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517

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Table of contents

Volume 1158

2021

Previous issue   Next issue

International Conference on Informatics, Engineering, Science and Technology (INCITEST 2021) 10th March 2021, Bandung, Indonesia

Accepted papers received: 03 June 2021
Published online: 21 June 2021

Open all abstracts

Preface

OPEN ACCESS   011001

Preface

Open abstract   View article   PDF

OPEN ACCESS   011002

Peer review declaration

Open abstract   View article   PDF

Processing, engineering and applications

OPEN ACCESS   012001

Material Selection for Vertical Axis Tidal Current Turbine using Multiple Attribute Decision Making (MADM)

S Musabikha, H Pratikno, I K A P Utama and Mukhtasor

Open abstract   View article   PDF

OPEN ACCESS   012002

Integrated Information System for Customer Care

D Riananingrum, R R S Hari, F Nursaori and WA Astuti

Open abstract   View article   PDF

OPEN ACCESS

012003

Comparative Performance of Induction Motor Speed Controller System with Flux Weakening Control

Regina Chelinia Erianda Putri and Feri Yusviar

Open abstract   View article   PDF

OPEN ACCESS

012004

A Modeling of Lead-Acid Battery for Electric Vehicles and Simulation Utilizing C MEX S-Function in Matlab/Simulink

A D Kheirisko and F Yusivar

Open abstract   View article   PDF

OPEN ACCESS

012005

Supercapacitor Modeling for Conversion Systems and Power Supply in Electric Vehicles

Fadilah and Y Feri

Open abstract   View article   PDF

OPEN ACCESS

012006

The Influence of Magnet Number and Dimension on Torque Characteristics in the Interior Permanent Magnet Synchronous Motor (PMSM)

K Yulianto, F Yusivar and B Sudiarto

Open abstract   View article   PDF

OPEN ACCESS

012007

The Effect of 12 Pulse Converter Input Transformer Configuration on Harmonics of Input Current

Hasan Surya

Open abstract   View article   PDF

OPEN ACCESS

012008

Bioplastic Technology as Packaging Innovation

Y A Ekawardhani, C Y Pasaribu, A N Rohmah and O Salsabila

Open abstract   View article   PDF

Computation and simulation

OPEN ACCESS   012009

An Android-based COVID Case Monitoring Application Using a Geographic Information System to Educate the Public to be More Aware of COVID-19 Spreads

M C Febriansyah, M E Raiz, R Zulfikar and R D Agustia

Open abstract   View article   PDF

OPEN ACCESS   012010

Virtual Reality Utilization as a Character– building of Children in Waste Problems

W S Abioso, A I Imam, Y I Maulana and M J Prasetyo

Open abstract   View article   PDF

OPEN ACCESS   012011

Designing a Web-based Online Attendance Information System Application

M Iffan, M I Dewantara, D Ferdiansyah and A J Alexander

Open abstract   View article   PDF

OPEN ACCESS   012012

Digital Education Program through Accounting Software

U Narimawati, J Andriany, M Indrianingsih and N Octaviany

Open abstract   View article   PDF

OPEN ACCESS   012013

Information Communication and Technology in the Industry

S D Anggadini, M H Ula, H Y Darmawan and L Yulianti

Open abstract   View article   PDF

OPEN ACCESS   012014

Developing Information System of Population

T Rohmawati, S Khotimah, L Difa and B Efrianto

Open abstract   View article   PDF

012015

Comparison of Physical and Numerical Model on Dam Break Flood Wave Propagation in Horizontal Channel

V Pratiwi, M S B Kusuma, D Kardhana and M Farid

Open abstract   View article   PDF

012016

Line Learning Software to Improve Learning Interest

Juanda, I E Wessels, L Amelia and Irmayanti

Open abstract   View article   PDF

012017

Internet of Things Cyber Security in Digital Era

M Solihat and R V Wulansari

Open abstract   View article   PDF

012018

Designing Digital Certificate Issuance Information System

D Albar and B F F Perdana

Open abstract   View article   PDF

012019

The Study of Main Component of the High Temperature Gas-cooled Reactor Balance of Plant using Local Component

Muksin Aji Setiawan, Marliyadi Pancoko, Kiswanta and Syaiful Bakhri

Open abstract   View article   PDF

012020

The Analysis Chemical Composition and Microstructure of Bolt Anchor Bushing in Cessna Caravan Type 208B

Indreswari Suroso

Open abstract   View article   PDF

012021

Development of Fly Ash Coal/TiO2 Pored Composite Materials in The Making of Ceramic Membrane for Water Treatment Process

Eny Apriyanti, Heru Susanto and I Nyoman Widiasa

Open abstract   View article   PDF

Information Communication and Technology in the Industry

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Smartphone Usage In The Collection of Zakat

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Abstract. For zakat organizations, the corona virus pandemic disaster has an impact on zakat funds, infaq, shodaqoh so that a strategy and innovation is needed, namely by utilizing information technology through web-based information system applications as a medium to facilitate and improve the efficiency of zakat management in collecting zakat using smartphones. The purpose of this research is to get an overview and illustration of the use of smartphones among the community and zakat organizations in the collection of zakat. This research uses descriptive quantitative method. The results showed that the use of smartphones has not been fully implemented, system updates from the application itself is still in the development stage, the lack of maximum socialization of zakat applications so that many people do not know how to leave zakat by using a smartphone. In addition, not all levels of society have smartphones so the use of smartphones has not been thorough. This research brings usefulness and important information, especially the use of smartphones that can bring a positive impact to the community in depositing zakat, infaq, shodaqoh because it is more effective, efficient, easy, simple, fast especially in the current pandemic conditions that are recommended not to leave the house.

1. Introduction

Smartphone is an electronic device with a small size that has a special function. Smartphone is a medium that functions as a modern and practical communication tool and easy internet access nowadays [1]. According to a survey conducted by the Indonesian Internet Service Implementation Association (APJII) (Q2/2020), it states that Internet users in Indonesia until the second quarter of 2020 rose to 73.7 percent of the population or equivalent to 196.7 million users. The increase in the number of users is partly due to several factors, such as fast internet infrastructure or broadband in Indonesia is increasingly evenly distributed with the Palapa Ring, digital transformation is increasing due to online activities and work form home policies due to the Covid-10 pandemic. The development of smartphone use, in fact has a variety of positive and negative impacts. One of the positive impacts is that if it is used for the purpose of collecting zakat, it will help improve the economy and eradicate poverty [2].

There are many studies that investigate the use of smartphones. According to [3] study the interaction between a smartphone and its environment. In his research showed the average manusisa can not be separated from the use of smartphones. Furthermore [4] discussing the negative impact of smartphones is that interaction between parties is decreasing because everything is focused on smartphones and it is psychologically disruptive. Similar to [5] and [6] indicates that addictive smartphone behavior has a strong relationship with social stress, can occur due to light sourced from smartphones that make life more comfortable on its own. It also [7] shows a strong dependence on smartphone use and social life. According to [8] reports of humans will not be possible regardless of smartphone use. In that way, in its correlation with society, smartphones are useful in facilitating its activities, one of which is in the collection of zakat, infaq and shodaqoh. However, there is no research

on the use of smartphones, which is focused on the community who will entrust their zakat to an organization in the hope that the funds collected can be utilized for people in need [9]. Therefore, this study tries to describe the use of smartphones for the benefit of zakat collection so as to contribute to the picture and benefits of smartphone use [10].

Considering the disparities that occur among the community as well as the phenomenon of smartphone use among the community, this study set three goals. The first objective is to find out the implementation of zakat collection information system using a smartphone. The second purpose of this research is to find out the impact of smartphones in the efforts to collect zakat during the Covid-10 pandemic. The third goal is to find out the response of the public to the collection of zakat through smartphones. By knowing the pattern of smartphone use in zakat collection, it is likely to be more effective and efficient, so that the goal to eradicate poverty can be realized.

2. Method

This research was conducted with field reseach research with quantitative approach to drawing the use of smartphones and the function of such devices in maximizing the collection of zakat that is deposited by the community to the zakat organization, Lazisnu. Quantitative data uses numbers to explain what is. This data is then inputted into the computer to be calculated, stored, and processed [11]. The data collection method was carried out by conducting a survey by distributing questioners to 162 organizers of the lazisnu zakat organization, which is a proportional representation of 21 Lazisnu in West Java, Indonesia. Samples were taken using proportional random sampling techniques. Questions asked include lazisnu branch, respondent's name, age, gender and benefits of smartphone use.

Data collection is done through observation by paying attention to several menus in and web displays that can facilitate prospective muzaki or the public in accessing information provided in the web, interviews are also conducted to the leaders and managers of zakat institutions about information on the use of websites in smartphones, existing features and ease of access that can be used by the public and strengthened also through financial data in the collection and management of zakat through the web. The data obtained is classified, processed by hypothesis test and presented in the form of a description and then analyzed to describe the information processed so that the data presented is more structured and systematic.

3. Results and Discussion

Implementation of Smartphone Usage

The use of information technology in the collection of zakat has a smaller percentage compared to the traditional fundraising because not the whole community knows and knows the zakat application by using a smartphone. According to [12] explained that information technology on zakat can have a broad impact in various aspects such as meeting large financing needs, leveling the distribution of income, improving the performance of financial inclusion, increasing the export capability of MSME imports and increasing people's ability to use smarphone technology in accordance with the way it works as contained in figure 1.
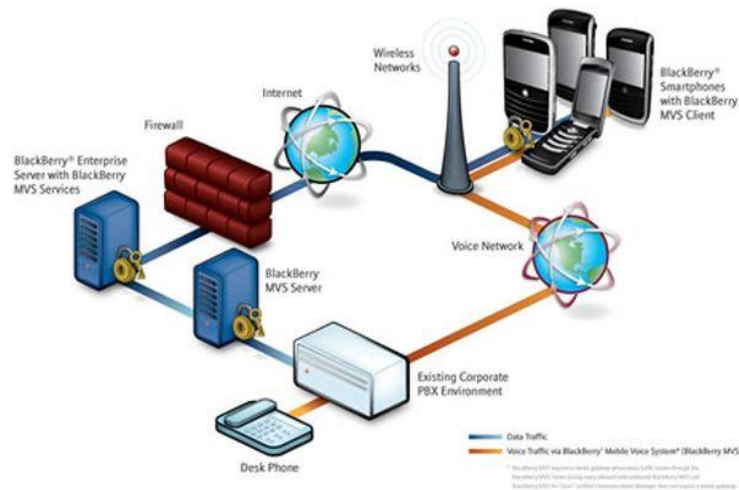
Figure 1. Smartphone Activities

Based on figure 1 that the series of smartphone activities need to be integrated all units in the application. Utilization of zakat application We are still easier to reach among young people because it is easier to understand the technology, so that the collection process can until now be dominated by users who belong to the young while gathering for those who are over 30 years old still prefer to deposit their zakat funds through pick-up by the fundrising team. According to [13] the utilization of zakat is a form of maximum utilization of zakat funds resources so as to provide usefulness for the benefit of the people. Based on the understanding is clear that the utilization of zakat application We have the meaning that all activities that occur in the process of collecting zakat funds must be done to the maximum so as to provide benefits for the people.

Zakat Application Development

The information system used by Lazisnu consists of four kinds of systems namely SIM, ERP, Public and Support. This application has been started since 2012 where this application contains zakat management data that includes data collection and distribution of zakat [14]. Realized that the information system of collecting zakat from the community still needs to be developed because it still has some limitations, among others:

1. Unanied virtual account
2. Payment confirmation security system using a unique code that often experience delays in the process.
3. Do not have a QR code that makes it easier for many parties to make transactions.
4. The process of logging in or creating an account is too difficult for the elderly to understand.
5. Delay of zakat payment confirmation system by e-mail in the system.

All these points are a task that must be completed by the zakat organization, because these points make the process of utilization of zakat application owned still can not reach the point of utilization and collection to the maximum. Development of zakat application is contained in figure 2.
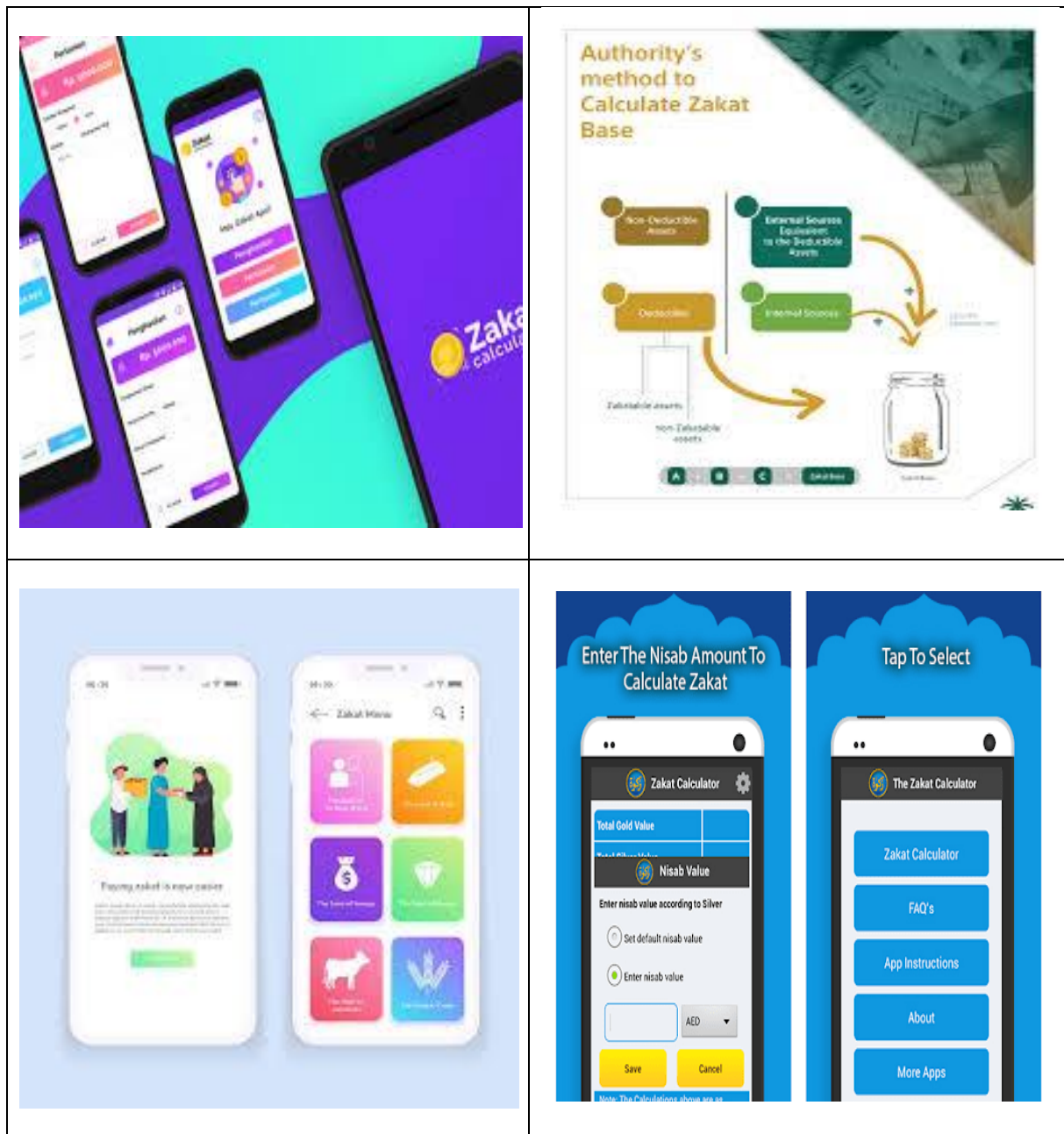
Figure 2. Application Development

Based on figure 2 that the development of zakat application can be done with various modifications of features so that it will be easier to understand tailored to the needs of fundraising from the community.

Socialization of Zakat Application

Sausageization of zakat application is done through a personal approach or when there are assemblies and associations. Socialization of the application itself leads to the introduction of applications to muzakki followed by friendship [15]. The socialization pattern applied by Lazisnu is still difficult to achieve optimization or utilization to the maximum. Although there are still not many people use the application of zakat but the process of collecting zakat funds through zakat application always experienced significant growth every year over time because lazisnu will always develop its application in order to achieve the desired utilization.

Limitations of Society Owning a Smartphone

At this time, communication equipment is one of the advances of modern technology. Along with the times, communication tools created increasingly sophisticated including cell phones. One cell phone that has more advanced functions is a smartphone [16]. Smartphones can be enjoyed by anyone, one of whom is a parent who has an income. Smartphones have positive and negative impacts. But not all parties have Smartphones, especially those who live outside the city so that in enjoying smartphone facilities in terms of zakat storage to orgnasisai zakat still can not be carried out.

Verificative Analysis

Verificative analysis is used to test hypotheses based on statistical calculation results. The conceptual hypothesis proposed is the alleged influence of smartphone use and public knowledge of smartphones on the increasing amount of zakat. The statistical method used to test the conceptual hypothesis is Structural Equation Modelling (SEM) through the Partial Least Square (PLS) approach. In Structural Equation Modeling there are two types of models that are formed, namely the measurement model (outer model) and the structural model (inner model), as contained in figure 3.
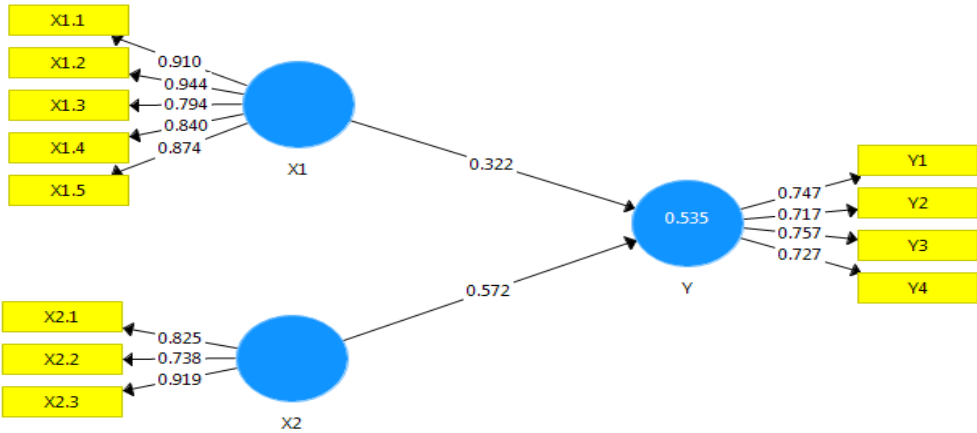
Figure 3. Research Model

Figure 3 shows the measurement model explaining the variance proportion of each manifest variable (indicator) that can be described in latent variables. Through the measurement model will be known which indicators are dominant in the formation of latent variables. After the measurement model of each latent variable is described, the structural model is then outlined that will examine the influence of each exogenous latent variable on endogenous latent variables.

The specified significant rate is 5% or (α = 5%), then the t-critical value is 2.052 with the following conclusion (table 1):
- If thitung > t-critical then Ho is rejected
- If thitung < t-critical then Ho is accepted

Table 1
Test t (X1) Against (Y)

Latent Variable	Coefficient Path	t-statistics	t-critical	Description	Conclution
X1 → Y	0,322	2,109	2,052	Ho rejected	significant

Based on table 1, the t-statistical value for variable X1 is obtained of 2.109. The value is greater than 2,052, so it can be concluded that Ho rejected and received Ha, meaning that the use of smartphones proved to have an effect on the increase of junlah zakat with an influence contribution of 15.55%. If described, t-statistical and t-critical values for partial X1 testing.
The specified significant rate of 5% or (α = 5%), then the t-critical value is 2,052 with the following conclusions:
- If thitung > t-critical then Ho is rejected
- If thitung < t-critical then Ho is accepted

Table 2
Test t (X2) Against (Y)

Latent Variable	Coefficient Path	t-statistics	t-critical	Description	Conclution
X2 → Y	0,572	4,106	2,052	Ho rejected	significant

Based on table 2, the t-statistical value for the variable X1 is obtained at 4,106. The value is greater than 2,052, so it can be concluded that Ho rejected and received Ha, meaning that public knowledge of smartphones proved to have an effect on increasing the number of zakat with an influence contribution of 37.92%. If described, t-statistical and t-critical values for partial X1 testing.
    The results showed that smartphone use had a significant effect on increasing the amount of zakat with a correlation value of 0.483 which when referring to the provision of correlation value is in a moderate or moderate category because it is located at intervals between 0.400-0.599. Hypothetical test results for t calculate the increase in the amount of zakat worth 2,109 and t-table is worth 2,052. Because the t-count is greater than the table t-table (2,109>2,052) then Ho is rejected and Ha is accepted, meaning it is significant. Based on the results of research that the use of smartphones has a positive effect on the increase in the amount of zakat. The amount of influence exerted by the use of smartphones on the increase in the amount of zakat is 15.55%, which means the higher the use of smartphones will make the amount of tax increase. The results of this study are supported by [17] which states that smartphones have an impact on the life of msayarakat activities in receiving and spending funds. And [18] states that related to the purpose of smartphone use is none other than to improve and facilitate all parties in their activities. It is also supported by the research of [19] the results of his research suggest that there is a positive and significant influence between the use of smartphones and the quality of life of the community. Furthermore, according to [20] his research shows that smartphone use has a significant effect on the positive activities of his community.
    The results showed that public knowledge of smartphones had a significant effect on increasing the amount of zakat with a correlation value of 0.663 which when referring to the provision of correlation value is in a strong category because it is located at intervals between 0.600-0.799. The hypothetical test results for t-calculate public knowledge of smartphones are worth 4,106 and t-tables are worth 2,052.

Because the t-count is greater than the table t-table (4,106>2,052) then Ho is rejected and Ha is accepted, meaning it has a significant effect. Based on the results of the study, public knowledge of smartphones has a positive effect on increasing the amount of zakat with the amount of influence given is 37.92%. The results of this study are supported by [21] a person's understanding of information technology will facilitate the activities carried out. And the theory of [22] the more people have knowledge of information technology, the more improved all systems that run. This is supported by research [23] said that public knowledge of smartphones affects the increase in the amount of zakat, because basically zakat collected depends on the ease of the community in delivering zakat. Similar to [24] stated that the variables of public knowledge on smartphones have a significant influence on increasing the amount of zakat.

4. Conclusion

The potential of zakat is so great it demands professional management of zakat organizations, both in terms of human resources and organizations. The sustainability of the institution depends not on the figure of a person, but on information technology. Web based information system with the use of smartphones is an information system strategy that contains data or components both physical and non-physical interacting that is then processed in such a way as to produce useful information for interested parties and help the public in depositing zakat to the zakat organization. The current condition of the development of information systems contained in smartphones is still not optimal because of the imperfect payment system through virtual accounts, late verification of data by the system and other payment system improvements, and it will be the duty of zakat organizations to improve the quality of system development.

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