Journal of Islamic Monetary Economics and Finance, Vol. 9, No. 2 (2023), pp. 275 - 294
p-ISSN: 2460-6146, e-ISSN: 2460-6618

DETERMINANTS OF THE INTENTION TO PAY ZAKAT ONLINE: THE CASE OF INDONESIA

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ABSTRACT

In this paper, we extend the Unified Theory of Acceptance and Use of Technology (UTAUT) model to examine factors that shape the intention of Muslims in Indonesia to pay zakat online. In the analysis, we include performance expectancy, effort expectancy, social influence, facilitating conditions, trust in zakat institutions, zakat literacy and Islamic religiosity as potential factors. The study employs primary data gathered from 734 respondents and uses the Structural Equation Modeling (SEM) method for data analysis. The main result shows that facilitating conditions, performance expectancy, trust in zakat institutions, social influence, and zakat literacy influence the intention to pay zakat online. However, effort expectancy and Islamic religiosity turn out to be insignificant determinants of the intention to pay online zakat. The findings suggest that zakat stakeholders must enhance trust and intensify education about zakat. Zakat organizations must also improve the quality of the online zakat system, highlight the benefits of zakat online, and optimize the use of social media to increase zakat collection through digital channels.

Keywords: Trust, Literacy, Online zakat, UTAUT, SEM.
JEL classification: D00; D64; L31.

Article history:
Received : December 22, 2022
Revised : April 12, 2023
Accepted : May 30, 2023
Available online : May 31, 2023

https://doi.org/10.21098/jimf.v9i2.1664

I. INTRODUCTION

Zakat is one of the five pillars in Islam that aims to alleviate poverty, improve human welfare, and minimize income inequality for the attainment of social justice and harmonious life (Cokrohadisumarto, Zaenudin, Santoso, & Sumiati, 2019; Shaikh, 2015). Zakat is also one means to purify and clean the property and soul of a Muslim (Al-Qaradhawi, 1981). A Muslim is obliged to pay zakat if his/her assets have met the criteria for assets subject to zakat (Rahmat & Nurzaman, 2019). In Indonesia, Muslims generally fulfill their obligation to pay zakat (Subekti, Abdurakhman, & Rosadi, 2022), as reflected by the continuous increase in yearly zakat collections. This increase notwithstanding, it has yet reached its potential. While the Indonesian National Zakat Board (BAZNAS) estimated the potential of zakat in Indonesia for 2015 to be Rp286 trillion, the zakat collected in 2015 only amounted to Rp3.65 trillion or only 1.3% of its potential (Puskas BAZNAS, 2017). Furthermore, in 2020, BAZNAS estimated the potential of zakat to be IDR327.6 trillion. However, the total ZIS funds collected in that year only amounted to IDR12.4 trillion or only about 3.78% of the real potential (Puskas BAZNAS, 2020). A possible reason for the poor collection is the lack of digital technology for collecting zakat funds (Mahri, Nuryahya, & Nurasyiah, 2019; Kasri & Yuniar, 2021). Although some zakat organizations have a digital platform for zakat payments, most do not use the technology optimally (Rachman & Salam, 2018; Rohim, 2019). Not surprisingly, a survey conducted by Philanthropy Indonesia (2020) reports that only 6.74% of the zakat collected was obtained through the digital platform. While Indonesia has witnessed improvement in the zakat collection through the digital platform with the percentage of zakat collected through digital channels increased from 1% in 2016 to 14% in 2019 (BAZNAS, 2020), the online zakat collection needs to be further improved (Mahri, et al., 2019).

According to Beik (2019), the disappointing zakat collection might be related to Indonesia's low level of zakat literacy. Despite being the world's largest Muslim country, where 87% of its 270 million population are Muslims, the Zakat Literacy Index stands at only 66.78. The index indicates that only two-thirds of the population knows and understands zakat (Puskas BAZNAS, 2019). This condition potentially influences the intention to pay zakat, including through online channels.

More recently, in July 2022, due to a scandal involving one of the largest philanthropy organizations in Indonesia that also has a zakat unit, most zakat organizations witnessed a decline in trust towards their organizations (Hardiansyah & Ali, 2022; Riyono, 2022). This scandal can further decrease the zakat funds collection (Purwakananta, 2022). Some leaders of zakat organizations voiced their worries that this scandal might endanger the development of zakat institutions in Indonesia from achieving their potential and providing the expected impacts on society (Sinulingga, 2022).

Several previous studies have discussed the factors that influence the intention to pay zakat in general (Abdullah & Sapiei, 2018; Cokrohadisumarto et al., 2019; Andam & Osman, 2019) and the intention to pay zakat online (Bin-Nashwan, 2021; Kasri & Yuniar, 2021; Hasyim, Awwal, & Al Amin, 2020; Ninglasari, 2021). These studies generally find that factors associated with the Theory of Planned Behavior (i.e., attitude, descriptive norms, and subjective norms) significantly affect the intention to pay zakat. Additionally, zakat knowledge and the credibility of zakat institutions are also noted to significantly affect the intention to pay zakat.

Regarding the intention to use digital products/services, most studies linking zakat with digital technology use the so-called UTAUT (Unified Theory of Acceptance and Use of Technology) model. As such, in addition to the abovementioned study, some researchers conclude that the intention to pay zakat online is also influenced by the UTAUT factors such as performance expectancy, effort expectancy, social influence, perceived ease of use, perceived benefits, and facilitating conditions (Bin-Nashwan, 2021; Kasri & Yuniar, 2021; Hasyim, Awwal, & Al Amin, 2020; Ninglasari, 2021).

As the factors that influence zakat payment in contemporary times are increasingly complicated, as discussed earlier, it is necessary to have a more comprehensive model to investigate the intention to pay zakat. In this respect, studies generally view trust as vital for any institution, including zakat institutions (Bin-Nashwan, Abdul-Jabbar, Aziz, & Sarea, 2021). In an institution, especially a non-profit institution, trust can encourage individuals to channel funds to the institution (Shukor *et al*., 2018). It can also encourage individuals to use the digital services offered by financial institutions (Oehler & Wendt, 2018). Lack of trust in zakat institutions can cause individuals to channel their zakat directly to those deemed entitled to receive zakat funds (Bin-Nashwan, Abdul-Jabbar, Aziz, & Sarea, 2021). Similarly, literacy is also seen as an essential factor influencing the decision to buy products/services through digital channels (Panos & Wilson, 2020; Putri, Damayanti, & Rahadi, 2022), including in paying zakat (Kasri & Yuniar, 2021). As such, these factors need to be scrutinized in studies examining the intention to pay zakat digitally.

With these perspectives, by utilizing the extended UTAUT theory, this study examines the influence of performance expectancy, effort expectancy, social influence, facilitating conditions, zakat literacy, trust in zakat institutions, and Islamic religiosity on Muslims' intention to pay zakat online. The findings can provide input for zakat stakeholders, particularly zakat management organizations and relevant authorities, to increase zakat collection through digital channels. The results are expected to contribute and enable zakat institutions to realize their potential and ultimately deliver the most significant impact on society.

The structure of the paper is as follows. Following this introductory section, Section 2 reviews relevant literature and develops appropriate study hypotheses based on previous studies. Section 3 explains the data and research methods, whereas Section 4 provides the study's findings and analysis. Section 5 provides conclusions and recommendations.

II. LITERATURE REVIEW

2.1. Zakat Online

Zakat is the obligation of every Muslim to give a portion of their assets when they have met certain conditions to the groups entitled to receive zakat funds (Rahmat & Nurzaman, 2019). Zakat is one means to purify and clean the property and soul of a Muslim (Kasri, 2016). In addition, zakat acts as a mechanism for income redistribution, social security, and economic drivers (Ben Jedidia & Guerbouj, 2020; Rahmat & Nurzaman, 2019).

Islamic financial institutions, including zakat institutions, must adapt to technological developments to maintain their existence (Hudaefi, Zaenal, Farchatunnisa, & Junari, 2019). One form of technology adoption in the process of collecting zakat funds is in the form of online zakat services (Hanafi, 2020). Zakat online is thus could be defined as a process of paying zakat through electronic media where zakat payers (muzakki) do not need to meet directly with amil zakat to pay their zakat (Mahri, Nuryahya & Nurasyiah, 2019).

2.2. Unified Theory of Acceptance and Use of Technology (UTAUT)

Venkatesh, Morris, Davis, & Davis (2003) integrate eight technology acceptance theories into a theory that aims to measure individual acceptance of a technology, which is known as the Unified Theory of Acceptance and Use of Technology (UTAUT). In their study, using data from four organizations over a six months' period with three points of measurement, the eight models explain between 17 per cent and 53 per cent of the variance in user intentions to use information technology. Then, the UTAUT model was introduced with four core determinants of intention and technology usage: performance expectancy, effort expectancy, social influence and facilitating conditions. UTAUT was tested using the original data and outperformed the eight individual models with an adjusted R^2 of 69 per cent. UTAUT was again confirmed with data from two new organizations with similar results, i.e., an adjusted R^2 of 70 per cent. UTAUT thus provides a valuable tool to assess the likelihood of success for new technology introduction and helps to understand the drivers of the technology acceptance.

UTAUT has then been used as a basic model and applied in various studies on technology acceptance in organizational and non-organizational contexts (Venkatesh, Thong, & Xu, 2012). The theory has also been shown to be valid in predicting the intention and behavior of adopting various technology-based systems and has been implemented in many contexts (Gupta, Manrai, & Goel, 2019).

2.3 Previous Studies and Hypotheses Development

2.3.1 Performance Expectancy and Intention of Muslims to Pay Zakat Online

Performance expectancy refers to the level at which a person believes that technology can support him or her in achieving improved performance (Venkatesh, Morris, Davis, & Davis, 2003). In the context of zakat online, performance expectancy is the level to which a person believes that paying zakat online can speed up his performance in making zakat payments (Kasri & Yuniar, 2021).

Prior studies have found that performance expectancy positively influences the intention to use technology. Bin-Nashwan (2021) finds that performance expectancy positively and significantly affects people's intention to use the online zakat system. Kasri & Yuniar (2021) also find that performance expectancy influences the intention to pay zakat online in Indonesia. Furthermore, Li, He, Song, Yang, & Zhou (2018) find that performance expectancy positively and significantly influences people's intention to donate to crowdfunding. In addition, Gupta & Arora (2019) show that performance expectancy significantly influences

individuals' intention to adopt mobile payment services. Thus, most studies find a positive impact of technology introduction on the intention to use the technology. Based on these, the hypothesis built in this study is as follows:
H1: Performance expectancy positively influences Muslims' intention to pay zakat online

2.3.2. Effort Expectancy and Intention of Muslims to Pay Zakat Online
Effort expectancy is the level of ease in using technology (Venkatesh, Morris, Davis, & Davis, 2003). In the context of online zakat, effort expectancy refers to the extent to which an individual believes in the ease of using online zakat services (Bin-Nashwan, 2021). A person must have a basic understanding and skills to use technology (Manrai, Goel, & Yadav, 2021). Therefore, the ease of using technology can be one of the considerations before adopting the technology.

A study by Kasri & Yuniar (2021) shows that effort expectancy significantly affects the intention to pay zakat online. In addition, Sulaeman & Ninglasari (2020) find that effort expectancy affects individuals' intention to use zakat-based crowdfunding platforms. Li et al. (2018) also show that effort expectancy significantly and positively affects one's intention to donate to crowdfunding. Similarly, Sivathanu (2019) finds that effort expectancy encourages the intention to use digital payment systems. Hence, this study proposes the following hypothesis:
H2: Effort expectancy positively influences Muslims' intention to pay zakat online.

2.3.3. Social Influence and Intention of Muslims to Pay Zakat Online
Social influence indicates the extent to which an individual feels that important people in him/her life believe that the individual should use new technology (Venkatesh, Morris, Davis, & Davis, 2003). In the context of online zakat, social influence illustrates the degree to which individuals believe that essential people want them to pay online zakat (Kasri & Yuniar, 2021).

Bin-Nashwan's research (2021) shows that social influence affects people's intention to use the online zakat system. Li, He, Song, Yang, & Zhou (2018) also show that social influence significantly and positively affects a person's intention to donate to crowdfunding. In addition, Patil, Tamilmani, Rana, & Raghavan (2020) find that social influence significantly encourages consumers' intention to use mobile payment services. Furthermore, Widyanto, Kusumawardani, & Yohanes (2022) find that social influence influences individuals' intention to adopt mobile payment services. Therefore, this study formulates the following hypothesis:
H3: Social influence positively influences Muslims' intention to pay zakat online.

2.3.4. Facilitating Conditions and Intention of Muslims to Pay Zakat Online
Facilitating conditions are the degree to which a person believes that infrastructure resources are available to enable the individual to use a new system or technology (Venkatesh, Morris, Davis, & Davis, 2003). In the context of online zakat, facilitating conditions describe the availability of resources and support owned by a person to adopt online zakat services (Kasri & Yuniar, 2021).

Individuals need resources and specific skills to use technology (Zhou, Lu, & Wang, 2010). Therefore, if an individual feels that the infrastructure is available to support the use of technology, the greater the individual's intention to adopt the technology would be (Oliveira, Thomas, Baptista, & Campos, 2016).

Kasri & Yuniar (2021) find that facilitating conditions significantly affect the intention to pay zakat online. Similarly, Bin-Nashwan (2021) find that facilitating conditions affect individuals' intention to use the online zakat system. Furthermore, Widyanto, Kusumawardani, & Yohanes (2022) find that facilitating conditions affect individual intention to adopt mobile payment services. Similar results are also found in Gupta & Arora's (2019) study, which shows that facilitating conditions significantly affect the intention to use mobile payments. Accordingly, this study postulates the following hypothesis:

H4: Facilitating conditions positively influence Muslims' intention to pay zakat online.

2.3.5. Zakat Literacy and Intention of Muslims to Pay Zakat Online

Zakat literacy illustrates a person's ability to understand, calculate, and access zakat-related information (Kasri & Yuniar, 2021). Regarding zakat collection, it is suggested that an individual with high zakat literacy can trigger him/her to channel his zakat to official institutions (Beik, 2019). More specifically, in the context of zakat online, the higher the zakat literacy is, the greater the individual's intention to channel zakat to official institutions through online platforms (Kasri & Yuniar, 2021).

Kasri & Yuniar (2021) find that zakat literacy significantly affects the intention to pay zakat online. Likewise, Syaksena & Ekawaty (2021) find that zakat literacy positively and significantly influences individual intention to pay zakat at official zakat institutions. Similar results are found by Yusfiarto, Setiawan, & Nugraha (2020), who note that zakat literacy affects individual intention to pay zakat. In this regard, this study proposes the hypothesis that:

H5: Zakat literacy positively influences Muslims' intention to pay zakat online.

2.3.6. Trust in Zakat Institutions and Intention of Muslims to Pay Zakat Online

According to Sargeant and Lee (2004), trust is an individual's belief that an organization can be reliable, competent, and ethical in all its actions. Trust is a crucial factor influencing a person's behavioral intention (Liang, Wu, & Huang, 2019). In a non-profit institution, trust is vital as it can encourage individuals' willingness to channel funds to the institution (Shukor et al., 2018). Besides, trust in a digital service provider institution can encourage individuals to use more digital services (Oehler & Wendt, 2018).

Therefore, in the context of this study, trust in zakat institutions that provide online zakat services can encourage individuals to use these online zakat services. A study conducted by Martono, Nurkhin, Lutfhiyah, Fachrurrozie, Rofiq, & Sumiadji (2019) finds that trust in zakat institutions affects one's intention to channel zakat to these institutions. Aji et al. (2020) find that a person's trust in an institution that provides online donation services positively affects a person's intention to use the online donation service. In addition, Bailey, Bonifield, Arias,

& Villegas (2022) find that trust in banks that provide mobile payment services positively influences an individual's intention to use the mobile payment services. Similar results are found by Thusi & Maduku (2020), who note that trust in banking institutions that offer mobile banking services significantly influences millennials' intention to adopt these services. Hence, this study formulates the hypothesis that:
H6: Trust in Zakat Institutions positively influences Muslims' intention to pay zakat online

2.3.7. Islamic Religiosity and Intention of Muslims to Pay Zakat Online

According to McDaniel and Burnett (1990), religiosity is the level of belief in God accompanied by commitment and compliance to carry out the rules set by God. A person's commitment and compliance in fulfilling religious orders, for example, can affect the individual's consumption behavior (Suhartanto et al., 2021). Similarly, it could also influence one's decision to help others through charitable donation (Kasri & Indriani, 2022).

In general, in assessing a product or service, a Muslim usually considers whether religion prohibits or allows it (Usman, Mulia, Chairy, & Widowati, 2020). If an individual feels that an online service does not conflict with religious rules, it is likely that he will be willing to use it (Jamshidi & Hussin, 2016). Therefore, in the context of zakat online, Muslims with high religiosity should consider online zakat service as a good thing so that he is willing to use the online zakat service.

In this respect, Muflih's study (2022) shows that religiosity positively and significantly affects individuals' intention to use online zakat services. Amin et al. (2014) find that religiosity positively and significantly affects the acceptance of online waqf technology among bank customers in Malaysia. The study of Usman et al (2020) also shows consistent results in which religiosity affects a Muslim's intention to use fintech to channel philanthropic funds. Similarly, Kasri & Indriani (2022) suggest that religiosity positively influences Indonesian Muslims' decision to donate through online charitable crowdfunding. Therefore, this study proposes the following hypothesis:
H7: Islamic religiosity positively influences Muslims' intention to pay zakat online.

III. METHODOLOGY

This study adopts the UTAUT (which consists of performance expectancy, effort expectancy, social influence, and facilitating conditions) as a research model with the addition of other variables relevant to the topic of this study, namely zakat literacy, trust in zakat institutions, and Islamic religiosity. According to Lawson-Body et al. (2018), UTAUT is a comprehensive model because it combines the determinants of technology acceptance from eight leading technology acceptance theories. The UTAUT also has high explanatory ability in predicting the intention to use technology (adjusted R^2), which is around 70% (Venkatesh, Morris, Davis, & Davis, 2003; Gupta, Manrai, & Goel, 2019; Bin-Nashwan, 2021). Therefore, this study uses UTAUT as a research framework.

To do the analysis, this study use primary data obtained directly from respondents through online questionnaires. The questionnaire consists of

three parts: the first part contains filter questions; the second part contains core questions related to the main components of UTAUT, zakat literacy, trust in zakat institutions that provide online platforms, Islamic religiosity, and intention to pay zakat online; and the last part contains questions related to respondents' socio-demographics. Furthermore, a 1-5 Likert scale ranging from "strongly disagree" to "strongly agree" is used in this study.

This research uses non-probability and purposive sampling, where each respondent is selected based on specific criteria (Sekaran & Bougie, 2016). The criteria for respondents in this study are an Indonesian Muslim who has paid online zakat al maal (zakat on assets) in the past year. According to Hair, Black, Babin, & Anderson (2019), for this kind of study, the minimum sample size is at least five times the number of indicators in the questionnaire. This research uses 38 question indicators. As such, the minimum number of samples obtained should be 190.

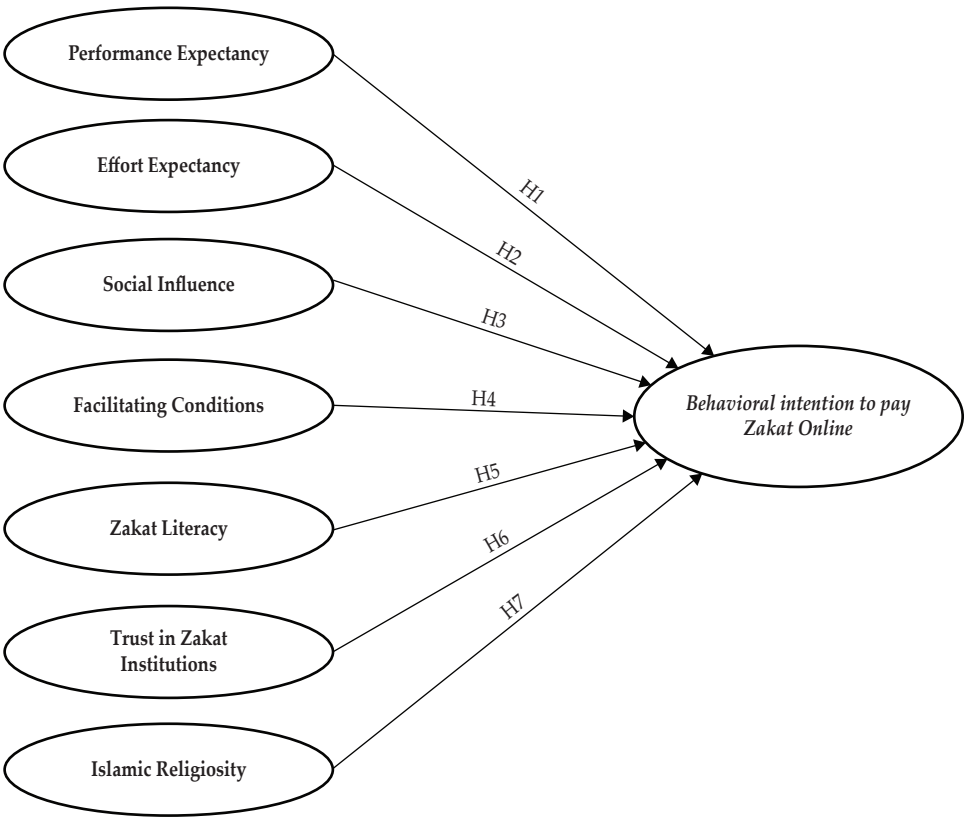

Figure 1.
Research Model

The data are analyzed using the Structural Equation Modeling (SEM) method. The method is considered appropriate for testing latent variables (variables that cannot be measured directly, for example, a person's attitude or feelings) in answering research objectives. According to Hair, Black, Babin, & Anderson (2019), Structural Equation Modeling (SEM) is a statistical technique that allows researchers to simultaneously test a series of interrelated dependency relationships between indicators and latent variables and the relationship between several latent variables. In the SEM, a test is carried out on two models: the measurement and structural models (Malhotra, Nunan, & Birks, 2017).

In developing the research model, this study refers to previous studies such as Venkatesh et al (2003); Kasri & Yuniar (2021); Kasri & Chaerunnisa (2021); Bin-Nashwan, Al-Daihani, Abdul-Jabbar, & Al-Ttaffi (2020); Bin-Nashwan, Abdul-Jabbar, & Aziz (2021). Figure 1 shows the research model of this study.

IV. RESULTS AND ANALYSIS

4.1. Characteristics of Respondents

In this study, there are 734 respondents. Table 1 shows the respondents' characteristics. Most of them are in the age range of 26-29 years (28%), female (57%), married (74%), and reside in Greater Jakarta area of Indonesia (65%). Furthermore, most of them have a bachelor's degree (43%), work as private employees (38%), and have an average monthly income of less than or equal to IDR5,000,000 (40%).

Table 1.
Characteristics of Respondents

Category		Amount
Age Range	26-29	207 (28%)
	30-33	147 (20%)
	34-37	73 (10%)
	38-41	69 (10%)
	42-45	91 (12%)
	46-49	63 (9%)
	50-53	52 (7%)
	54-57	32 (4%)
Gender	Male	312 (43%)
	Female	422 (57%)
Domicile	Greater Jakarta (Jabodetabek)	474 (65%)
	Jawa non-Jabodetabek	195 (26%)
	Others	65 (9%)
Highest Education	SD (Elementary)/SMP (Junior High)/equal	16 (2%)
	SMA (Senior High School)/equal	187 (26%)
	Diploma (D1/D2/D3/D4)	66 (9%)
	Bachelor Degree	315 (43%)
	Postgraduate Degree	150 (20%)
Marital Status	Single	192 (26%)
	Married	542 (74%)

Table 1.
Characteristics of Respondents (Continued)

Category		Amount
Occupation	Students	15 (2%)
	Housewives	128 (17%)
	Civil Servants	112 (15%)
	Private Employees	279 (38%)
	Entrepreneurs	159 (22%)
	Others	41 (6%)
Monthly Income	≤ Rp5.000.000	297 (40%)
	Rp5.000.001-Rp10.000.000	189 (26%)
	Rp10.000.001-Rp15.000.000	99 (14%)
	Rp15.000.001-Rp20.000.000	52 (7%)
	> Rp20.000.001	97 (13%)

Source: Authors

4.2. Descriptive Statistics

Table 2 shows the results of the descriptive statistics for each study's latent variable. The results show that variables of performance expectancy, effort expectancy, facilitating conditions, zakat literacy, trust in zakat institutions, Islamic religiosity, and behavioral intentions have an average value of more than four. These findings indicate that most respondents responded positively to each construct measured in this study. On the other hand, the social influence variable has an average value below four.

Table 2.
Descriptive Statistics

Indicator	N	Min	Max	Mean	
				Indicator	Variable
PE1	734	1	5	4,67	4,71
PE2	734	1	5	4,73	
PE3	734	1	5	4,77	
PE4	734	1	5	4,67	
EE1	734	1	5	4,51	4,57
EE2	734	1	5	4,58	
EE3	734	1	5	4,62	
EE4	734	1	5	4,55	
SI1	734	1	5	3,69	3,88
SI2	734	1	5	3,68	
SI3	734	1	5	3,74	
SI4	734	1	5	4,40	
FC1	734	1	5	4,63	4,42
FC2	734	1	5	4,57	
FC3	734	1	5	4,02	
FC4	734	1	5	4,46	

Table 2.
Descriptive Statistics (Continued)

Indicator	N	Min	Max	Mean	
				Indicator	Variable
ZL1	734	1	5	4,37	4,41
ZL2	734	1	5	4,73	
ZL3	734	2	5	4,63	
ZL4	734	1	5	4,55	
ZL5	734	1	5	4,40	
ZL6	734	1	5	4,38	
ZL7	734	1	5	4,23	
ZL8	734	1	5	4,01	
TR1	734	1	5	4,38	4,47
TR2	734	1	5	4,47	
TR3	734	1	5	4,49	
TR4	734	1	5	4,52	
IR1	734	1	5	4,60	4,50
IR2	734	1	5	4,73	
IR3	734	1	5	4,17	
IR4	734	1	5	4,45	
IR5	734	1	5	4,57	
IR6	734	1	5	4,45	

Note: IE = performance expectancy, EE = effort expectancy, FC = facilitating conditions, ZL = zakat literacy, TR = trust in zakat institutions, IR = Islamic religiosity, and BI = behavioral intention

Source: Authors

4.3. Measurement Model Analysis

Based on the initial validity test results, two indicators have a Standard Loading Factor or SLF value of less than 0.5. Therefore, the two invalid indicators are removed and then retested. After retesting, all indicators have an SLF value ≥ 0.5 and a t-value ≥ 1.645 (see Table 3). As such, they are considered valid. In addition, all variables have passed the reliability test. Then, based on the results of the goodness of fit test on the measurement model, more than one absolute fit index and one incremental fit index are found to be a good fit in this measurement model. To conclude, the model is reasonably fit and could be used for further analysis.

Table 3.
Measurement Model Validity and Reliability Test Results

Variable	Indicator	SLF	T-value	Error	CR	VE
Performance Expectancy (PE)	PE1	0,75	23,07	0,44	0,880	0,648
	PE2	0,82	26,25	0,33		
	PE3	0,85	27,57	0,28		
	PE4	0,80	25,23	0,36		
Effort Expectancy (EE)	EE1	0,79	25,02	0,38	0,913	0,724
	EE2	0,85	28,28	0,27		
	EE3	0,87	29,41	0,24		
	EE4	0,89	30,33	0,21		
Social Influence (SI)	SI1	0,90	30,49	0,20	0,926	0,807
	SI2	0,91	31,12	0,18		
	SI3	0,89	30,36	0,20		
Facilitating Conditions (FC)	FC1	0,81	25,20	0,34	0,811	0,590
	FC2	0,79	24,12	0,38		
	FC4	0,70	20,63	0,51		
Zakat Literacy (ZL)	ZL1	0,75	23,02	0,44	0,899	0,532
	ZL2	0,61	17,83	0,62		
	ZL3	0,77	24,33	0,40		
	ZL4	0,76	23,57	0,43		
	ZL5	0,82	26,66	0,32		
	ZL6	0,81	26,06	0,34		
	ZL7	0,75	23,17	0,44		
	ZL8	0,51	14,17	0,74		
Trust in Zakat Institutions (TR)	TR1	0,78	24,46	0,40	0,904	0,702
	TR2	0,87	28,96	0,25		
	TR3	0,88	29,86	0,22		
	TR4	0,82	26,59	0,32		
Islamic Religiosity (IR)	IR1	0,65	18,88	0,57	0,858	0,504
	IR2	0,63	18,09	0,60		
	IR3	0,71	20,98	0,50		
	IR4	0,66	19,27	0,56		
	IR5	0,79	24,54	0,38		
	IR6	0,80	25,09	0,36		
Behavioral Intention (BI)	BI1	0,92	32,60	0,15	0,934	0,781
	BI2	0,91	32,10	0,16		
	BI3	0,94	33,66	0,12		
	BI4	0,75	23,46	0,44		

Source: Authors

4.4. Structural Model Analysis

The goodness of fit test on the structural model shows that more than one absolute fit index and one incremental fit index have a good fit. Hence, the research model is reasonably fit for further analysis. Table 4 shows the SLF value and t-value in the structural model.

Table 4.
Results of the Structural Model

Path Variable	SLF	T-value	Conclusion
PE → BI	0,24	3,65*	Significant
EE → BI	-0,08	-0,94	Not Significant
SI → BI	0,11	3,34*	Significant
FC → BI	0,27	3,19*	Significant
ZL → BI	0,11	1,85*	Significant
TR → BI	0,21	3,80*	Significant
IR → BI	-0,05	-0,91	Not Significant
Chi-Square=2887.35, df=566, P-value=0.00000, RMSEA=0.075; R^2 = 0.45			

Note: IE = performance expectancy, EE = effort expectancy, FC = facilitating conditions, ZL = zakat literacy, TR = trust in zakat institutions, IR = Islamic religiosity, and BI = behavioral intention; * = *t*-value significant at: 1.64 ($p \leq 0.05$).

Source: Authors' calculation

Based on Table 4, the variables of performance expectancy, social influence, facilitating conditions, zakat literacy, and trust in zakat institutions have a t-value above 1.645, which means they significantly affect the intention of Muslims to pay zakat online. Meanwhile, the variables of effort expectancy and Islamic religiosity have a t-value below 1.645, which means that they do not significantly affect the intention of Muslims to pay zakat online.

Moreover, based on the estimated coefficient value (β), it is found that facilitating conditions contribute the most to influencing the intention of Muslims to pay online zakat. Furthermore, based on the coefficient of determination (R^2), it is known that the variables of performance expectancy can explain the variance in the behavioral intention variable, effort expectancy, social influence, facilitating conditions, zakat literacy, trust in zakat institutions, and Islamic religiosity by 45%.

4.5. Analysis

Based on the estimation results, this study finds that the performance expectancy variable has a positive and significant relationship with the intention of Muslims to pay zakat online. This result supports the findings of several previous studies, which suggest that performance expectancy significantly and positively affects individual intention to use new technology (Bin-Nashwan, 2021; Kasri & Yuniar, 2021; Li, He, Song, Yang, & Zhou, 2018). This finding indicates that the intention of Indonesian Muslims to pay zakat online is motivated by the clarity of benefits or usability as well as the advantages that arise for individual performance with the online zakat platform. Moreover, from the descriptive statistic results, it is evident that the main benefits of online zakat services valued by the respondents are the ability to access and subsequently pay zakat online from anywhere and with fast process.

This study also finds that effort expectancy does not have a positive and significant relationship with the intention variable of Muslims to pay zakat online. This finding differs from previous research, which states that effort expectancy significantly affects the intention to use technology (Kasri & Yuniar, 2021; Li, He,

Song, Yang, & Zhou, 2018). However, this result is in line with several other research results which find that effort expectancy does not significantly affect individual intentions to use technology (Bin-Nashwan, 2021; Tarhini, ElMasri, Ali, & Serrano, 2016). This result is primarily influenced by the fact that most of the respondents have indeed pay zakat online since last year; thus, they are not really "new" to the technology. This is aligned with the view of Venkatesh, Morris, Davis, & Davis (2003) suggesting that effort expectancy is more visible in individuals who still have little experience using certain technologies than individuals who already have experience using technology.

Furthermore, this study shows a significant positive relationship between social influence and behavioral intention to pay zakat online. This result aligns with the findings from most of previous studies, which suggest that social influence significantly positively affects the intention to use technology (Li, He, Song, Yang, & Zhou, 2018; Bin-Nashwan, 2021; Patil, Tamilmani, Rana, & Raghavan, 2020). This finding confirms that encouragement from family, friends, and influential people around them is an important consideration for Muslims to pay zakat online. Moreover, the significant others' participation in paying zakat online is also important in influencing the decision to conduct the same behavior.

This study also shows that facilitating conditions positively influence the intention of Muslims to pay zakat online. This result supports previous studies that find that facilitating conditions significantly affect the intention to use technology (Kasri & Yuniar, 2021; Bin-Nashwan, 2021; Gupta & Arora, 2019). This result indicates that the infrastructure readiness of online zakat system can encourage the intention of Muslims to pay zakat online. Likewise, one's resources (in terms of money, gadget, etc.) is also important in affecting the intention to pay zakat online.

Moreover, this study confirms zakat literacy's positive and significant impact on Muslims' intention to pay zakat online. This result is as expected, as most studies (see, among others, Yusfiarto, Setiawan, & Nugraha 2020 and Kasri & Yuniar 2021)) suggest that zakat literacy positively and significantly affects the intention to pay zakat online. This result is also consistent with Syaksena & Ekawaty (2021), who find that zakat literacy positively and significantly influences individuals to pay zakat at official zakat institutions. In the context of this study, zakat literacy refers to basic concepts of zakat including criteria to pay zakat, criteria to receive zakat, types of zakatable assets and ability to calculate one's zakat obligation. As such, the higher the zakat literacy of an individual, the greater the individual's intention to channel zakat to an official institution is, in this case, through an online platform.

The variable of trust in zakat institutions is also shown to have a positive and significant relationship with the intention of Muslims to pay zakat online. The finding suggests that trust in zakat institutions that provide online zakat services can encourage individuals to use the online zakat services. While this finding is as expected, it also substantiates the importance to providing correct, honest, and accountable information to zakat payers. This finding confirms the results of Aji et al. (2020), which show that one's trust in institutions that provide online donation services positively affects one's intention to make online donations. The result also aligns with Thusi & Maduku (2020) and Bailey, Bonifield, Arias, & Villegas (2022). Interestingly, this study finds the relationship between Islamic religiosity and intention to pay zakat online insignificant. This result differs from several previous

studies that find religiosity to positively affects the intention to use technology (Amin et al., 2014; Usman et al., 2020). However, this result is in line with several studies which show that Islamic religiosity insignificantly affects the intention to use technology (Aji et al., 2020; Syafira, Ratnasari, & Ismail, 2020; Berakon, Wibowo, Nurdany, & Aji, 2021). The interesting finding indicates that individuals who have high religiosity do not certainly have a high intention to use online platforms for zakat payment. Further exploration suggests that this behavior is mainly related to the fact that, at least for some respondents, zakat is more ritually pure and appropriate *(afdhol*) when given directly to zakat beneficiaries and not through digital or online channel.

V. CONCLUSION AND RECOMMENDATION

In Indonesia, actual zakat collections are still very small compared with their potential. Furthermore, most of the zakat funds are paid through cash or used traditional channels. Zakat organizations also encounter some critical issues such as trust and literacy, which could prevent an optimal zakat collection. As such, zakat institutions need to simultaneously optimize zakat collections through digital channels to overcome the abovementioned problems.

Therefore, by extending the Unified Theory of Acceptance and Use of Technology (UTAUT) model, this study examines the influence of performance expectancy, effort expectancy, social influence, facilitating conditions as well as trust in zakat institutions, zakat literacy, and Islamic religiosity on the intention of Muslims to pay online zakat in Indonesia. It gathers primary data from 734 respondents and analyzes them using the Structural Equation Modeling (SEM) method.

The results conclude that facilitating conditions, performance expectancy, trust in zakat institutions, social influence, and zakat literacy influence Indonesian Muslims' intention to pay zakat online. However, effort expectancy and Islamic religiosity are insignificant.

Based on the results, several recommendations could be suggested. First, zakat stakeholders, primarily zakat management organizations (known as OPZ) and relevant authorities (such as BAZNAS and Bank Indonesia), must maintain and enhance the trust of zakat payers towards zakat institutions. These efforts are also expected to increase transparency and accountability and encourage zakat payers to channel their zakat to official zakat institutions. This objective can be achieved by, among others, regularly reporting the collection of zakat, publishing reports on the flow of zakat funds and communicating various social activities funded by zakat organizations. Some of these reports, such as annual and financial reports, are required by the authorities. However, reporting of other critical global standards/principles -- such as the Zakat Core Principle -- is still optional. In the future, this could be endorsed and mandated by relevant authorities.

Second, zakat stakeholders need to intensify education on basic zakat knowledge to increase zakat literacy while emphasizing the importance of paying zakat at official zakat institutions. The literacy programs may be conducted through various educational programs, such as seminars/webinars and courses. They could also be offered through various online and offline media. These programs

are expected to attract productive working groups who are mostly obliged to pay zakat. Moreover, to reach all segments of society, these efforts must be made by the OPZ and collaboratively by all zakat stakeholders, including authorities such as the Ministry of Religious Affairs and Bank Indonesia.

Third, OPZ and relevant government institutions need to improve the quality of infrastructure needed to support the use of online zakat and ensure that all types of devices can use the online zakat platform smoothly. Furthermore, the Indonesian government can support the development of online zakat in Indonesia by providing adequate infrastructure to support the use of online zakat, including providing a good internet network in all regions of Indonesia.

Fourth, zakat stakeholders, particularly OPZ and BAZNAS, need to highlight the benefits of online zakat services, for example, through advertisements and promotions on social media. Finally, fifth, OPZ needs to utilize its social media optimally. Dissemination of information and calls to pay zakat online can be efficient through social media. OPZ must also continue improving its services so that people who have used online zakat services continue to use the service and are willing to recommend it to others.

Notwithstanding the results above, this study also has several limitations. Most of the respondents in this study live in Greater Jakarta and Java Island in Indonesia. Therefore, further research can cover other parts of Indonesia. Future research can also add other relevant variables, such as reputation and integrity. The relationship between variables can also be developed, especially for variables or hypotheses that have been noted insignificant in this study. These enhancements would be beneficial in improving the model and enriching the analysis and literature related to digital zakat.

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