Review analysis of islamic donation mobile applications: A study using netnographic methods

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Abstract Technology development in this digital era facilitates all human activities. Likewise, the management of alms is mandatory because it is considered more practical. This study aims to identify and obtain qualitative insights into the satisfaction and dissatisfaction felt by users toward the application through reviews left using Netnographic Research Methods. This study took data from Google Play Store by collecting 854 reviews from 11 applications with specific criteria. The data collected were analyzed through grounded theory. From the analyzed data, positive reviews were obtained, with a percentage of 61% of users feeling satisfied, facilitated and considered valuable. While negative reviews, with a percentage of 10%, highlight system errors and slow responses. In general, these applications can cover all aspects of making ZIS payments. This study recommends ZIS application developers in the future pay attention to the smoothness and speed of the application system. In addition, it is recommended for application management to focus on making improvements to the system or its features. Future studies do not need to focus too much on analyzing zakat online. However, they are expected to more broadly analyze other Islamic donations to produce more extensive and complex research.

Keywords: alms, iffaq, online zakat, mobile application, netnography, reviews

1. Introduction

Online-based Islamic donations can attract public attention because they cover many things and make it easier (Aziz et al., 2019). Donations in Islam are often termed alms (Setianto, 2020). Alms is a voluntary donation, whether prescribed or unspecified (Shahnaz, 2015). Alms are divided into two groups, namely, obligatory alms and sunnah alms. Compulsory alms include zakat, kaffarat, and vow, while sunnah alms include infaq, alms, waqf, and others (Doni & Supriyo, 2013; Setianto, 2020). Sadaqa or alms is something that benefits the community at all levels and is considered a solution to overcoming the problem of poverty (Tiliouine, 2014).

Obligatory alms in the form of zakat is one of the fourth pillars of Islam that serves to cleanse the soul and some property. The amil zakat institution has duties related to all zakat activities, from administration, donor collection, calculation, management, and distribution to the zakat receiver (Nugraha & Zen, 2020). If a Muslim’s economic condition is classified as capable and reaches nisab, paying zakat from part of his property is mandatory, either paid directly or through amil zakat (Pertiwi, 2020).

Zakat is part of the instrument used for income and wealth distribution (Mustika et al., 2019; Ashfahany et al., 2023). The existence of zakat fitrah, zakat maal, and zakat profession is expected to reduce social inequality, and zakat can also be relied upon as an alternative mechanism for overcoming the current poverty problem through the effective zakat program (Pratmanto et al., 2020; Yayuli et al., 2021). Islamy & Hannase (2021) showed that zakat and waqf promoted national economic growth. The zakat study has also recently experienced considerable development (Supriani et al., 2022).

Indonesia has a Muslim population of approximately 207 million. The data are based on the Indonesian Central Bureau of Statistics (Rifai et al., 2022). With such a large Muslim population, Indonesia has the potential to become an instrument to encourage economic growth through zakat (M. Aziz, 2020). By following the flow of globalization following Islamic law, the Muslim population can keep up with the times. Based on the potential of zakat management, from Baznas data, there are approximately Rp. 233.8 trillion rupiah zakat potential in Indonesia, and only approximately 6 trillion rupiah has been absorbed. This potency is Amil Zakat’s task to continue improving services and innovations in zakat management (Hidayat & Mukhlisin, 2020).

In today’s modern era, all human activities are facilitated by technology, whose development is easily understood by the public (Halim & Hansun, 2016). Likewise, zakat management must be pursued and formulated to manage it properly and effectively. For this reason, managers formulate management-based zakat management with the basic assumption that all
activities related to zakat can be carried out with professionals who can facilitate donors in terms of collection, distribution, supervision, and socialization (Susilowati, 2017).

Technological developments affect the dynamics of human life today, where humans will follow development (Septanto, 2018). A solid and extensive network uses the internet, which almost anyone can access quickly and easily (Fahrimal, 2018). These benefits must be used to reach the smallest part and save time in carrying out a service, such as Zakat payment services (Putri & Ernawati, 2019). With great zakat potential, amil zakat institutions are required to create innovative and creative programs while increasing the ease of zakat services (Sutomo et al., 2015)

Seeing the rapid development of information technology, several amil zakat institutions, such as Kitabisa.com, LAZNAS IZI, YBM PLN, Pondok Yatim & Dhaf’a, Laznas Nurul Hayat, and several other amil institutions, responded by making several innovations in zakat services through ZIS application media. The purpose of this online application-based zakat is expected to facilitate and improve service standards that are easier, more effective, and more efficient (Masrurah, 2019), which is undoubtedly more dynamic over time because it can be accessed anytime, anywhere without having to come to the place of amil zakat. With the convenience offered through the ZIS application, it is expected to grasp the existing potential and help facilitate people limited by distance and time (Kasri & Yuniar, 2021). Which ZIS application will be a solution in the future (Maghfirah, 2020).

Currently, technology has become one with life in society, judging from the phenomenon of people's lifestyles that have changed from those offline to online (Werifrayeni et al., 2022), it can be the exemplary zakat service for the growth of zakat in Indonesia (Hafiz, 2021). This research can generally increase the growth and development of zakat with the ZIS application, which can collect zakat from muzakki or donors. In particular, it can improve the donor's spirit to pay zakat. This study uses the Qualitative Netnography Method, using data from all reviews written in the review column of several applications to examine the experience of users or muzakki after using the application. Nethnography is a method that combines the internet and ethnography (Annisa, 2019).

2. Materials and Methods

The E-Zakat system is a good breakthrough and supports the development of the system. Several improvements can be seen through the E-Zakat system filled with accountability, transparency, and efficiency, which does not violate Sharia rules (Mulyadi et al., 2018). The digital zakat feature is equipped with verses or hadiths that encourage good deeds and realize the potential of the online market that is not limited by time and place so that the muzakki or zakat payer market is getting bigger (Cholifah, 2019).

Online zakat makes it easier for muzakki to fulfill their zakat, with the innovation of paying zakat using applications by cooperating with several e-commerce companies, namely, OVO, Gopay, LinkAjA, and Dana, to do ZIS such as zakat, which is expected to increase muzakki awareness in zakat. Data in 2017 zakat in Baznas amounted to Rp. 6,224,371,269,471 after online zakat payments were made, zakat receipts in Baznas reached Rp. 8,117,597,683, 267. This phenomenon shows that online zakat activity has increased rapidly (Fauza et al., 2021; Hidayat & Mukhlisin, 2020; Tsauri & Ghufron, 2021).

Several factors, such as work expectations, effort expectations, trust, innovation, risk, facility conditions, and literacy regarding zakat, influence the intention to pay zakat using an online platform. It is evident from a sample of 223 Muslims and Generation Z in Indonesia showing significant results on the intention to use online platforms to pay zakat in Indonesia (Bidin et al., 2009; Kasri & Yuniar, 2021; Oktavendi & Mu’ammal, 2022).

Netnographic methods provide services with a new qualitative approach to studying immersive technologies (Chapman & Dilimperi, 2022). Netnography adapts to digital media, including immersive technology experiences, by developing through logical argumentation and adjusting procedural for research in immersive technology environments (Pratmanto et al., 2020). It also states that netnography helps managers find application users' positive and negative opinions and provides empirical evidence regarding related theories. With so many reviews displayed, it can classify them into positive or negative classes.

The netnographic method has become widely accepted (Hisham et al., 2021). From the point of view of collecting netnographic data, this is less time-consuming and, in addition, allows information to be documented in clear language without the risk of disturbing people. Since this method is methodologically more flexible and adaptive, it does not limit the monitoring of actions but is prone to problems in the field.

Concern for web-based zakat research has begun to become a research concern. Hudaefi & Beik (2020) stated in reviewing the means of digital zakat campaigns during the COVID-19 outbreak, using a netnographic approach to analyze the number of 549 posts from BAZNAS RI's social media during the COVID-19 period in Ramadan. The theoretical implications of inclusive marketing emerge from the analysis, showing that the inclusiveness of digital content is essential in campaigning for zakat as a religious obligation that promotes social and economic benefits.

Previous research on online zakat was dominated by quantitative approaches to test certain variables in user behavior and determine user motives. Few studies have been conducted on the review of the use of ZIS applications, especially in online zakat. With the rapid development of technology and the vast potential of online zakat, research on ZIS application through this online review is fundamental to improving online zakat services.

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The use of netnography methods is quite widely performed by researchers. However, few studies use netnography to review positive and negative opinions from ZIS application reviews. User reviews regarding Sharia compliance, service, distribution, and management have not been thoroughly studied, receiving feedback and improvement through online user reviews. This research uses the netnography method by utilizing reviews from ZIS application users for zakat payments on the Play Store. This study aims to review the use of the ZIS application through an analysis of online reviews by looking at the positive and negative aspects by taking case studies of several online zakat-based ZIS applications.

This study aims to review several ZIS applications to identify the reviews of application users. These positive and negative reviews can be the development base of ZIS applications such as zakat in Indonesia and application managers. This research uses netnography or ethnographic research methods online. Netnography is an ethnographic method to reveal the reality of online computerized communication between virtual community units. (Siregar et al., 2020). Netnography is a collection of attitudes and research practices that explore across history, networks of theoretical conceptions, and networks of citations that become a particular feature of cultural studies, followed by certain types of representations of understanding. Therefore, netnography is simplified into an adaptation of the ancient method of ethnography to understand what humans mean with the use of technology (Kozinets & Gambetti, 2021).

In this study, the internet emerged as an invaluable site to aid research with virtual fieldwork (Mkono, 2012). With netnography, researchers can analyze various information online and rely on real-world phenomena (Litchman et al., 2019). Netnography is considered one of the appropriate methods in this study because it is relatively fast, simple, and inexpensive. On the other hand, netnography is also accessible to determine users’ experiences, perspectives, and reflections and can exchange information via the internet (Mkono & Markwell, 2014). Netnographic studies are about individual analysis of messages sent on the internet and continuous and repeated communication interactions through channels and computer technology. The study also depended on the topic and purpose of the research, the communities analyzed in blogs, forums, social media networks, conversations, cyberspace, and others (Hisham et al., 2021). Netnography in this study is used to track the reviews of application users, group positive and negative comments through comments left by users, and analyze user behavior and responses that are useful for managers in developing applications.

This app user experience review is meant to show what users log in while using the ZIS app. This research uses review subjects or online reviews written in the comments column by application users on Google Playstore. With so much data regarding online reviews, this study has some limitations, as explained in the data types and collection section. The following applications are used as data sources in this study (Table 1).

<table>
<thead>
<tr>
<th>No</th>
<th>Application</th>
<th>Institution</th>
<th>Rating</th>
<th>Launch Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Kitabisa: Donasi, Zakat, Wakaf</td>
<td>Kitabisa.com</td>
<td>4.7</td>
<td>23 June 2017</td>
</tr>
<tr>
<td>2.</td>
<td>Sedekah Yatim</td>
<td>Pondok Yatim &amp; Dhuafa’</td>
<td>4.9</td>
<td>10 October 2019</td>
</tr>
<tr>
<td>3.</td>
<td>Zakatpedia</td>
<td>Laznas Izi</td>
<td>4.3</td>
<td>3 May 2016</td>
</tr>
<tr>
<td>4.</td>
<td>YBM PLN</td>
<td>YBM PLN</td>
<td>4.9</td>
<td>10 September 2021</td>
</tr>
<tr>
<td>5.</td>
<td>AksiBerbagi-berbagi dan sedekah</td>
<td>Aksiberbagi Labs</td>
<td>4.8</td>
<td>29 January 2021</td>
</tr>
<tr>
<td>6.</td>
<td>Zakat Kita</td>
<td>Laznas Nurul Hayat</td>
<td>4.8</td>
<td>8 July 2020</td>
</tr>
<tr>
<td>7.</td>
<td>Nurul Hayat</td>
<td>Laznas Nurul Hayat</td>
<td>4.8</td>
<td>11 March 2017</td>
</tr>
<tr>
<td>8.</td>
<td>Beramal Jariyah-Infaq Zakat</td>
<td>Evermos</td>
<td>4.0</td>
<td>10 March 2020</td>
</tr>
<tr>
<td>9.</td>
<td>Cinta Zakat</td>
<td>Baznas</td>
<td>4.8</td>
<td>15 June 2022</td>
</tr>
<tr>
<td>10.</td>
<td>I-Zakat</td>
<td>i-better solution</td>
<td>4.9</td>
<td>25 April 2019</td>
</tr>
<tr>
<td>11.</td>
<td>LAZISDH Donasi &amp; Zakat Online</td>
<td>DH Developer Network</td>
<td>5.0</td>
<td>18 Aug 2022</td>
</tr>
</tbody>
</table>

Source: processed by the author

The netnography method uses nonparticipant conservation in data collection and is based on online reviews in several ZIS applications on the Google Play store. Regarding the experience, while using the ZIS application, especially in doing zakat online, there were both positive and negative experiences. Kozinets (2010) stated that pure netnography had been regarded as offline ethnography. It already includes complete elements of traditional ethnography. Through the latest netnographic research, significant collection can be achieved from the manifestation of data shared via the internet that can be widely and freely accessed worldwide (Kozinets, 2015).

This study chose the ZIS application as the primary data source and has gone through many considerations. Because researchers feel interested in online-based zakat by looking at the features offered (Maghfirah, 2020), it has potential for zakat acceptance in Indonesia (Afiyana et al., 2019). The data review will use data scraping techniques to collaborate with crawling techniques. Scraping is making available data from the web or computer and retrieving information collected in local files. Scraping is performed when the data have been collected through the crawling process. The scraping data will be executed after all the data are collected through crawling. Data were taken from the Google Play Store website: text review data or reviews of all users with 500–1000 reviews in the last six months.

This paper took preliminary data in the form of the ZIS application that can be used to perform online zakat that has been registered on the Google Play store with approximately 30 applications, with various service features offered that can

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cause rating ratings and the number of user reviews. Given the large amount of online data available, the study has limitations in determining it. Researchers selected 12 ZIS applications that fit the assessment rating criteria of 4.0 and above with the highest number of reviews, and these applications can be used for ZIS, especially for zakat. All reviews that have been collected are then analyzed qualitatively with a grounded theory approach. Restrictions are also placed in collecting appropriate online review texts into positive and negative reviews.

Many qualitative research experts unite ethnography with grounded theory in a research study. Ethnography and grounded theory complement a methodological study (Glaser & Strauss, 2006; Hammersley & Atkinson, 2007). The combination of ethnography and grounded theory can share the constructivist principle that truth and reality relate to each individual’s perception (Charmaz & Mitchell, 2001). While there are some practical mechanisms, each research methodology can be different. They form effective combined strategies (Charmaz & Mitchell, 2001). Ethnography and grounded theory, as described (Pettigrew, 2000), are compatible even though they have similarities and differences. Grounded theory can formalize and extend theoretical compounds limited to ethnography (Pettigrew, 2000).

Step-by-step research netnography studies the user experience of this ZIS application, following what is provided by (Kozinets, 2002). First, the determination of data sources from online communities that are most relevant to this research interest are ZIS applications such as Kitabisa applications, Sedekah Yatim, ZakatPedia, YBM PLN, AksiBerbagi – Berbagi and sedekah, Zakat Kita, Nurul Hayat, Beramal Jariyah – Infaq Zakat, Cinta Zakat, l-Zakat, and LAZISDH Donation & Zakat Online, some of these applications have many criteria that have been described in encompasses relevance, liveliness, interactive, substantial, heterogeneous and a very abundant amount of data (Kozinets, 2010). Collecting data sources and analyzing data is the second step in this study.

Data collection and analysis carried out over six months from 11 applications were selected selectively based on rating ratings and the number of online reviews available. Positive reviews show a good experience or comfort felt by application users and are then grouped and investigated following Sharia rules: reliable, practical, accessible, effective, and efficient. In addition, if users receive an app that does not match their expectations, it will result in negative reviews (Smith & Lazarus, 1990). Some keywords are used as constraints to address significant data sources. Irrelevant reviews will be removed from this analysis to ensure analytical depth and focus on the main topic.

Zhou et al. (2014) state that if the researcher positions himself as an observer or observer who is concurrently a participant, there needs to be a disclosure of identity motives and investigations on the main informant. Conversely, suppose the observer does not concurrently participate in the event. In that case, there is no need to identify first or seek consent because it uses public information on the internet that was sent anonymously and posted in the past (Mkono, 2012). The third step also requires data analysis using a grounded theory approach. The passive and confidential approach of the researcher does not want to interfere with the discussion that occurs naturally in the research subject. Netnographic methods support high personal and social distancing between researchers and bloggers (Arsal et al., 2010). This research study uses the grounded theory research design (Glaser & Strauss, 2006), which was used in analyzing the data that had been collected. The collected data are then scanned for broad understanding. These data are followed by readers of online narratives and categorized in terms of values that produce three different results. The last step is performed manually in the interpretation and coding section (Corbin & Strauss, 2012). Manual coding is the final step in research according to what is the rule (Corbin & Strauss, 2012).

Triangulation of data sources of this study uses randomly interviewing several people who write online reviews on the Google Play Store in several applications about online zakat. On the other hand, to maintain the coding process’s consistency, clarity, and objectivity, this study involved more than one researcher in the coding process (Thomas, 2006). Involving more than one researcher serves to help ensure the reliability of the process in coding, which is very important in netnographic methods, given a large amount of data to be analyzed. It is further coded and sorted into themes. During the coding process, there are continuous revisions and refinements of the coding system, finding subcodes and identifying conflicting viewpoints in the coding process.

3. Results

In this study, coding was carried out on reviews from users of ZIS applications on Google PlayStore, limiting the application rating criteria to 4.0 and above. Applications can be used to pay zakat and reviews within the last six months, so 11 applications were collected following the criteria that will be used as objects in netnographic research and collected 854 reviews after data analysis found reviews that did not match or uncategorized with a percentage of 28%, while for positive reviews 62% and negative reviews 10%. However, researchers will classify them into two reviews: positive and negative. This classification will facilitate this research in knowing user experiences using the ZIS application in zakat.

First, the study will present positive review data in Table 2. Positive reviews show a sense of satisfaction with using the ZIS application in online zakat after they use it. Expressions of satisfaction and motivational words occupy the highest percentage at 54%. The ease of use of the application is 31%, and the usability of the application is 14%.
The highest percentage in the code Expressions of satisfaction and Motivational Words, words that are often used like "steady," "perfect," "cool," "good," and "alhamdulillah." Another example review is, "That is great. This application can be relied on for those of us who want to give alms without showing off....". Furthermore, the lowest percentage helps distribute donations and is right on target, such as the example of a review: "This application is handy for some who need it."

This study also discusses the negative reviews for ZIS application users in zakat, as in Table 3. Negative experiences show disappointment from users because they do not match the expected expectations after using the application. Such as frequent system errors and slowness, complexity in the process of using features, problems with processing and filling in applications, correspondence with applications, correspondence with mobile applications, correspondence with applications, k Data security, and unwanted notifications. The highest percentage of review codes are system errors and slow, with a percentage of 42%. The complexity of using the feature is 37%. The constraint p processes fill saldo with a percentage of 12%. Frequent requests for renewal of an application are at a percentage of 4%. Correspondence with operator application is at a percentage of 4%, and Security of unwanted data and notifications is at the lowest percentage of 2%.

The highest percentage is found in the system error event code and is slow at 42%, with a large percentage that needs attention from managers in the future. Examples of reviews on system error codes and slow such: "The contents of the donation bag are always pending. It can take almost a day. The app always fails to refresh. Updating the profile is difficult." The lowest percentages are data security codes and unwanted notifications. However, the presentation is low but very annoying, so the users prefer to uninstall the application.

### Table 2 Positive reviews of ZIS app users.

<table>
<thead>
<tr>
<th>No.</th>
<th>Review Code</th>
<th>Percentage</th>
<th>Indicative quotes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Expressions of Satisfaction and Motivational Words</td>
<td>54%</td>
<td>&quot;Great, this is a reliable application for those of us who want to give alms without showing off....&quot;&lt;br&gt;&quot;With this application, Alhamdulillah can share with everyone in need.&quot;&lt;br&gt;&quot;Too Grateful that this app can do good even though they are far apart... Thank you for creating such a good and good app.&quot;</td>
</tr>
<tr>
<td>2.</td>
<td>Facilities in infaq, sadaqah (alms), and zakat</td>
<td>31%</td>
<td>&quot;This app makes it easy for me to share with those who deserve it.&quot;&lt;br&gt;&quot;Alms every day, anytime, anywhere is very easy with this application, Alhamdulillah.&quot;&lt;br&gt;&quot;Alhamdulillah, thanks to this application, alms is easier with digital wallets.&quot;</td>
</tr>
<tr>
<td>3.</td>
<td>Useful in distributing donations and on-target</td>
<td>14%</td>
<td>&quot;Benefit and Help Each Other through Online Donations&quot;&lt;br&gt;&quot;This application is beneficial for some who need it most.&quot;&lt;br&gt;&quot;This application is very useful in helping others in kindness and makes us diligent in charity.&quot;</td>
</tr>
</tbody>
</table>

**Source:** processed by the author

### Table 3 Negative reviews of ZIS application users.

<table>
<thead>
<tr>
<th>No.</th>
<th>Review Code</th>
<th>Percentage</th>
<th>Indicative quotes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>System error and slow process response</td>
<td>42%</td>
<td>&quot;I fill in the old balance does not progress by pushing the button. I do not know where to go...&quot;&lt;br&gt;&quot;Email also loads old pages.&quot;&lt;br&gt;&quot;The contents of the donation bag are always pending. It can take almost a day. The app always fails to refresh. Updating the profile is difficult.&quot;</td>
</tr>
<tr>
<td>2.</td>
<td>Complexity in the process of using the feature</td>
<td>37%</td>
<td>&quot;It is hard to use. Honestly, it is too complicated. I want to dominate but do not know how to transfer. There is no account number.&quot;&lt;br&gt;&quot;Complicated application, we want to raise and for good why cause difficulties.&quot;</td>
</tr>
<tr>
<td>3.</td>
<td>Balance Replenishment Process Constraints</td>
<td>12%</td>
<td>&quot;1 star, zakat intention, but the transaction is canceled unilaterally, and zakat funds have no return.&quot;&lt;br&gt;&quot;Prime fill the balance. In addition, not in.&quot;&lt;br&gt;&quot;I fill in the old balance and do not progress. I do not know where to go. Email also loads old pages.&quot;</td>
</tr>
</tbody>
</table>
4. Discussion

In the Google Play Store, there is already a limited codification of relevant positive and negative reviews based on user reviews. These reviews are beneficial for researchers in determining reviews. However, it still needs to be examined again, and in-depth, about what is written in the positive and negative comment columns, not just from user review ratings. Therefore, this research is expected to help users and managers evaluate it in the future to improve it.

This study divided the data into positive reviews and negative reviews. The results of this study can provide insight into the preferences of ZIS application users. The complex application has the main ratings. Reviews are numerous, and many downloads. The info on downloaded times indicates high popularity (Frie et al., 2017). From the research analysis on the ZIS application, reviews regarding the ZIS application are critical because receiving positive reviews and showing the success of ZIS services provide users with positive reinforcement, thereby increasing trust and motivation. Users also emphasize the importance of storing data that has been filled in because users intend to use the application in the long term. In today’s modern era, all human activities are facilitated by technology, whose development is easily understood by the public (Halim & Hansun, 2016). These benefits must be used to reach the smallest part and save time running a service, such as the ZIS service (Putri & Ernawati, 2019).

In addition, the ZIS application focuses on donation-raising activities such as zakat. This application also focuses on users who want to distribute zakat and other ZIS but need a simpler and more efficient way (Putri & Ernawati, 2019). This application can be accessed anytime and anywhere, and users can be helped because it can be done online to pay donations appropriately, efficiently, and quickly (Masrurah, 2019). Not only does it make it easier for users who act as funders, but some of the applications also provide many features that help users find more detailed information before and after distributing funds (Cholifah, 2019). The existence of the ZIS application can also help fund-seeking in finding means of publication, and users can find information related to the search for funds (Sukmana et al., 2019).

This study also studied negative reviews from ZIS application users on Google Playstore. Some negative reviews contain complaints about the nonfunctioning features of the application, or users emphasize the smooth functioning of the application when used because if technical problems do not work (error), the impact will cause users to stop using it. The negative reviews show disappointment from users because they do not meet the expected expectations after using the ZIS application. After analyzing the data collected, there were fewer negative reviews than positive reviews. However, managers must seriously pay attention to the shortcomings in the application to strengthen its trust and popularity. Striving for the latest innovations and improvements is needed to reach users who act as potential funders to achieve success through application-based online donations (Hutami & Irwansyah, 2019). Therefore, it is highly recommended to involve users in application development.

5. Final Considerations

Several online zakat managers can utilize this change in human behavior to be present amid rapid technological developments using applications. The main goal of this study is to determine the positive or negative impact of the presence of ZIS applications, especially zakat, through user review columns. This review can expand the literature for users, especially those who want to zakat payers. The main conclusion of this study is based on the study that the majority of users expressed

| 4. Frequent Application Update Requests | 4% | "After the update, why did the application become difficult and take a long time to load? Before this, there was no problem. However, this is a problem." "Often reupdate and cannot be used if you do not update even though the cellphone RAM is small." "Surprisingly, every time there is a new update, there must be a new bug, too." |
| 5. Correspondence with Application Operators | 4% | "Why is it difficult to make the Customer Service hub... However, we often need help when our top-up balance is not notified in Confused." "I have filled the donation bag, but why has it not worked? Yes, the admin contacted also did not respond." |
| 6. Data security and unwanted notifications | 2% | "The application is updated. The data is gone. Back to the detailed account, ask for mercy even though when Register using a Google account." "Always make spam email, make me lazy, so I deleted the app." "If you want to develop an active system in developer mode, if you do not try it locally, do not go live in live mode to disturb the number many times." |

Source: Processed by the author.
satisfaction because this application aims to enable and facilitate the public in doing ZIS, especially zakat. Second, the study also found a downside, as the app often faces issues such as system errors and slow system response.

This section serves as the culmination of the research findings and provides a concise summary of the key outcomes and implications of the study. In this section, the researchers present their final thoughts and insights based on the analysis and interpretation of the data. It is an opportunity to address the research objectives and hypotheses and determine whether they were supported or contradicted by the findings. The conclusions should be supported by evidence from the results and discussion sections, highlighting the significance and novelty of the research outcomes. This section may also discuss the study’s limitations and suggest potential areas for future research. This section aims to tie together all the research threads and provide a clear and coherent summary of the main findings, ultimately contributing to the broader understanding of the research field and potentially influencing future scientific endeavors.

Ethical considerations
Not applicable.

Conflict of Interest
The authors declare no conflicts of interest.

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References
