorded a deficit of IDR 11.35 billion at the end of the year, in contrast to a surplus of IDR 1.98 billion in 2022. Nevertheless, this condition demonstrates BSI's commitment to distributing social trust funds to the community as much as possible. The year-end balance stood at IDR 36.04 billion, down from the previous year but still in a healthy position to support the sustainability of future social programs.

Bank Syariah Indonesia (BSI), as the largest Islamic financial institution in Indonesia, has introduced various digital features, including ZIS (Zakat, Infaq, and Sadaqah) payment services through its mobile banking application. This innovation aims to facilitate customers in fulfilling their religious obligations quickly, securely, and efficiently without having to visit a zakat management institution in person. However, despite the availability and accessibility of this feature, public participation in utilizing it remains relatively low. This indicates a gap between the availability of technology and its optimal use in the context of zakat payment.

This phenomenon illustrates that technological convenience alone is not necessarily sufficient to drive individual interest in paying ZIS. Other factors also influence this interest. One such factor is the level of religiosity, which reflects a person's awareness and internalization of religious teachings, including the obligation to give zakat and charity. Individuals with high religiosity are generally more motivated to fulfill their ZIS obligations, including through digital means. In addition to religiosity, the ease of use of BSI's digital features also plays an important role. If users find the feature easy to understand, practical, and not confusing, they are more likely to be encouraged to use it. In the context of technology, perceived ease of use is closely related to user interest and decision-making in adopting a system or application.

Another equally important factor is a person's income level. Adequate income enables individuals to meet their basic needs. Once those needs are fulfilled and there is surplus wealth, they become religiously obligated to pay zakat. However, in reality, not all individuals with sufficient income fulfill their ZIS obligations. Therefore, it is important to investigate whether income level significantly influences the interest in paying zakat through BSI's

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digital features.

This study is important because it addresses the inconsistency in previous research findings regarding the influence of religiosity on the interest in paying ZIS (Zakat, Infaq, and Sadaqah) through digital platforms. Several studies, such as those conducted by [13] and [14], indicate that religiosity significantly influences a muzakki's willingness to pay zakat. However, other studies, such as [15] and [16], have found that religiosity does not have a significant impact on the decision to use digital channels for paying ZIS. These inconsistencies may stem from differences in respondent characteristics, such as digital literacy levels, age, or educational background, which affect their ability and comfort in using technology. Furthermore, perceptions regarding the security and religious permissibility of digital platforms, as well as trust in ZIS management institutions, may also serve as mediating factors that weaken the relationship between religiosity and the interest in digital ZIS payments. Variations in how religiosity is measured whether through general indicators or more specific dimensions also contribute to the divergence in research outcomes.

This disparity highlights a relevant research gap that warrants further investigation, especially in the context of the evolving use of BSI's digital features in the cashless society era. The uniqueness of this study lies in its simultaneous approach that integrates three key variables religiosity, ease of use, and income level to predict the public's interest in paying ZIS through BSI's digital features in the city of Medan. This integrated model offers a new contribution by demonstrating that these three variables collectively have a significant impact, which has not been explored in combination in previous studies. Therefore, the findings of this study not only enrich the literature on digital zakat but also provide practical implications for optimizing ZIS payment features in Islamic financial institutions.

Customers' interest in paying ZIS through the "share-ziswaf" feature on BSI's mobile banking platform is positively influenced by perceived ease of use, in line with findings by [10]. Efficiency and ease of use affect consumer interest in conducting mobile banking transactions, while security has only a minor impact, according to [17] Previous research on religiosity also shows that the motivation to pay zakat through BAZNAS is not influenced by religiosity characteristics [18].

This study aims to examine how income level, perceived ease of use, and religiosity influence people's interest in using Bank Syariah Indonesia's digital features to pay ZIS. Given the importance of utilizing digital technology to optimize ZIS fund collection in support of economic empowerment programs for the ummah, this research gap becomes increasingly important to explore. Therefore, this study is considered essential to thoroughly investigate these three elements and their role in encouraging public engagement in digital ZIS payments. The findings are expected to contribute to efforts in improving digital literacy and encouraging more people to pay ZIS through Islamic financial institutions, particularly Bank Syariah Indonesia.

Method

This study employs a quantitative research method with a survey approach aimed at examining the influence of religiosity, ease of use, and income on the interest of residents in Medan City in paying Zakat, Infaq, and Sadaqah (ZIS) through the digital features offered by Bank Syariah Indonesia (BSI). The population in this study is classified as an infinite population, meaning the exact number of members cannot be determined [19]. Therefore, the Lemeshow formula was used to determine the minimum sample size, which resulted in 97 respondents. The sample consists of Medan residents who are considering making ZIS payments digitally.

Data was collected using an online questionnaire distributed via Google Forms, allowing respondents to participate remotely without the need for physical interaction. The research instrument adopted a five-point Likert scale, with options ranging from strongly disagree to strongly agree. Prior to distribution, the research instrument underwent validity and reliability testing to ensure the accuracy and consistency of the data. Furthermore, classical assumption tests including normality, multicollinearity, and heteroscedasticity tests were conducted to validate the assumptions for multiple linear regression analysis.

Data was processed using SPSS version 25. The validity test showed that all items had Pearson correlation values greater than the critical r-value (0.197), indicating that the items were valid. The reliability test showed that all variables had Cronbach's Alpha values exceeding 0.6, confirming that the instrument was reliable. The normality test produced an Asymp. Sig. value of 0.106 (>0.05), indicating that the data were normally distributed. The multicollinearity test revealed that the Variance Inflation Factor (VIF) values were all below 10 and tolerance values were above 0.10, confirming the absence of multicollinearity. The heteroscedasticity test, analyzed through a scatterplot, showed randomly scattered points with no discernible pattern, indicating no signs of heteroscedasticity.

To assess the effect of the independent variables on the dependent variable, a multiple linear regression analysis was conducted, along with hypothesis testing through t-tests, F-tests, and the coefficient of determination (R^2). Through this approach, the study aims to provide empirical evidence on whether religiosity, perceived ease of use, and income significantly influence people's interest in paying ZIS through Bank Syariah Indonesia's digital features.

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Result and Discussion

A. Result

This study examines the interest of Medan people in paying Zakat, Infaq, Sedekah, where the variables tested are Religiosity, Ease of Use, Income and Interest in paying ZIS. Researchers have distributed research instruments to people who are interested in paying ZIS in Medan City. In this study, the classification of informants consists of gender, age, profession and monthly income which are described as follows.

Information	Amount	Percentage
Gender		
1. Male	44	44%
2. Female	56	56%
Age		
1. 20 – 24 Year	14	14%
2. 25 – 29 Year	27	27%
3. 30 – 34 Year	26	26%
4. 35 – 39 Year	13	13%
5. 40 – 44 Year	6	6%
6. > 45 Year	11	11%
Profession		
1. Student	19	19%
2. Employee	53	53%
3. Others	28	28%
Monthly Income		
1. < Rp. 1.000.000	10	10%
2. Rp. 1.000.000 – Rp. 2.000.000	12	12%
3. Rp. 2.000.000 – Rp. 3.000.000	12	12%
4. Rp. 3.000.000 – Rp. 4.000.000	17	17%
5. Rp. 4.000.000 – Rp. 5.000.000	19	19%
6. > Rp. 5.000.000	30	30%

Table 3. *Respondents' Information.*

The table above shows that there are 97 participants in the field studied, 44 of whom are male and 56 of whom are female. The age of the respondents is then led by those aged between 25 and 29 years (27, or 27%), followed by those aged between 30 and 34 years (26, or 26%), and those aged between 20 and 24 years (14, or 14%). While in the fourth position aged 35 - 39 years as many as 13 people or 13% then in the fifth position aged 40 - 44 as many as 6 people or 6% last is age> 45 years as many as 11 people or 11%. While for the grouping of the number of respondents professions dominated by employees as many as 53 people, then there are other jobs as many as 28 people and finally students there are 14 people. For the grouping of monthly income, it is dominated by salaries above 5 million which are filled by 30 people, then the second position with a salary of 4-5 million which is filled by 19 people, the third position with a salary of 3-4 million which is filled by 17 people, in the fourth position with a salary of 2-3 million which is filled by 12 people, in the fifth position with a salary of 1-2 million which is filled by 12 people, then the last position with a salary below 1 is also filled by 10 people.

1. Research Instrument Testing

Research that goes through the stages recognized by science is considered quality research. In academia, testing research tools for those using primary data is an important step. Validity and reliability tests reveal the experiment of this research.

a . Validity Test

No	Variables	Croncbach Alpha	Conclusion
1	Religiosity (X1)	0,768	Reliable
2	Ease of Use (X2)	0,773	Reliable
3	Income (X3)	0,875	Reliable

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4	Interest in Paying ZIS (Y)	0,715	Reliable

Table 4. *Validity Test Results*

Table 4 above displays the findings from the variable validity test, which is valid because the calculated r result is greater than the table r (0.197), which indicates that the questions in the questionnaire are worthy of further research.

b. Reliability Test

No	Variables	Croncbach Alpha	Conclusion
1	Religiosity (X1)	0,768	Reliable
2	Ease of Use (X2)	0,773	Reliable
3	Income (X3)	0,875	Reliable
4	Interest in Paying ZIS (Y)	0,715	Reliable

Table 5. *Reliability Test Results.*

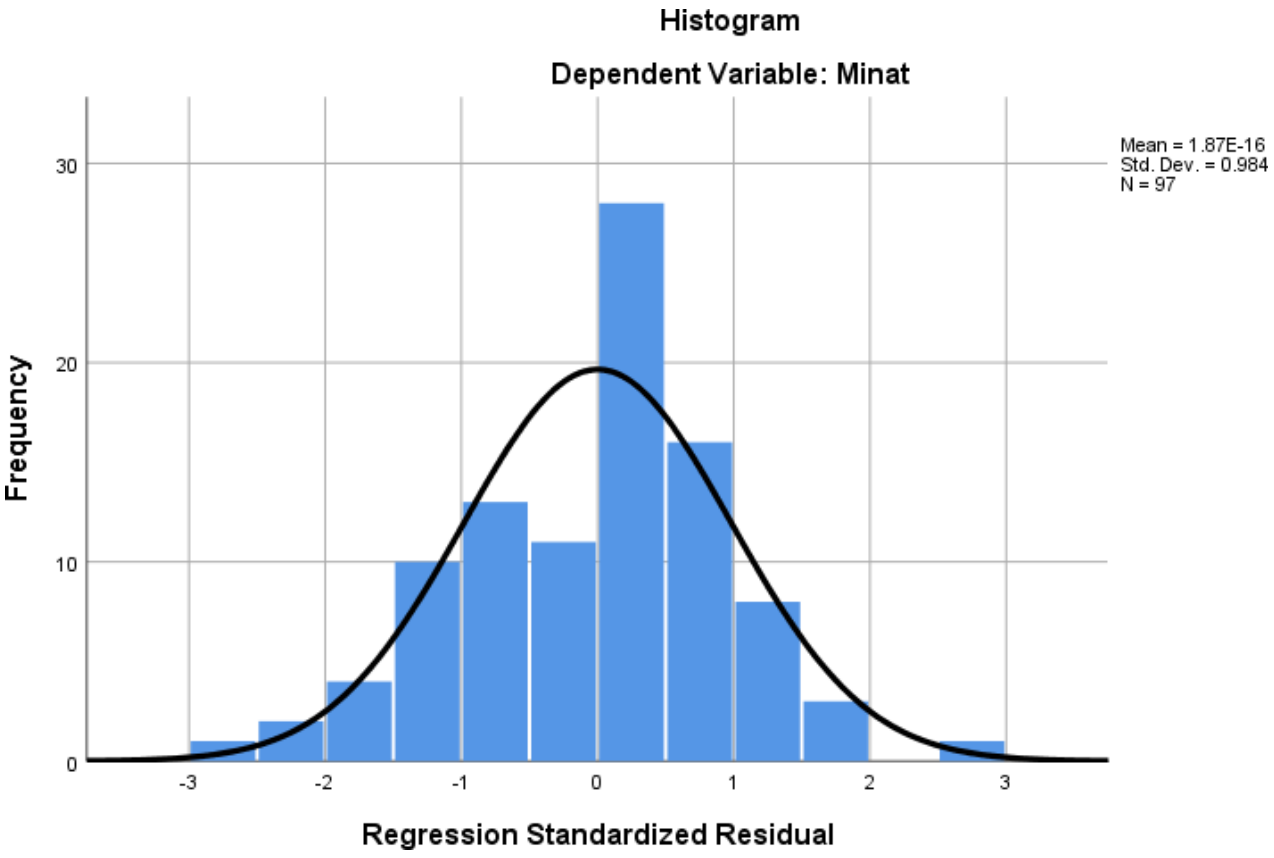
Based on the results of the reliability test above, all Variables data used in this study and included in the questionnaire questions are suitable for further research because the Croncbach Alpha value = 0.06 indicates that the results can be explained.

2. Classical Assumption Test

The classical assumption test is a prerequisite test conducted before analyzing data to produce a regression model. In this study, the types of classical assumption tests conducted are: Normality Test, Multicollinearity Test and Heteroscedasticity Test.

a. Heteroscedasticity Test

The following are the results of the histogram graph test and the normal probability plot graph with the basis of decision making. The histogram graph and the normal probability plot graph can be seen in the following figures 1 and 2:



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Figure 1. *Results of the Histogram Graph Normality Test*

Based on Figure 1, it can be seen that the data has been distributed normally. This is shown by the fact that the data has a peak right in the middle of the zero point dividing 2 equally and does not deviate to the right or to the left, so the regression model meets the assumption of normality.

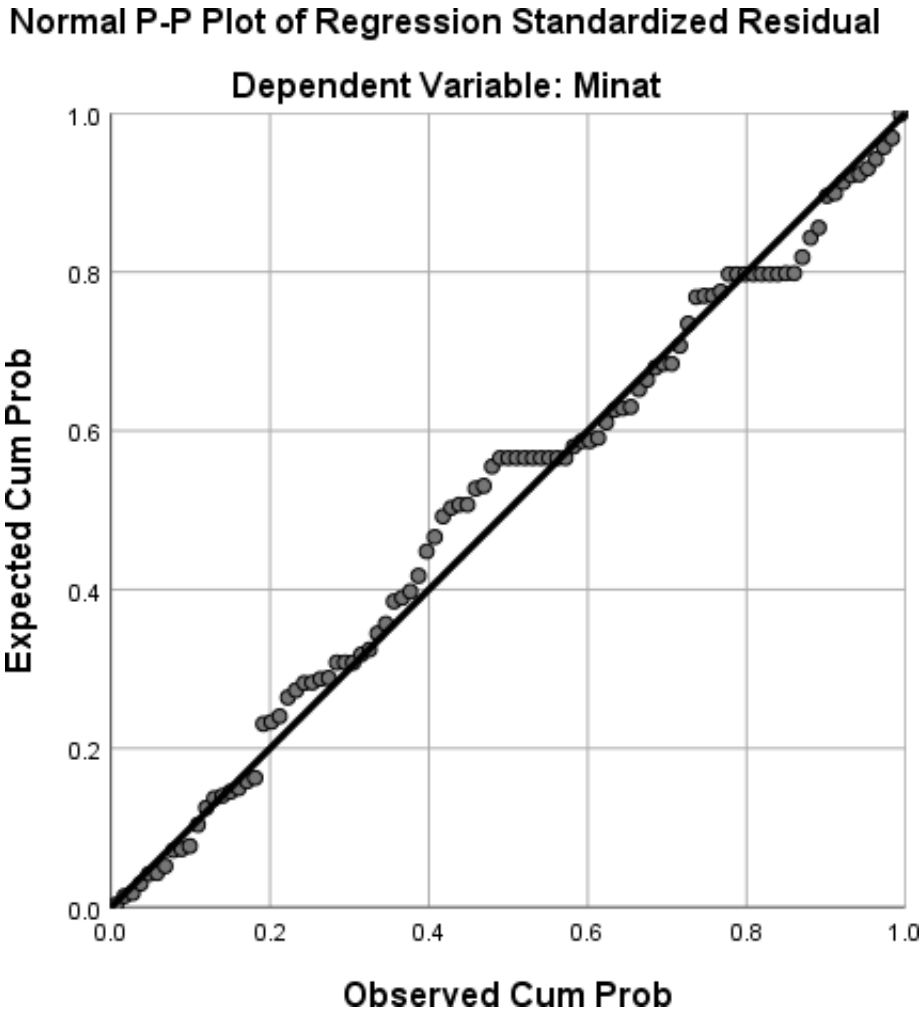


Figure 2. *Normality Test Normal probability plot graph.*

The following are the results of the Kolmogorov-Smirnov test (K-S) statistical analysis using a significance level of 0.05 or 5%. If the Asymp value is significant (2-tailed) > 0.05 then H0 is accepted and Ha is rejected, which means that the normal distribution data is shown in Table 6 below:

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		97
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	1.57870922
Most Extreme Differences	Absolute	.082
	Positive	.064
	Negative	-.082
Test Statistic		.082
Asymp. Sig. (2-tailed)		.106c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

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Table 6. *Results of normality test.*

Based on table 5 above, the results of the normality test output show that the Asymp.Sig.2 value is 0.106 >0.05, which means the data is normally distributed.

b. Multikolonearitas

Variables	Tolerance	VIF	Information
Religiosity (X1)	0,729	1,372	No Multicollinearity Occurs
Ease of Use (X2)	0,783	1,277	No Multicollinearity Occurs
Income (X3)	0,773	1,293	No Multicollinearity Occurs

Table 7. *Multicollinearity test results*

Based on the results of the Variance Inflation Factor (VIF) test, no multicollinearity was found. Each independent variable in the coefficient table has a VIF of less than 10, especially the Income Variable (1.293), the Ease of Use Variable (1.277), and the Religiosity Variable (1.372). Meanwhile, the tolerance value exceeds 0.10. Because there is no multicollinearity between the dependent variables and other independent variables, this multiple linear regression design is claimed to be used in research.

c. Heteroscedasticity Test

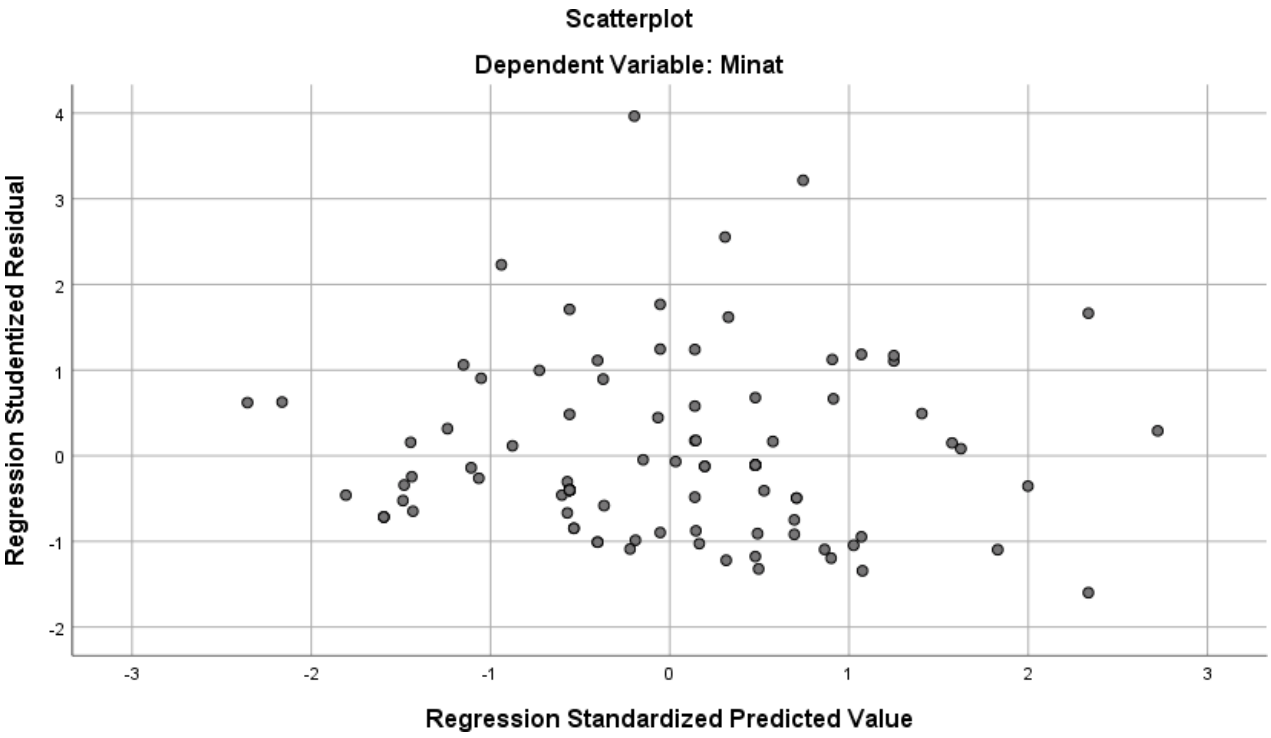


Figure 3. *Heteroscedasticity Test*

The findings of the heteroscedasticity test conducted by the researcher show that the graph points are randomly distributed and do not form a particular pattern. Therefore, it can be said that this study does not show any heteroscedasticity.

3. Multiple Linear Regression Analysis

To ensure whether an independent variable has a positive, negative, or no effect on the dependent variable, multiple regression analysis is used. The results of the SPSS processing of this study are as follows.

Variables	Unstandardized Coefficients B	Sig
Constant	2.836	0.014
Realiguicity	0.288	0.001
Ease of Use	0.260	0.002

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Income	0.267	0.013

Table 8. *Results of Multiple Linear Regression Analysis.*

Based on the test results in table 4.6 above, a multiple linear regression equation can be used with the following formula:

Y = 2.836 + 0.288 + 0.260 + 0.267 + e

The following analysis can be done on the results of the regression equation: With a Constant Value (α) of 2,836, the value of the Decision to Use (Y) is 2,836 if the Variables Religiosity (X1), Ease of Use (X2), and Income (X3) are zero (0), indicating that they are not influenced by the Independent Variables. Interest in Paying ZIS will increase by 28.8% or 0.288 if the coefficient of the Variables Religiosity is increased by 1%. In addition, the Speed Variable will increase by 26% with the addition of 1%, according to the coefficient of the Ease Variable (X2) of 0.260. Then, according to the coefficient of the Variables Income (X3) of 0.267, if the Coefficient of the Variables Income is increased by 1%, then the Interest in Paying ZIS will increase by 26.7% or 0.267.

4. Uji Model

Table 9 shows the results of the determination coefficient test. The Adjusted R Square value obtained from this test is 39.4% or 0.394. This shows that Income, Religiosity, and ease of use all have an influence of 39.4% on Interest in Paying ZIS, while other factors responsible for the other 61.6% are beyond the scope of this study. Of course, this will be a challenge for researchers in the future.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.642	.413	.394	1.50387

Table 9. *Results of the Determination Coefficient Test (R^2)*

5. Uji Hipotesis

Hypothesis testing method is a decision-making method based on data analysis. Hypothesis tests conducted are: t-test and F-test.

a. Uji T

Variables	T	Sig
Constant	2.495	0.014
Religiosity	3.333	0.001
Ease of Use	3.156	0.002
Income	2.543	0.013

Table 10. *Hasil Uji T*

With a significance level of 0.05 and a t table of 1.986, it can be explained as follows using table 10 of the findings of the t test above:

1) Religiosity (X1) has a positive and significant effect on people's interest in paying ZIS through the BSI feature, as evidenced by the calculated t value and t table of 3.333> 1.986 and a significance level of 0.001 <0.05.

2) Ease of use (X2) has a positive and significant effect on people's interest in paying ZIS through the BSI feature, with a calculated t value and t table of 3.156 <1.986 at a significance threshold of 0.002 <0.05.

3) The results of the calculated t value and t table of 14.776> 1.986 and a significance level of Income (X3) of 0.013 <0.05. It can be concluded that money has a positive and significant effect on people's interest in paying ZIS through the BSI feature.

b. Uji F

ANOVA a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	147.833	3	49.278	21.789	<,000b
	Residual	210.332	93	2.262		

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	Total	358.165	96			
A. Dependent Variable: Interest In Paying Zis						
b. Predictors: (Constant), Religiosity, Ease Of Use, Income						

Table 11. *F Test Results*

With a significance value of 0.000 (<0.05), the SPSS calculation in Table 11 shows that the independent variables significantly influence the dependent variables simultaneously (collectively).

B. Discussion

Based on the hypothesis testing results processed using SPSS, it was found that religiosity significantly influences the interest of Medan City residents in paying ZIS through the BSI feature. This is supported by the t-test result of 3.333, which is greater than the t-table value of 1.986, with a significance level of 0.001 (< 0.05). These findings indicate that the religiosity variable has a positive effect on the interest of Medan City residents in paying ZIS through the BSI feature, with an influence of 2.88%. The test results confirm that religiosity has a positive and significant impact on the decision of muzakki (ZIS payers) to pay ZIS using BSI's digital platform. These findings are in line with the study by [20], which also concluded that religiosity affects an individual's decision to pay zakat. However, it is important to note that good religiosity does not always directly determine a person's decision to pay zakat through official institutions like BAZNAS. This is because individuals internalize and practice religious teachings differently, leading to diverse behaviors regarding zakat payments.

The influence of ease of use on the interest of Medan City residents in paying ZIS through the BSI feature also shows significant results. The t-test result of 3.156 exceeds the t-table value of 1.986, with a significance level of 0.002 (< 0.05). This indicates that the ease of use variable positively influences the interest of Medan residents in paying ZIS through BSI, with an effect of 2.60%. The perception of ease of use plays a crucial role in encouraging customers to pay ZIS using the sharing-ziswaf feature in BSI's mobile banking application. This finding aligns with [10], which concluded that perceived ease of use has a positive and significant impact on the interest in paying zakat, infaq, and sadaqah via BSI's digital features. The study shows that users are more inclined to use the BSI platform when it is user-friendly and offers easy-to-learn procedures. This indicates that BSI customers are willing to utilize mobile banking for ZIS payments due to the convenience offered by the sharing-ziswaf feature. Therefore, the usability of technology becomes essential in fostering interest in online ZIS payments through digital banking platforms.

Similarly, income was also found to have a significant influence on the interest of Medan City residents in paying ZIS through the BSI feature. This is evidenced by the t-test result of 2.543, which is greater than the t-table value of 1.986, with a significance level of 0.013 (< 0.05). The coefficient value indicates that income contributes to a 2.67% increase in interest. These findings suggest that income positively affects people's interest in paying ZIS. This result is consistent with the study by [14], which found that income has a positive effect on the decision to pay zakat, infaq, and sadaqah. Individuals are also aware of the religious consequences of neglecting their zakat obligations. Factors such as the level of income, including the amount of earnings and bonuses received from work, also influence their willingness to pay ZIS.

Furthermore, the F-test results indicate that the variables of religiosity, ease of use, and income simultaneously have a significant influence on the interest of Medan City residents in paying ZIS through the BSI feature. This is shown by a significance value of 0.000 (< 0.05), confirming that these three factors collectively affect the dependent variable.

Conclusion

From the results of the research and discussion mentioned previously, several conclusions can be drawn as follows: 1) Interest in Paying ZIS through the BSI feature is influenced simultaneously and significantly by Income factors, ease of use, and Religiosity in Medan City. 2) Within certain limits, the interest of the Medan City community in paying ZIS through the BSI feature is influenced by the Variables Religiosity, Ease of Use, and Income. Suggestions that can be given are: 1) Bank Syariah Indonesia can further improve existing features and pay attention to the design, ease of use of the application to ensure that users feel comfortable in making ZIS payments. 2) The community is expected to be more proactive in utilizing digital sharia banking services to fulfill their Zakat, Infaq, and Sedekah (ZIS) obligations. Although this study focuses on the ZIS payment feature through Bank Syariah Indonesia (BSI), it is important to note that there are many other sharia banks that also provide similar facilities, such as Bank Muamalat, Bank Mega Syariah, Bank BCA Syariah, and Sharia Business Units from other conventional banks. Each of these banks has collaborated with official and trusted zakat collection institutions, and provides digital ZIS payment services that are easy, fast, and in accordance with sharia principles.

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