DETERMINANTS FACTOR OF DIGITAL ZAKAT PAYMENT BY INDONESIAN MUZAKKI

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Abstract

Collecting zakat using a digital platform is an innovation carried out by amil zakat institutions which are expected to be able to increase zakat collection. Even so, from year to year there is still a gap between the potential of zakat and the realization of zakat. So this study aims to determine the effect of performance expectancy, effort expectancy, social influence, education and trust on muzakki's intention in paying zakat using a digital platform. The population in this study is the Indonesian Muslim community. The sample of this study is 107 people samples are sampling selection using purposive sampling method with the criteria the Indonesian Muslim community who had experienced paid zakat using a digital platform. The results of this study indicate that: (1) Performance expectancy positively affect the muzakki intention in paying zakat using a digital platform; (2) Effort expectancy does not affect the muzakki intention in paying zakat using a digital platform; (3) Social influence does not affect the muzakki intention in paying zakat using a digital platform; (4) Trust positively affect the muzakki intention in paying zakat using a digital platform; (5) Education does not affect the muzakki intention in paying zakat using a digital platform.

Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Education, Trust, Intention , Zakat

INTRODUCTION

Islam is the religion of rahmatan lil'alamin which has the pillars of Islam and the pillars of faith. Zakat is included in the third pillar of Islam after the command to pray, it is stated in the Quran Surah Al-Baqarah verse. So, zakat is a concern for every muslim. Zakat in Indonesia is managed by The National Board of Zakat (BAZNAS) and The Private Amil Zakat Institution (LAZ) that serves to collect and distribute zakat in accordance with its provisions. The collection of zakat nationally in 2019 only reached Rp 5.6 trillion, it is still far from the potential expected that Rp 327.6 trillion.

Poverty is one of the problems that persist in Indonesia and even in various countries in the world. Hence poverty alleviation is the main goal in the Sustainable Development Goals. Data from the Central Statistics Agency, between March and September 2020, the percentage of the poor increased from 9.78% to 10.19 % and increased by 0.97% from September 2019.

The increase was caused by the Covid-19 pandemic which attacked Indonesia resulting in a weakening of the economy. Zakat is an important instrument for the welfare of society, because zakat can reduce the gap between the rich and the poor. The rich divide their property for the poor so the poor can fulfill their needs. During the pandemic, zakat plays a role in the economic, educational, social, and humanitarian sectors, and health

sectors. The existence of Covid-19 is not a barrier for BAZNAS, and the Muslim community. Society is eager to share, this is evidenced from the collecting zakat, donation and sadaqah

(ZIS) at BAZNAS increased to Rp 83.56 billion, compared with the period January-June 2019 which was only Rp 156.83 billion (kompas.com). BAZNAS have innovations, one of which is the payment of zakat through digital which has been done since 2016 ago. The 2019 national zakat statistics report that the contribution of ZIS payments through e-payments is still low, at 13.6 percent. This fact is not in line with internet users in Indonesia, which in early 2021 reached 73.7 percent of the total population (kompas.com). The high potential of the zakat and gap phenomenon above is very suitable for zakat institutions to be more maximally involved in the digital world. There are three choices of platforms that muzakki can choose, namely internal platforms, commercial platforms, or social media platforms. The digitalization of the zakat system can also increase transparency, effectiveness, and efficiency in zakat management.

The transition into digital payment becomes a challenge for zakat organizations. One of the challenges is trust, both in the system and the zakat institution itself. Trust is important in social funds (Shukor et al., 2019). The trust will not only influence recurring donations and increase the number of donations (Burnett, 1992; A. Sargeant & Lee, 2004 in Syafira et al., 2020) but also believes that funds will be used appropriately by recipient organizations (Ritchie et al., 1999) in support of the organization"s legal obligation and morals (Sargeant & Lee, 2002).

Humans need to have an education because education will make humans not eroded by an increasingly advanced era. Education helps humans to think, analyze and decide (Alpian, et al., 2019). The decision to pay zakat, education will have an effect because the higher the level of education achieved by the muzakki, the more extensive knowledge he has. In this case, knowledge about zakat and technological development, so that the level of education will affect individual behavior.

The information system that the zakat institution has created must be evaluated to run effectively, efficiently, and be accepted by users. One model that can be used is the Unified Theory of Acceptance and Use of Technology

(UTAUT). UTAUT is a technology acceptance model from eight models that have been successfully developed previously by Venkatesh et al. in 2003. The model examines factors that influence behavioral intention and use behavior, namely performance expectancy, effort expectancy, social influence, and facilitating conditions moderated by gender, age, experience, and voluntariness of use.

This study uses UTAUT Modification which only uses three variables from UTAUT, namely performance expectancy, effort expectancy, social influence, adding trust, and education variables, and changing the dependent variable to the muzakki intention. The facilitating condition variable is not used because this research has targets respondents who are not tied to a particular organization (only internal platform users) but are respondents who use three types of digital platforms. Then for the moderating variables gender, age and experience are only used as characteristics of respondents. The success of an information system is supported by many factors, one of which is intention in using the system (Rahmadi, 2017). Intention by Zusnani (2013: 79) is a strong interest accompanied by feelings of pleasure on a matter to encourage it does act on the based on its own desires. People's

intention in using digital platforms to pay zakat is influenced by the condition of the technology itself and other factors. In this study, other factors are trust and education.

Zakat collected from digital payments can be evidence that zakat institution successfully attracts the intention of the Muslim community by becoming a trusted, transparent and accountable zakat institution. The digital platform helps zakat institutions in obtaining records of zakat collection in real-time. Based on this, the author is interested in researching with the title **"Determinants Factor of Digital Zakat Payment by Indonesian Muzakki ".**

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

God"s commandement about zakat exist in Surah Al-Baqarah verse 43 which mean, "And establish prayer and give zakat and bow with those who bow (in worship and obedience)". This command of zakat is repeated in the Qur'an in various verses until repeated up to 30 times. Zakat serves to cleanse and purify human property as stated in Surah Al-Tawbah verse 103.

Hadith which shows the obligatory zakat, is through the hadith of Ibn „Umar radhiyallahu 'anhuma, he said Rasulullah sallallaahu 'alayhi wa sallam which mean, "Islam is built on five things: testifying that there is no god but Allah, and Muhammad is His messenger. establish prayer; give zakat; hajj; and fasting in Ramadhan".

Khilafah Theory

Islamic law requires a khilafah that is responsible for realizing the benefit of the world and the hereafter. Khilafah is essentially a comprehensive leadership related to religious affairs and world affairs as the successor to the function of the Prophet Muhammad (Khaldun in Hakim, 1981:13).

Wealth is a mandate given by Allah SWT to humans to be used according to the Shari'a. The command of zakat was emphasized by the Prophet Muhammad SAW for the rich in order to reduce the burden of life for the poor. In the era after the Prophet died, namely the era of the khilafah, zakat was collected by state employees and distributed to certain groups according to the established Shari'a (Heyneman in Hakim, 2004:156)

Zakat

According to Law No. 23 of 2011 on Zakat Management, zakat is a possession that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law.

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is a technology acceptance model initiated by Viswanath Venkatesh (Venkatesh et al., 2003). Venkatesh et al (2003) stated that the advantage of UTAUT is being able to explain how individual differences can affect the use of technology, namely being able to explain the relationship between perceived benefits, ease of use and intention to use a technology.

Performance Expectancy

Venkatesh et al. (2003) explains that performance expectancy is the level of expectations of the individual has that the use of the system is able to help in improving his job performance.

Effort Expectancy

Effort expectancy according to Venkatesh et al. (2003) is the level of ease felt by individuals related to the use of the system.

Social Influence

Social influence is the degree of an individual feels that it is important for him or herself to be convinced to use a system or technology (Venkatesh et al., 2003).

Trust

Trust is the willingness of one party to be vulnerable to the actions of another based on the expectation that the other party will perform certain actions that are important to the trusted party, regardless of the ability to monitor or control the other party (Mayer et al., 1995).

Education

The law of the Republic of Indonesia No. 20 of 2003 on The National Education System states that education is a conscious and planned effort to develop the potential of learners so as to have religious spiritual power, selfcontrol, personality, intelligence, good moral and skills that are useful for themselves, society, nation and country.

Muzakki Intention

Intention is a condition in which a person has an interest in something accompanied by a desire to find out and learn more (Darmadi, 2017). Muzakki in paying zakat using a digital platform can be influenced by internal factors in the form of trust and external factors in the form of education, performance expectancy, effort expectancy and social influence. Muzakki who have a sense of trust in zakat institutions and digital platforms and with all the advantages that digital platforms have, will encourage muzakki's intention in paying zakat using digital platforms.

Digital Platforms

The digital platform is a technical element in the form of software and hardware as well as related organizational processes and standards. (De Reuver et al., 2018). Nuryahya et al., 2019 stated that there are three types of digital platforms, namely:

a. Internal platform is platform developed by the organization zakat (OPZ) itself in the form of a website or application.
b. Platform provided external partners to collect ZIS OPZ like e-commerce, online crowdfunding, digital payment machine and also QR code.
c. Social media platform. Social media is a fundraising platform ZIS through social media.

Hypothesis Development

1. **The effect of performance expectancy on muzakki intention in paying zakat using a digital platform**

   Performance expectancy is the level of expectation that individuals have that the use of the system can improve their performance (Venkatesh et al., 2003). Digital platforms offer time effectiveness in making payments, so muzakki doesn"t require a lot of time to fulfill their obligations. Based on the Unified Theory of Acceptance and Use of Technology (UTAUT), performance expectancy is one of the variables that has a significant role in direct user acceptance and usage behavior. Previous studies that prove this statement are Farabi (2016), Mahri, et al., (2019), and Yahaya & Ahmad (2019). From the description above, the following hypothesis is proposed:

   H1: Performance expectancy positively affect the muzakki intention in paying zakat using digital platforms

2. **The effect of effort expectancy on muzakki intention in paying zakat using a digital platform**

   Effort expextancy according to Venkatesh et al., (2003) is the level of ease felt by individuals related to the use of the system. Jambulingan (2013) said that effort expectancy explains the extent to which the system or technology is easy to use. Effort expectancy in UTAUT is also included in the variables that directly affect user

acceptance and usage behavior. The easier and more understandable a technology system is, the higher the individual's intention in using the system.

Research Mahri, et al., (2019) concluded that effort expectancy had a significant positive effect on acceptance of muzakki and the use of online zakat payment platforms, as well as research by Dharmawan (2019) that effort expectancy has a significant positive effect on measuring acceptance levels. users of the e-Filling system. There are still differences in results that show that effort expectancy does not have a significant effect on user behavior, namely in the research of Farabi (2016), Andrianto (2020), and Yahaya & Ahmad (2019). So this study re-examines the effort expectancy variable and the proposed hypothesis is:

H2 : Effort expectancy positively affect the muzakki intention in paying zakat using digital platforms

3. The effect of social influence on muzakki intention in paying zakat using digital platforms

Vankatesh et al., (2003) explained that social influence is the degree to which individuals receive influence from others to use a particular system or technology. Someone dares to use the system because other people have had experience first. Social influence in UTAUT is also a variable that directly affects user acceptance and usage behavior. Research conducted by Farabi (2016), Mahri, et al., (2019), and Yahaya & Ahmad (2019) showed that social influence had a significant positive effect on behavioral intention and behavioral usage. So the proposed hypothesis is:

H3 : Social influence positively affect the muzakki intention in paying zakat using digital platforms

4. The effect of trust on muzakki intention in paying zakat using digital platforms

Trust is an individual's belief in the organization that arises after considering various risks. Reichheld in Gefen et al. (2003) mentions that trust is the basis of a transaction, especially a transaction that contains an element of risk. Through the trust variable, UTAUT is expected to be able to represent the system user's trust in the system or technology itself. This trust exists when the digital platform provides a report on the zakat that has been paid, so that muzakki can safely hand over their assets and increase intention in reusing the digital platform.

Aristiana (2019) concludes that by believing in technology, muzakki are interested in using it as a medium for paying zakat. Research by Fadillah, et al., (2020) also says that trust has a significant positive effect on intenion in paying zakat, infaq and alms online. So the hypothesis formed is:

H4 : Trust positively affect the muzakki intention in paying zakat using digital platforms

5. The effect of education on muzakki intention in paying zakat using digital platforms

The higher a person's education level, the more complex the discussion skills and mindset he has so that it will affect interactions, behavior and so on (Tho'in & Marimin, 2019). Education helps muzakki in choosing zakat payment decisions whether to pay conventionally or digitally. The education that muzakki has will help him to understand the features in the system or technology. The more muzakki find it easy, the intention in using the system will increase.

In line with Aristiana's research (2019) that education has a significant positive effect on a person's intention in using a digital platform as a ZIS payment. The

research of Tho'in and Marimin (2019) also supports this conclusion. Based on the description above, the following hypothesis is proposed:

H5 : Education positively affect the muzakki intention in paying zakat using digital platforms

RESEARCH METHODOLOGY

This research used quantitative approach. The population of this research is the Indonesian muslim community. Sample selection was done by using nonprobability sampling technique and convenience sampling method. The minimum number of samples calculated by the Slovin formula and got 100 samples. The data source used is primary data and collected using a questionnaire.

Conceptual Definition and Operational Variable Independent Variable (X)

1. Performance Expectancy

Venkatesh, (2003) states that performance expectancy is the degree of expectations held by an individual that use the system is able to improve its performance. In this study, Performance expectancy is the degree of expectation that is owned by every muzakki that paying zakat using a digital platform can improve the performance of the muzakki itself. The indicators used are as follows:

1) Perceived usefulness, is the degree of benefits from using digital platforms in fulfilling muzakki obligations.
2) Relative advantage, is the degree of use of digital platforms is considered better than using conventional methods (by paying directly to zakat institutions).

2. Effort Expectancy

The degree of ease felt by the user associated with the use of system (Venkatesh, 2003). In this study, effort expectancy is the degree of ease felt by muzakki when paying zakat using a digital platform. There are two indicators used, namely:

1) Complexity, is the degree of difficulty of digital platforms to be understood and studied by muzakki in paying zakat.
2) Perceived ease of use, is the degree to which a muzakki believe that using digital platforms in paying zakat will be free from effort.

3. Social Influence

The degree which an individual assumes that others need to convince him to use a system or a technology (Venkatesh, 2003). Social influence can also be interpreted as the degree which muzakki feels that he needs to have the support of people nearby or influental people to pay zakat using the digital platform. The indicators used in this variable are:

1) Subjective norm, is the influence of important people related to muzakki regarding the use of digital platforms to pay zakat.
2) Image. The degree to which use of digital platform is perceived to enhance muzakki"s image or status in one"s social system.

4. Trust

Trust in this study is a sense of trust in digital platform that the *amil* zakat institutions that have cooperated will provide zakat payment reports and zakat distribution reports to muzakki. Indicators trust in this study are (Wibowo in Satrio & Siswantoro, 2016):

1) Openess

2) Competent

3) Honesty

4) Integrity

5) Accountability

6) Sharing

7) Award

5. Education

In the Dictionary of Education it is stated that education is (1) the whole process when a person develops abilities, attitudes and other forms of behavior that have positive values in the society in which they live; (2) a social process when people are exposed to influence of a selected and controlled environment so that they can acquire or experience the optimal development of social and individual abilities. The educational indicators used in this study are:

1) Elementary School (ES) or equivalent

2) Junior High School (JHS) or equivalent

3) Senior High School (SHS) or equivalent

4) S1

5) S2

6) S3

7) Islamic boarding school

Dependent Variable (Y)

Intention is a condition in which a person has an attention in something accompanied by a desire to find out and learn more about it (Darmadi, 2017). Intenion influences a person to behave and make decisions, in this case intention in paying zakat using a digital platform.

Crow and Crow in Shaleh and Wahab (2004: 264) state that there are three factors that influence intention, namely:

a. Internal factors, is encouragement from within and curiosity. Muzakki who understand their obligations as a Muslim will always pay zakat every year on their assets.

b. Social motive factors, is factors that arouse intention in doing an activity. Encouragement from family, friends or surrounding environment who are accustomed to paying zakat and empathy to help others.

c. Emotional factors, is intention has a close relationship with emotions. Every sacrifice of wealth in the way of Allah SWT will surely be doubled or get a better reward, the muzakki who pays zakat will expect a reward only from Allah and can bring its own satisfaction.

Analysis Data Technique

This research use some data analysis technique, there are data quality test, descriptive statistics analysis, classic assumption test, multiple linear regression analysis, coefficient of determination (R^2), F test and T test with using application SPSS version 25.

RESULTS AND DISCUSSION

This research was conducted by distributing online questionnaires via *google form* within the period 12-25 September 2021. Only muslim who had experience paid zakat using a digital platform than can be the respondent and obtained 107 respondents. The questionnaires that have been collected have information on the characteristics of

respondents who are grouped into several aspects, namely gender, age, education level, province of domicile, job, have experience paid zakat using a digital platform or not, the name of the digital platform and the frequency of use of the digital platform.

Data Quality Test

1. Validity Test

The validity test in this study used Pearson's product moment correlation analysis with a significance level of α = 0.05, n = 30, so the r_{table} value was 0.361. The following is a summary of the results of the validity tests that have been carried out:

Table 1. Validity Test for Performance Expectancy Variable

Items	rcount	rtable	Description
1	0.758	0.361	Valid
2	0.827	0.361	Valid
3	0.863	0.361	Valid
4	0.755	0.361	Valid

Source: Data Processed (2021)

Table 2. Validity Test for Effort Expectancy Variable

Items	rcount	rtable	Description
1	0.785	0.361	Valid
2	0.479	0.361	Valid
3	0.797	0.361	Valid
4	0.755	0.361	Valid

Source: Data Processed (2021)

Table 3. Validity Test for Social Influence Variable

Items	rcount	rtable	Description
1	0.743	0.361	Valid
2	0.750	0.361	Valid
3	0.854	0.361	Valid
4	0.752	0.361	Valid
5	0.627	0.361	Valid

Source: Data Processed (2021)

Table 4. Validity Test for Trust Variable

Items	rcount	rtable	Description
1	0.798	0.361	Valid
2	0.676	0.361	Valid
3	0.795	0.361	Valid
4	0.723	0.361	Valid
5	0.769	0.361	Valid
6	0.790	0.361	Valid
7	0.791	0.361	Valid

Source: Data Processed (2021)

Table 5. Validity Test for Education Variable

Items	rcount	rtable	Description
1	0.785	0.361	Valid

Source: Data Processed (2021)

Table 6. Validity Test for Muzakki Intention

Items	rcount	rtable	Description

1	0.584	0.361	Valid
2	0.613	0.361	Valid
3	0.760	0.361	Valid
4	0.619	0.361	Valid
5	0.592	0.361	Valid
6	0.689	0.361	Valid
7	0.692	0.361	Valid

Source: Data Processed (2021)

Table 1 until 6 shows the results of the item validity test for each variable. All r counts or Corrected Items, Total Correlation Pearson's product moment analysis have results that are greater than r $_{table}$ (0.361) at a significance level of 0.05 so it can be concluded that all items in the statement of each variable are declared valid.

2. Reliability Test

This study uses Cronbach Alpha analysis with the condition that the measurement instrument is 0.60 to be said it is reliable.

Table 7. Reliability Test

Variable	Cronbach Alpha Coeffisien	Cronbach Alpha	Description
Performance Expectancy (X$_1$)	0.784	0.600	Reliable
Effort Expectancy (X$_2$)	0.663	0.600	Reliable
Social Influence (X$_3$)	0.798	0.600	Reliable
Trust (X$_4$)	0.879	0.600	Reliable
Education (X$_5$)	1.000	0.600	Reliable
Muzakki Intention (Y)	0.695	0.600	Reliable

Source: Data Processed (2021)

Table 7 shows that the results of Cronbach's Alpha coefficient for the variables of performance expectancy, effort expectancy, social influence, trust, education and muzakki intention are greater than the Cronbach Alpha value of 0.60, so it can be concluded that all statements in the questionnaire are reliable.

Descriptive Statistic Analysis Result

Descriptive statistical analysis serves to provide an overview of the research data that has been obtained. Research data regarding the variables of performance expectancy, effort expectancy, social influence, trust, education, and muzakki intention are presented briefly using a descriptive table showing the minimum, maximum, mean and standard deviation.

Table 8. Desscriptive Statistic Result

	N	Minimum	Maximum	Mean	Std. Deviation
Performance					

Expectancy (X1)	107	2.750	5.000	4.336	0.511
Effort Expectancy (X2)	107	3.000	5.000	4.357	0.501
Social Inluence (X3)	107	2.400	5.000	3.768	0.671
Trust (X4)	107	2.571	5.000	4.229	0.566
Education (X5)	107	2.000	5.000	3.570	0.963
Muzakki Intention (Y)	107	3.571	5.000	4.550	0.452

Source: Data Processed (2021)

Classic Assumption Test

1. Normality Test

The normality test result in this study show that probability value of *Kolmogorov-Smirnov* is 0.071 > 0.05 so the regression model in this study has a normal distribution.

2. Multicollinearity Test

The regression model in this study is free from multicollinearity symptoms because all independent variables have a tolerance value greater than 0.1 and a VIF value less than 10.

3. Heteroscedasticity Test

The heteroscedasticity test result in this study show that the Glejser test value for each variable more than 0.05 so it can be concluded that the regression model not have heteroscedasticity symptoms.

Multiple Linear Regression Analysis

$$Y = 13.803 + 0.422\,X1 + 0.057\,X2 + 0.128\,X3 + 0.264\,X4 - 0.138\,X5 + e$$

Coefficient of Determination Test (R^2)

Based on test result, the Adjusted R Square value is 0.406 or 40.6%. It means that the independent variables studied, namely performance expectancy, effort expectancy, social influence, trust and education are only able to influence the muzakki intention variable by 40.6%. The remaining 59.4% is influenced by other variables outside the study.

F Test

Based on test result Fcount is 15.483 > Ftable 2.30 with probability Fcount is 0.001 < 0.05. It mean that the regression model has met the fit requirements. In other words, the variables of performance expectancy, effort expectancy, social influence, trust and education have a simultaneous influence on muzakki intention in paying zakat using digital platforms.

Hypothesis Testing (t)

1. Testing the first hypothesis

The results of hypothesis testing for the performance expectancy variable show that the t_{count} (2.141) > t_{table} value (1.660) and a significance value of 0.035 < 0.05 with a regression coefficient of 0.422. So the proposed hypothesis (Ha1) which states the performance expectancy has a positive effect on the muzakki intention in paying zakat using digital platforms is **accepted**.

2. Testing the second hypothesis

The results of hypothesis testing for the effort expectancy variable show that the value of t count (0.307) < value of t table (1.660) and a significance value of 0.759 > 0.05 with a regression coefficient of 0.057. So that the proposed hypothesis (Ha2) which states

effort expectancy positive effect on the muzakki intention in paying zakat using digital platforms was rejected.

3. Testing the third hypothesis

The results of hypothesis testing for social influence variables show that the value of tcount (1.350) < value of ttable (1.660) and a significance value of 0.180 > 0.05 with a regression coefficient of 0.128. So the hypothesis proposed (Ha3) which states social influence positively effect the muzakki intention in paying zakat using digital platforms was rejected.

4. Testing the fourth hypothesis

The results of hypothesis testing for the trust variable show that the value of tcount (3.302) > ttable value (1.660) and a significance value of 0.001 < 0.05 with a regression coefficient of 0.264. So the proposed hypothesis (Ha4) which states that the trust positive effect of the muzakki intention in paying zakat using digital platforms is accepted.

5. Testing the fifth hypothesis

The results of hypothesis testing for the education variable show that the tcount value (-0.535) < ttable value (1.660) and a significance value of 0.594 > 0.05 with a regression coefficient of -0.138. So the hypothesis proposed (Ha4) is that the education positive effect on the muzakki intention in paying zakat using digital platforms is rejected.

Discussion

1. The effect of performance expectancy on muzakki intention in paying zakat using a digital platform

The results showed that the performance expectancy variable has a positive and significant effect on the intention of muzakki to pay zakat using a digital platform. This is in line with research by Farabi (2016), Mahri et al., (2019) and Yahaya & Ahmad (2019).

Based on the Unified Theory of Acceptance and Use of Technology (UTAUT), performance expectancy is one variable that has a

significant role in direct user acceptance and usage behavior. Someone who realizes that digital platforms are able to improve their performance will increase their intention in using the platform, in this case to pay zakat. This statement is supported by the answer to the questionnaire point 1 which reads that the digital platform helps muzakki in fulfilling their obligations as a Muslim faster and gets an average score of 4.65.

2. The effect of effort expectancy on muzakki intention in paying zakat using a digital platform

The results of the study indicate that the effort expectancy variable is not a factor that affects the muzakki intention to pay zakat using a digital platform. Based on the Unified Theory of Acceptance and Use of Technology (UTAUT), effort expectancy is also included in the variables that directly affect user acceptance and usage behavior. The more accessible and more understandable a technology system is, the higher the individual's intention in using the system (Venkatesh et al., 2003). In this study, although the digital platform does not have a high complexity and minimizes the costs and energy incurred, it turns out that it is not enough to foster muzakki intention. This can be caused by muzakki who prefer to distribute zakat directly to mustahik for various reasons such as the presence of relief and pleasure to interact directly with mustahik, can choose the target recipient of zakat, prioritize family or people around the house who included in the eight asnaf (Aini, 2020).

The results of this study support the results of previous research conducted by Farabi (2016) which states that effort expectancy has no effect on use behavior. The

results of research conducted by Andrianto (2020) also state that effort expectancy has no effect on behavior intention.

3. **The effect of social influence on muzakki intention in paying zakat using a digital platform**

The third hypothesis is proposed stating that social influence has a positive effect on muzakki's intention in paying zakat using a digital platform and based on the results of the research the hypothesis is rejected. This means that social influence variables have no effect on muzakki intention in paying zakat using digital platforms. This is in line with the research of Andrianto (2020) and Dharmawan (2019) which states that social influence has no effect on use behavior.

Judging from the Unified Theory of Acceptance and Use of Technology (UTAUT), a person's intention in using the system is influenced by the social environment. When someone gets a recommendation or encouragement from others to use a system, then he will have a high intention. In this study, respondents' answers to items 1 to 3 questions on the social influence variable had an average answer score of 3 (neutral) indicating that social influence does not always affect muzakki intention in using digital platforms as a medium for paying zakat. Moreover, respondents of this study are individuals who are not tied by agencies or companies so there is no obligation to use a particular platform, respondents are free to choose the platform according to their preferences.

4. **The effect of trust on muzakki intention in paying zakat using a digital platform**

The fourth hypothesis proposed states that trust has a positive effect on muzakki intention in paying zakat using a digital platform and based on the research results, the hypothesis is accepted. This reflects that muzakki already have confidence in BAZNAS, so they support the efforts made by BASZNAS to increase zakat acquisition, one of which is payment innovation through digital platforms. This trust can be seen from the average answer with the highest score of 4.36 which reads "I believe that the digital platform and zakat institutions have worked well together".

The results of this study are supported by research conducted by Aristiana (2019) which states that believing in technology will make muzakki interested in using it as a medium for paying zakat. The results of research conducted by Fadillah et al., (2020) also concluded the same thing, namely trust has a significant positive effect on intention in paying zakat, infaq and alms online.

5. **The effect of education on muzakki intention in paying zakat using a digital platform**

The results of the study indicate that the education variable is not a factor influencing the intention of muzakki to pay zakat using a digital platform. Whatever educational background the muzakki has, it does not affect his decision in choosing the zakat payment medium. The results of this study contradict the results of research conducted by Ariana (2019), Tho'in and Marimin (2019).

CONCLUSION

Based on the research result and discussion above, the conclusions are as follow: 1) Performance expectancy positively affect the muzakki intention in paying zakat using a digital platform; 2) Effort expectancy does not affect the muzakki intention in paying zakat using a digital platform; 3) Social influence does not affect the muzakki intention in paying zakat using a digital platform; 4) Trust positively affect the muzakki intention in paying zakat

using a digital platform; 5) Education does not affect the muzakki intention in paying zakat using a digital platform. There are some limitation from this researh, they are: 1) The ability of the independent variables in this study is still limited in detecting the influence of muzakki intention in paying zakat using a digital platform. For further research, it is expected to add or use other variables such as zakat literacy, digital platform age and so on. Research with the same topic can use different models such as adding moderating variables; 2) The sample used in this study is relatively small when compared to the population. For further research can increase the number of samples, by using a 5% sampling error or using other formula; 3) This research only focuses on zakat, so that further research can conduct research in different fields (Infaq or waqf).

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