Community Acceptance of Digital ZIS Payment Technology: Evidence from BAZNAS Tangerang Selatan City

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ABSTRACT

The acceptance of digital zakat technology is important to be researched, especially on the factors that affect the intention of users of online zakat applications which ultimately leads to the decision to use the application. This study examines factors influencing the intention and decision of muzakki to adopt digital zakat platforms at BAZNAS South Tangerang City. By using the Unified Theory Acceptance and Use of Technology (UTAUT) model with four variables, including performance expectation, effort expectation, social influence and facilitating conditions as well as expanding the model by adding variables such as hedonic motivation, price value, habit, perceived risk, and zakat knowledge. Using a sample of 198 respondents from BAZNAS South Tangerang City, the data that has been collected is analyzed using the Structural Equation Modelling (SEM) method. The results of the analysis found that the variables of the UTAUT model were not a significant factor that affected the intention of the muzakki to decide to use the online zakat application. Meanwhile, the variables of the expansion of the model are a significant factor that affects the intention and decision of muzakki to use online zakat.

Keywords: UTAUT, SEM, BAZNAS, sharia fintech

ABSTRAK

Penerimaan teknologi zakat digital menjadi isu penting untuk diteliti, khususnya terkait faktor-faktor yang memengaruhi niat (intention) dan keputusan muzakki dalam menggunakan aplikasi zakat online. Dengan objek penelitian pada muzakki BAZNAS Kota Tangerang Selatan, penelitian ini bertujuan memperoleh bukti empiris mengenai faktor-faktor yang berpengaruh signifikan terhadap adopsi zakat digital. Model penelitian menggunakan kerangka Unified Theory of Acceptance and Use of Technology (UTAUT) dengan empat variabel utama (performance expectancy, effort expectancy, social influence, dan facilitating conditions) yang kemudian diperluas dengan variabel tambahan berupa hedonic motivation, price value, habit, perceived risk, dan zakat knowledge. Penelitian ini melibatkan 198 responden dengan metode analisis Structural Equation Modelling (SEM). Hasil penelitian menunjukkan bahwa variabel UTAUT tidak berpengaruh signifikan terhadap niat penggunaan aplikasi zakat online. Sebaliknya, variabel tambahan seperti hedonic motivation, habit, perceived risk, dan zakat knowledge terbukti signifikan dalam memengaruhi niat dan keputusan muzakki untuk membayar zakat secara digital. Temuan ini

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menegaskan perlunya pengembangan model penerimaan teknologi yang kontekstual dalam keuangan sosial Islam, dengan menekankan aspek afektif, kebiasaan, dan pengetahuan keagamaan sebagai faktor penentu adopsi zakat digital.

Kata Kunci: *UTAUT, SEM, zakat digital, BAZNAS, fintech syariah*

INTRODUCTION

Advances in digital technology around the world are currently influencing changes in the behavior patterns of global society. Today's people's lifestyle cannot be separated from all-electronic devices. So the role of technology is very important in most community activities. The role of technology brings humans to the civilization of the digital era. Based on a survey conducted by the Indonesian Internet Service Providers Association (APJII), the penetration of internet users in Indonesia in 2023 will reach 215.63 million people. This number increased by 2.67 percent compared to the previous period. Meanwhile, the total population of Indonesia is 275.77 million people. This illustrates that almost a large part of people in Indonesia have used the internet in their daily activities. The financial sector in Indonesia is one of the sectors affected by the advancement of information technology. Financial Technology (Fintech) is an innovation of information and communication technology in the financial sector. In fact, many Fintech platforms are developing in Indonesia that become financial intermediaries in economic, business and social activities.

One of the social activities that is currently affected by technological developments is the collection of zakat, infak and alms at the Zakat Collecting Organization (OPZ). These activities can be carried out through the provision of online zakat payment platforms by banking institutions, Financial Technology (FinTech) companies, and also e-commerce which is growing quite rapidly in Indonesia.(Tim Riset Forum Zakat, 2020)

For example, one of the institutions such as BAZNAS has launched the BAZNAS Platform and the Muzaki Corner Joint application. Then there is also cooperation in collecting zakat, infak and alms (ZIS) between OPZ and several e-commerce commercial platforms such as Lazada, Shopee, Blibli, Elevenia and JD.ID. Zakat collection services can also be carried out through Fintech platforms such as OVO, Gopay, Linkaja and others. In addition to technological developments, the COVID-19 pandemic has succeeded in changing the way people donate simultaneously, both the payment of zakat infak and alms and other general donations. Data from the survey conducted by Gopay shows that the way of donating before and since the COVID-19 pandemic has changed significantly. ZIS payments through digital channels have increased by 9% and non-digital donation methods have decreased by 10 percent. The average increase in digital donations increased by 72 percent.

However, when viewed from the percentage of ZIS funds collected as a whole in Indonesia, payments through digital channels only reached 6.74% of the total ZIS funds collected. One of the rational reasons that causes the low collection of ZIS funds is the suboptimal application of digitalization technology in ZIS institutions. In addition, the adoption of digital payments requires situational factors such as the absence of other payment alternatives or the urgency of digital payments themselves.(Patil, 2002) Then the capacity of muzakki in using digital media is still low and people are not used to distributing funds digitally, causing the use of the platform in the aspect of collecting ZIS.(Tim Riset Forum Zakat, 2020)

There are several reasons why people accept or reject the existence of information technology. First, people tend to use or not use apps to the extent that they believe they help them do their jobs better or are called perceived benefits. Second, if potential users believe that a particular app is useful, at the same time they may also otherwise perceive that the app is too difficult to use and that the performance benefits of using it are not worth the effort to use it. This is in theory considered as the perception of ease of use that affects the use of applications.(Davis, 1989)

The adoption of technology that is currently underway is an important concern in some current studies. The development of theories related to the acceptance and use of technology in society can be described in the context of extrinsic motivation in the form of performance expectancy, effort expectancy, social influence, and facilitating conditions. These four things are constructs in the Unified Theory Acceptance and Use of Technology (UTAUT) Model. This construct is a determinant of behavioral intentions in accepting the application of technology with the role of moderation in the form of gender, age, experience and voluntariness to use technology.(Venkatesh, 2016)

Based on the above background, the study of the determinants of acceptance of the use of technology is an interesting thing to discuss, especially related to the digital payment of zakat infak and alms (ZIS) at BAZNAS Tangerang Selatan City.

LITERATURE REVIEW

The Impact of Performance Expectancy Affects Behavioral Intention to Use Online Zakat Applications

Performance expectancy (PE) constructs in each individual model such as perceived usefulness, extrinsic motivation, job-fit, relative advantage, and outcome expectations were the strongest predictors of intention and remained significant at all measurement points in both voluntary and mandatory settings, consistent with previous model testing.(Agarwal & Prasad, 1998; Compeau & Higgins, 1995; Gan, 2009; Taylor & Todd, 1995). PE reflects the performance of online zakat application services based on the level of trust muzakki in zakat payment services. The use of these services offers the latest performance benefits as an alternative to zakat payments that are practical (can be used anywhere, and anytime), efficient (speed in the transaction process) and convenient (easy to make payments). A person will have confidence in the system when it supports the performance of his daily activities. In other words, technology that realistically simplifies users' daily tasks should lead to positive behavioral intention (BI). Formally, this study proposes the following hypothesis: H1. PE has a positive effect on the intention to use an online zakat application that encourages someone to use the application to pay zakat.

The Impact of Effort Expectancy on Behavioral Intention to Use the Online Zakat Application

EE is defined as the level of ease associated with using online applications. This is related to the level of ease in using the online zakat application in paying zakat. Therefore, in this study, EE is described as a necessary effort to learn and understand the use of online zakat applications in paying zakat. Previous empirical studies have found that EE has a positive effect on the intention and effort to use online zakat applications as a medium for zakat payment. H2: EE has a positive influence on the intention to use the online zakat application and encourages someone to pay zakat through the application

The Impact of Social Influence on Behavioral Intention to Use Online Zakat Applications

A comparison of the current model finds that the construction of social influence (SI) is neither significant in the context of voluntariness. However, each becomes important when its use is instructed. The results of the comparison suggest that these impacts can be attributed to compliance in a mandatory context that causes SI to have a direct impact on intent. In contrast, SI in a voluntary context works by influencing perceptions of technology—the mechanisms that play a role in this are internalization and identification.(Venkatesh & Morris, 2000) In a situation where it is necessary, the SI seems to become important only in the early stages of an individual's experience with technology, whose role erodes over time and eventually becomes insignificant with continued use.(Venkatesh et al., 2003). The role of SI in technology acceptance decisions is complex and influenced by a wide variety of influences. SI impacts individual behavior through three mechanisms: compliance, internalization, and identification.(Warshaw, 1980) Although the last two relate to changes in the individual's belief structure and/or cause a person to respond to a potential increase in social status, the mechanism of

obedience causes a person to change his or her intentions in response to social pressure, i.e. the individual's intentions. to comply with social influences. Previous research has shown that individuals are more likely to comply with the expectations of others when the person they are referring to has the ability to reward desired behavior or punish those who do not.(Warshaw, 1980) This view of compliance is consistent with the results of the technology acceptance literature which shows that dependence on the opinions of others is only significant in mandatory situations,(Hartwick & Barki, 1994) This view of compliance is consistent with the results of the technology acceptance literature which shows that dependence on the opinions of others is only significant in mandatory situations.(Agarwal & Prasad, 1998; Karahanna & Straub, 1999; Thompson et al., 1994) This normative pressure will weaken over time as experience increases which provides a more instrumental (rather than social) foundation for the individual's intention to use the system.

SI's influence on the intention and actions to use the online zakat application is built from the understanding that a person is under social influence and the extent to which they believe that the people around them expect them to pay zakat online. For that the hypothesis is built as follows: H3: SI has a positive effect on the intention to use the online zakat application and encourages someone to pay zakat through the application

The Impact of Facilitating Conditions on Behavioral Intention to Use Online Zakat Applications

The facilitating condition (FC) construct included in this study is an extension of the initial UTAUT model. In the context of the use of technology by individuals or consumers, the construct has a direct relationship to consumer behavior in using technology. In this UTAUT model, it is hypothesized that the construct has a direct influence based on the idea that the organization facilitates the condition as a proxy for actual behavioral control. FC in this case is like providing training, infrastructure support, and other support freely within an organization and is quite invariant across users. In the context of the use of this technology, each consumer can vary significantly in the form of application vendors, technology generation, mobile devices, and so on. FC will act more like the perceived behavioral control in the Theory of Planned Behavior (TPB) and influence intentions and behaviors. In particular, consumers who have access to a profitable and more profitable set of FCs are more likely to have higher intentions to use the technology. For example, if we consider mobile internet, consumers have different levels of access to information and other resources that facilitate its use, such as online tutorials. In general, all things being equal, consumers with lower FC levels will have lower intentions to use mobile internet. In addition, consumers with different mobile phones may experience different levels of data transfer and consequently have different levels of intent to use the mobile internet. Thus, in the context of consumers, the study follows the general model of TPB and links the condition of FC with intention (Behavioral Intention/BI) and behavior (Use Behavior / UB).

The hypothesis built with this variable is based on the conditions to which one is confident of the infrastructure and technical support to use the technology application. In this study, it is related to how a person believes that the ownership of the device and its supporting facilities can make it easier for him to transact zakat online. For this reason, the hypothesis is built as follows: H4: FC has a positive effect on the intention to use the online zakat application and encourages someone to pay zakat through the application

Hedonic Motivation Affects Behavioral Intention to Use Online Zakat Applications

The impact on hedonic motivation (HM) on behavioral intentions to use online zakat applications is due to differences in consumer innovation, search for novelty, and perception of the novelty of the technology. Innovation is the extent to which an individual accepts new ideas and makes innovative decisions independently. The search for novelty is the tendency of the individual to seek out new information or stimuli. such innovation and the search for novelty can add HM to use any product. When consumers start using certain technologies, they will pay more attention to its novelty (e.g., new interfaces and functionality on smartphones) and may even use it for new things. As

experience increases, the appeal of novelty that contributes to HM's effect on the use of technology will diminish and consumers will use technology for more pragmatic purposes, such as gains in efficiency or effectiveness.

HM refers to the level of pleasure obtained from using online zakat services. In practice, the value of satisfaction or enjoyment that is felt has a positive impact on the acceptance and use of online zakat applications. So, the hypothesis of this study is as follows: H5: HM has a positive effect on the intention to use the online zakat application and encourages someone to pay zakat through the application.

Price Value Affects Behavioral Intention to Use Online Zakat Applications

Price value (PV) has an influence on the behavioral intentions of using digital technology. PV is the consumer's cognitive relationship between the perceived benefits and the costs incurred from using the online zakat application. If the benefits of using online zakat are felt to be greater compared to the costs incurred, a person will most likely have a stronger intention to adopt and use online zakat applications. So the hypothesis is as follows: H6: PV has a positive effect on the intention to use the online zakat application and encourages someone to pay zakat through the application

Habit affects Behavioral Intention to Use Online Zakat Applications

The impact of habit (Hb) directly on behavior or behavioral values has been studied in previous studies. In this study, it refers to the proposition of habit as a habit/automaticity perspective (HAP) and consistency in TPB as an instant activation perspective (IAP). The IAP TPB assumes that the repetitive performance of an Hb can produce a steady attitude and intention that can be triggered by an object, attitude or gesture in the environment. Once activated, attitudes and intentions will automatically guide behavior without the need for conscious mental activity, such as the formation or taking of beliefs. For example, after a long period of repeated email checks on mobile devices during travel, consumers may have developed a positive view of mobile internet technology (e.g., checking email using mobile Internet during travel) and associated behavioral intentions (e.g., someone will check email using mobile Internet during their travels). This intention is thus stored in the conscious mind of the consumer. When entering a vehicle, the environment or circumstances can spontaneously trigger positive views and intentions that in turn generate behaviors (e.g., pulling out the mobile device and checking email). Following this line of reasoning, a stronger Hb will lead to stored intentions that will in turn influence behavior. Instead, HAP assumes that the repetitive performance of a behavior results in habituation and that behavior can be activated directly by cue stimuli. On future occasions, being in the same situation is enough to trigger an automatic response without conscious cognitive mediation (i.e., attitude or intention). In contrast to IAP, HAP shows that Hb is built primarily through the strengthening of stimulus action links similar to those in conditioning. For example, if Hb is formed as HAP suggests, the consumer will immediately react to the context of entering the vehicle by taking out his or her phone and checking email. Here, contextual cues (i.e., transport vehicles) have been directly linked to actions (i.e., checking emails on mobile devices) and no attitudes or intentions are involved. Thus, the main difference between IAP and HAP is whether conscious cognitive processing for the intention arrangement is involved between stimulus and action.

As we have discussed, while there are competing perspectives on how Hb affects behavior, there is some agreement on the abstract level that shows the important role that information and signal processing plays. Basically, consumers must first understand and process contextual cues from the environment. Once a familiar cue is observed, the relationship between the cue and the response (either direct action or stored intent) will be automatically established. The behavior is carried out as a result of automatic association. Thus, both HAP and IAP require a stable environment: as long as the context is relatively unchanged, routine behaviors are carried out automatically with minimal conscious control. However, rapid change is a defining character of the environment, especially in the consumer technology market. Both information equipment and the context in which consumers use it change rapidly and constantly. For example, mobile

devices have come a long way since 1983, both in design and function, from early analog models that could only be used to make phone calls to the latest mobile computing devices, such as the iPhone 4S, which can take pictures and videos, play videos, and run any of the thousands of apps available from the Apple App store. Consumer interaction with mobile devices has also changed dramatically from being primarily based on the telephone paradigm in the early days to today's touch screen. So, instead of a stable environment, the environment around consumer technology usage is constantly changing. In this case, the Hb triggering process (i.e., signal processing and association) becomes important in determining the subsequent effects of Hb on intent or behavior. If consumers perceive the changing environment to be relatively stable, the relationship between stimulus cues and intentions or actions can be established. Otherwise, consumer behavior may be lacking or not subject to habit control. Here, individual differences in information processing and associations in memory can play an important role in moderating the effects of habits. If consumers are less sensitive to changes in context or have less inclination/cognitive capacity to process environmental information in a controlled and detailed manner, they will rely more on established habits to guide their behavior. For example, when in a vehicle where environmental cues are constantly changing, consumers who are more sensitive to environmental changes will tend to maintain their old patterns of behavior related to the use of mobile devices to access the Internet (for example, they may be distracted by people around them and may not use their Blackberry device to read emails while in the vehicle). In contrast, consumers who are less environmentally conscious will tend to ignore various environmental cues and stick to their regular behaviors (i.e., always checking e-mail using their Blackberry device when entering the vehicle).

In short, there are two causal pathways through which Hb ultimately influences use. Both rely on information and signal processing. Across individuals, both flows will operate to varying degrees. It further discusses three individual difference variables that are expected to affect signal processing and consumer association processes, thereby moderating the effects of habit on behavioral intent and use. In the modeling in this study, habits are the result of previous experiences so that habits are automatically obtained based on past learning and experiences. So that Hb can influence the intention to behave and ultimately encourage the use of online zakat applications. For this reason, the hypothesis is as follows: H7: Habits have a positive effect on the intention to use the online zakat application and encourage someone to pay zakat through the application.

Perceived Risk Affects Behavioral Intention to Use Online Zakat Applications

In online zakat services, PV as a consumer perception of the inherent risks of using online applications. The perception of the user determines the negative influence on the acceptance and use of the application. So the hypothesis is as follows: H8: PV has a positive effect on the intention to use the online zakat application and encourages someone to pay zakat through the application

Zakat Knowledge Affects Behavioral Intention to Use Online Zakat Applications

Zakat knowledge (ZK) is described as respondents' knowledge of zakat, both basic knowledge and advanced knowledge. In this study, the ZK variable was added related to how a person uses his awareness as a concept of behavior change to use the online zakat application. The hypothesis is as follows: H9: ZK has a positive effect on the intention to use the online zakat application and encourages someone to pay zakat through the application.

METHODS

This research is a type of field research where primary data collection is carried out in the Tangerang Selatan area. The subject of this study is the muzakki of BAZNAS Tangerang Selatan City. Meanwhile, the object of this research is in the form of the muzakki acceptance rate for the digital zakat payment system. Meanwhile, the associative method used in this study aims to determine the influence or relationship between two or more variables. The relationship between variables is in the form of causal relationships

to find out what factors in order affect the muzakki to pay zakat as digital. This research approach is classified as a quantitative approach to examine a sample of the muzakki population who make digital zakat payments at BAZNAS Tangerang Selatan City. The number of samples used in the study was 198 respondents who made online zakat payments at BAZNAS Tangerang Selatan City. The determination of the sample was carried out by the purposive sampling method where the sample members were selected with certain criteria and objectives that were relevant to the research. In other words, researchers chose samples deliberately, not randomly. So that with this approach, hypothesis tests that have been determined by statistical analysis can be carried out.

The data analysis in this study used SEM (Structural Equation Modelling) analysis techniques with nine independent variables, one intervening variable and one bound variable. Testing with SEM analysis using the AMOS 13 analysis tool and the Sobel Test test application.

RESULTS

The data analysis in this study was passed from the validity and reliability test of the questionnaire used as a data collection instrument. Then test a structural model that shows the goodness of fit values from the modeling estimation results. These values consist of Chi-Square, Probability, CMIN/DF, RMSEA, GFI, AGFI, TLI and CFL. Furthermore, hypothesis tests were carried out on independent variables, intervening variables, and dependent variables. Table 1 illustrates the results of validity and reliability tests carried out to test research instruments before SEM analysis is carried out. The value of the validity of the indicator can be seen from the value of the loading factor of each question and the variance extract to see each variable. And the reliability of the instrument is seen from the amount of construct reliability.

Table 1 Presenting the results of validity and reliability tests

Variable	Indicator	Loading Factor	Variance Extract	Construct Reliability
Performance	PE1	0,785	0,776	0,945
Expectancy	PE2	0,906		
	PE3	0,902		
	PE4	0,843		
	PE5	0,852		
Effort	EE1	0,917	0,808	0,955
Expectancy	EE2	0,911		
	EE3	0,899		
	EE4	0,834		
	EE5	0,812		
Social	SI1	0,847	0,727	0,930
Influence	SI2	0,867		
	SI3	0,855		
	SI4	0,887		
	SI5	0,844		
Facilitating	FC1	0,898	0,785	0,956
Condition	FC2	0,891		
	FC3	0,881		
	FC4	0,850		
	FC5	0,735		
	FC6	0,831		
Hedonic	HM1	0,870	0,790	0,950
Motivation	HM2	0,892		
	HM3	0,915		
	HM4	0,904		
	HM5	0,902		
Price Value	PV1	0,928	0,866	0,970
	PV2	0,94		
	PV3	0,921		
	PV4	0,866		
	PV5	0,909		
Habit	Hb1	0,884	0,827	0,960
	Hb 2	0,931		
	Hb3	0,849		

Variable	Indicator	Loading Factor	Variance Extract	Construct Reliability
	Hb4	0,925		
	Hb5	0,912		
Perceived Risk	PR1	0,814	0,753	0,948
	PR2	0,822		
	PR3	0,874		
	PR4	0,904		
	PR5	0,87		
	PR6	0,897		
Zakat	ZK1	0,793	0,755	0,939
Knowledge	ZK2	0,86		
	ZK3	0,865		
	ZK4	0,855		
	ZK5	0,691		
Behavioral	BI1	0,882	0,851	0,966
Intention	BI2	0,892		
	BI3	0,912		
	BI4	0,936		
	BI5	0,924		
Use Behavior	UB1	0,896	0,826	0,959
	UB2	0,936		
	UB3	0,861		
	UB4	0,905		
	UB5	0,868		

Source: Processed Data

Based on the results of the validity test, it can be seen that the loading factor value of each variable question is above 0.5. This value describes the entire question can be said to be valid. In addition, when viewed from the value of the variance extract, it also describes the validity of the entire item in the variable where the value is above 0.5. Meanwhile, for the reliability test, the construct reliability value of each variable is above 0.7 which explains that the question item in each variable can be said to be reliable.

Table 4.2 shows the goodness of fit values from the modeling estimation results. These values consist of Chi-square, Probability, CMIN/DF, RMSEA, GFI, AGFI, TLI and CFI. Of the eight index values in Table 2, there are four indicators that are classified as fit. This shows a model formed in conditions of Goodness of Fit.

Table 2 Model Structural Test Result

Index	Cut off Value	Result	Model Evaluation
Chi-square	As small as possible	3210,83	Not Fit
Probability	≥ 0.05	0,000	Not Fit
CMIN/DF	≤ 2.00	2,151	Good Fit
RMSEA	≤ 0.05	0,791	Good Fit
GFI	> 0.90	0,628	Not Fit
AGFI	> 0.90	0,588	Not Fit
TLI	> 0.90	0,867	Marginal Fit
CFI	> 0.90	0,875	Marginal Fit
Chi-square	As small as possible	3210,83	Not Fit

Source: Primary Data

Hypothesis Test Results

The results of the estimation in the SEM modeling show that there are ten direct relationships between variables seen in Table 3. Of the ten direct relationships, there are five direct relationships that have a significant effect, namely HM to BI, Hb to BI, PR to BI, ZK to BI, and BI to UB. While the other five are insignificant at alpha 5%.

Table 3 Results of Estimating Direct Relationships Between Variables

Jalur	B	S.E	C.R	P	Conclusion
BI←PE	0,180	0,141	1,28	0,2	Insignificant positives
BI←EE	-0,15	0,153	-0,983	0,326	Insignificant negative
BI←SI	0,018	0,088	0,207	0,836	Insignificant positives
BI←FC	-0,198	0,135	-1,468	0,142	Insignificant negative
BI←HM	0,205	0,082	2,499	0,012	Significant positives
BI←PV	-0,047	0,113	-0,42	0,675	Insignificant negative
BI←Hb	0,291	0,117	2,492	0,013	Significant positives

BI←PR	0,436	0,094	4,628	***	Significant positives
BI←ZK	0,387	0,115	3,362	***	Significant positives
UB←BI	0,838	0,057	14,659	***	Significant positives

Data source: Researcher's processing results

From the ten direct relationships in Table 3, the next stage is the calculation of indirect relationships to test nine hypotheses with the Sobbel test. Table 4 can be seen the results of the Sobble test where the indirect relationships include PE to BI to UB, EE to BI to UB, SI to BI to UB, FC to BI to UB, HM to BI to UB, PV to BI to UB, Hb to BI to UB, PR to Bi to UB and ZK to BI to UB.

Table 4 Indirect Relationship Estimation Results to Test Hypotheses

Hipotesis	Path	Sobel Test		Conclusion
		t-Stat	P Value	
H1	UB←BI←PE	1,272	0.203	Insignificant Positive
H2	UB←BI←EE	-0.978	0.328	Insignificant Negative
H3	UB←BI←SI	0.205	0.837	Insignificant Positive
H4	UB←BI←FC	-1.459	0.144	Insignificant Negative
H5	UB←BI←HM	2.465	0.014	Significant positives*
H6	UB←BI←PV	-0.416	0.678	Significant negatives*
H7	UB←BI←Hb	2.452	0.014	Significant positives*
H8	UB←BI←PR	0.436	0.094	Significant positives**
H9	UB←BI←ZK	3.280	0.001	Significant positives

*Source: Researcher's processed results; Description: *alpha 5%, **alpha 10%*

The relationship between HM→BI→UB, Hb→BI→UB and ZK→BI→UB has a positive and significant influence on the alpha 5%. Then PR→BI→UB has a positive and significant influence on the alpha 10%. Meanwhile, PV→BI→UB has a negative and significant influence on the alpha 5%. Meanwhile, the relationship between PE→BI→UB and SI→BI→UB had a positive but insignificant effect on the alpha 10%. And the relationship between EE→BI→UB and FC→BI→UB has a negative effect and not on the alpha 5% and 10%.

DISCUSSION

Performance expectancy (FE), effort expectancy (EE), social influence (SI) and facilitating condition (FC) did not have a significant influence on the behavioral intention (Behavior Influence - BI) which subsequently occurred on the action to use the online zakat application (Use Behavior-UB). This is not in line with the theory put forward by Venkatesh (2012) regarding the indirect relationship in the UTAUT model.

The insignificant influence of performance expectancy, effort expectancy, social influence, and facilitating conditions on behavioral intention in this study contrasts with the core propositions of the UTAUT (Venkatesh et al., 2003; Venkatesh, 2016) and Technology Acceptance Model (TAM) (Davis, 1989), which generally emphasize perceived usefulness and ease of use as primary predictors of technology adoption. This divergence can be explained by the unique characteristics of digital zakat payments, where religious motivation, social trust, and cultural practices play a more decisive role than technical considerations. Prior studies on digital zakat adoption (Tim Riset Forum Zakat, 2020; Gures et al., 2018) indicate that muzakki often prioritize aspects of trust, religious compliance, and habitual giving over efficiency or usability of the application. Thus, while UTAUT and TAM assume a rational and utilitarian basis for technology acceptance (Agarwal & Prasad, 1998; Venkatesh et al., 2012), the present findings highlight that in the context of Islamic social finance, affective and normative dimensions—such as hedonic motivation, knowledge of zakat, and perceived risk—are more influential in shaping user behavior (Baptista & Oliveira, 2015; Calvo-Porral et al., 2019). This suggests that classical technology adoption models need contextual adjustment when applied to faith-based financial practices, where behavioral intention is not solely driven by performance but also by values and habits embedded in religious obligations.

Performance expectancy has a insignificant influence on Behavioral Intention , which is possible because online zakat payments are a new trend that has not been widely accepted by the general public. Baptista et al. (2015) and Calvo-Porral et al (2019) revealed that the rapid technological disruption in online payment systems has not been able to quickly change technology users so that expectations for technology performance have not been fully understood. This is also related to muzakki who have not considered that performance gains are the main factor in the decision to pay zakat digitally.

Likewise, effort expectancy does not have a significant influence on Behavioral Intention that determines the decision of the muzakki in paying zakat online. Muzakki are not used to using digital zakat applications on gadgets. Although it provides convenience in digital zakat payments, it is not a significant factor in influencing the intention of those who decide to use the digital zakat application.

Social influence is not a significant factor in influencing muzakki to use digital zakat. Although it is known that these respondents are very technologically literate, social influence is not a significant factor that changes their behavior to use the digital online zakat application.(Gures et al., 2018) Meanwhile, the facilitating condition is not a significant factor for the ability of muzakki to use digital zakat applications even though they are equipped with devices compatible with the application. Emotional satisfaction (hedonic motivation) is a significant factor that affects the intention to the stage of using the online zakat application. The satisfaction that arises from the internal drive to become a contemporary party in using technology is more dominant and significant than the main factor of UTAUT. Price value is also a significant factor because there is economic value obtained when using digital zakat. Habits are a significant factor in influencing the intention of muzakki to use online zakat. This is inseparable from the factor of habit in using online transaction devices and habits in paying zakat.

Perceived risk is also a significant factor that affects the intention and action to make zakat payments online. This is inseparable from the application provided is considered to have gone through the quality control stage and is equipped with a fairly high security system from cybercrime attacks. The same is true of the variable of zakat knowledge from muzakki which has a significant effect on the muzakki's decision to use online zakat applications in fulfilling their zakat obligations.

The findings of this study also resonate with international evidence on digital zakat adoption. In Malaysia, for example, research shows that while technical features such as ease of use remain important, trust, perceived Shariah compliance, and institutional credibility play a more dominant role in influencing muzakki's willingness to adopt digital zakat platforms (Aisyah et al., 2023). Similarly, in Brunei, the adoption of e-zakat systems is strongly associated with government endorsement and integration into official Islamic financial infrastructure, highlighting the role of institutional legitimacy beyond individual performance expectations. In Pakistan, studies have emphasized that religious motivation and awareness campaigns are more critical drivers than perceived usefulness or effort expectancy, especially in communities where digital literacy is uneven (Rahman & Anurahman, 2022). These comparative insights suggest that the Indonesian case aligns with broader regional trends where normative, affective, and institutional factors outweigh the traditional utilitarian dimensions proposed in UTAUT and TAM. This underlines the need for context-sensitive models that better capture the intersection of faith, culture, and technology in digital zakat adoption.

Moreover, the findings of this study can be interpreted through broader theoretical perspectives on technology adoption. The result that classical UTAUT variables are not significant, while emotional, habitual, and knowledge-related factors are dominant, is consistent with the *Technology Readiness and Acceptance Model (TRAM)*, which emphasizes the importance of users' psychological readiness in adopting new technologies. In the context of digital zakat, hedonic motivation and habit reflect readiness factors that build emotional attachment and repeated behavior, thereby driving intention more strongly than mere performance expectations or ease of use. Furthermore, these findings can also be explained through *Institutional Theory*, where social legitimacy and religious norms

strengthen the importance of zakat knowledge in influencing muzakki behavior. Thus, this study not only extends the applicability of the UTAUT framework but also highlights the need to integrate psychological and institutional theories to better explain technology adoption in the Islamic social finance sector.

CONCLUSION

This study produced findings that the UTAUT model where the variables of performance expectancy, effort expectancy, social influence, and facilitating condition did not have a significant influence in influencing the intentions and actions of muzakki in paying zakat. This is not in accordance with the theory put forward earlier. Meanwhile, other factors such as hedonic motivation, price value, habit, perceived risk, and zakat knowledge are significant factors in influencing the intention of muzakki to decide to use the online zakat application.

However, this study has limitations to explore in depth the things that cause the results of UTAUT's empirical studies not to be in accordance with the theories that have been put forward. This is due to the limitations of conducting in-depth interviews to find out again the insignificance of the four UTAUT variables on muzakki behavior in deciding to use the online zakat application.

Theoretically, this study contributes by extending the applicability of the UTAUT framework in the context of Islamic social finance, showing that classical constructs may have limited explanatory power and need to be complemented with affective, normative, and knowledge-based variables. Practically, the findings provide guidance for zakat institutions such as BAZNAS to focus on strengthening user habits, building trust in system security, and enhancing public knowledge of zakat rather than solely improving technical performance or usability of digital platforms. From a policy perspective, the results suggest the importance of designing digital zakat strategies that integrate religious education, community awareness, and technological innovation to increase digital ZIS collection. For future research, scholars are encouraged to conduct comparative studies across different regions or Islamic financial institutions, employ qualitative methods to capture deeper behavioral insights, and incorporate emerging variables such as digital trust, religiosity, or user engagement in multi-platform ecosystems.

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