

Why do people pay zakah, infaq, and sadaqah (ZIS) through donation-based crowdfunding? The influence of Technology Acceptance Model and Social Presence Theory

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ABSTRACT

Introduction

Indonesia has the largest Muslim population in the world and a large potential for zakat, infaq, and sadaqah (ZIS). However, in reality, ZIS revenue is only 5% of its potential. Crowdfunding was built to encourage the acceptance of ZIS to reach its potential by using only gadgets connected to the Internet. However, not all individuals are willing to use crowdfunding because of their individual considerations and preferences.

Objectives

This study aims to identify the decision preferences of *muzakki* and donors to pay zakat, infaq, and alms using a crowdfunding platform.

Method

This study uses quantitative methods with PLS-SEM analysis tools with preference measurements using the Technology Acceptance Model and social presence theory framework.

Results

The results of this study indicate that perceived usefulness, perceived ease of use, social presence, and trust have a significant positive effect on the preference decision to pay ZIS with crowdfunding. The trust variable also significantly mediates the relationship between social presence and the decision to pay ZIS through crowdfunding.

Implications

This research is expected to be a consideration for zakat management organizations (OPZ) for the development of a better platform to encourage community participation in channel funds to pay ZIS.

Originality/Novelty

This study is unique in its approach to crowdfunding in Indonesia's ZIS context. It contributes to the body of knowledge on the maximization of ZIS potential in Muslim societies.

CITATION: Aulia, D. & Pimada, L.M. (2023). Why do people pay zakah, infaq, and sadaqah (ZIS) through donation-based crowdfunding? The influence of Technology Acceptance Model and Social Presence Theory. *Journal of Islamic Economics Lariba*, 9(1), 165-186.
<https://doi.org/10.20885/jielariba.vol9.iss1.art10>

JEL Classification:

O15, O43, Z12

KAUJIE Classification:

H51, H58

ARTICLE HISTORY:

Submitted: March 14, 2023

Revised: June 24, 2023

Accepted: June 26, 2023

Published: September 29, 2023

KEYWORDS:

donation-based crowdfunding; Social Presence Theory; Technology Acceptance Model; Zakah, Infaq, and Sadaqah

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PUBLISHER'S NOTE: Universitas Islam Indonesia stays neutral with regard to jurisdictional claims in published maps and institutional affiliations.

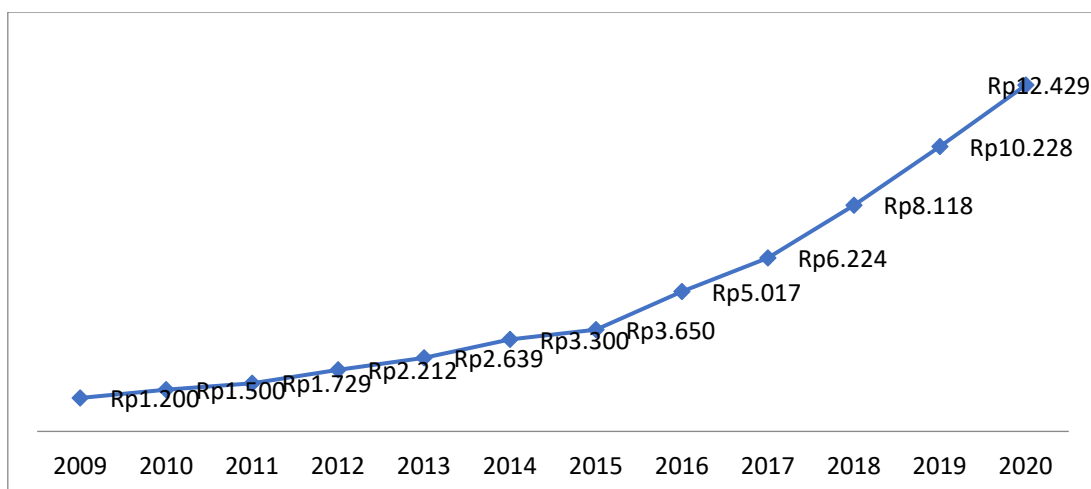
INTRODUCTION

Based on the Royal Islamic Strategic Studies Centre (RISCC) in 2021, Indonesia has the largest Muslim population in the world, with a Muslim population of up to 231,06 million people or about 86,7% of the total population in Indonesia. This situation affects Indonesia, which has great potential for zakat, infaq, and sadaqah (ZIS). Moreover, based on data from the BAZNAS outlook (2020), Indonesia has a zakat potential of 327,6 trillion rupiah. However, the total of zakat collection in 2020 has only reached about 12,4 trillion rupiah along with the amount of infaq and sadaqah in almost a half of billion rupiah, so the total of all collected funds are about 12,5 trillion rupiah. Referring to these data, a discrepancy or problem seems to appear in the collection of ZIS, which is still far from the expected potential.

A research done by Firmansyah (2013) stated that one of the reasons for the low level of realization of zakat collection institutions is the past failure of zakat management, which impacts public distrust in the management of amil zakat institutions. A similar finding was also reported by Daulay & Lubis (2015) and Nurhasanah & Suryani (2018) that trust is one of the factors that affects society's reluctance to pay zakat in BAZIS/LAZ. Therefore, the lack of understanding of the types of obligatory zakat and payment mechanisms has made the practice of zakat dependent on each individual (Hakim, 2016).

Since 2016, BAZNAS has started an innovation to provide digitalization by taking advantage of technology and the Internet as the media for ZIS collection with the expectation that Muslim society can pay ZIS funds in an easier way. Based on the data of ZIS collection in Figure 1, it is a challenge for stakeholders to minimize the gap between the amount of ZIS collection and its potential. To develop this innovation, BAZNAS has provided an external platform as an instrument for ZIS payment. According to Badan Amil Zakat Nasional (2018), crowdfunding is an external platform. Crowdfunding institutions are partners used for ZIS payments to OPZ other than banking institutions (Baga & Purnaningsih, 2020).

Figure 1. Growth of the ZIS collection in 2009 – 2020, Rp (in Billion)



Source: BAZNAS Outlook, 2021.

The realization of digitalization since 2016 can increase the amount of zakat receipts; one of them is through crowdfunding platforms. Although digitalization has increased the number of *muzakki* in ZIS payments, the amount of ZIS received through crowd funding is still unbalanced. The amount of non-cash zakat payments made by *muzakki* is still less than that of cash zakat payments. Referring to the Strategic Plans of BAZNAS in 2020 – 2025, the portion of zakat collection through digital crowdfunding platforms is only approximately 7%. The utilization of crowdfunding platforms is still not optimal (Nuryahya et al., 2019), and the establishment of a crowdfunding platform, including Kitabisa.com, Rumah Zakat, Dompot Dhuafa, and Aksi Cepat Tanggap, has great potential to achieve zakat receipt according to the expected target. This is a good opportunity for philanthropic institutions to offer financial services that will ease individuals paying ZIS. The existence of crowdfunding platforms is supported by the growth of Internet users in Indonesia, which has reached approximately 7,7% or 196,7 million users in 2019 – 2020. The potential of crowdfunding is also supported by the tendency of the millennial generation and Z generation in non-cash payments Badan Amil Zakat Nasional (2020). Thus, to expand the advantages of digital innovation in the form of financial technology as a method to facilitate society to pay ZIS, a number of factors will definitely affect society by paying ZIS through digital platforms (Aristiana, 2019).

The development of technology does not necessarily make all of the *muzakki* using this technology pay ZIS and achieve the overall potential of ZIS collection, since it needs expediency and adequate facilities, a facility that can ease and reach *muzakki* (Kurniaputri et al., 2020). The public perception of the ease and benefit of technology in the process of ZIS payment can affect people's participation in paying ZIS via crowdfunding platforms. Hence, this research uses the Technology Acceptance Model (TAM), which aims to explain individual behavior in accepting and using information systems and technology. Usman et al (2020) in their research have defined that Technology Acceptance Model (TAM) theory is applied in many fields of technology in the following aspects and sectors like mobile e-banking, online shopping behavior, e-learning, e-commerce, online banking, and customer satisfaction. However, the use of TAM theory to study philanthropic payment behavior is still limited; therefore, this recent study uses two TAM constructs: perceived usefulness and perceived ease of use.

According to Davis (1989), TAM theory focuses on user attitudes toward using information technology by developing according to perceived benefits and ease of use. The ease and benefit of technology cannot only help Muslim people to pay ZIS, but also help them obtain information relating to ZIS, because the crowdfunding platform has provided a campaign that can be used for information sharing. Technology is also used to remind Muslims to donate (Usman et al., 2020).

Based on the previous research conducted by Widuri, Rahmi, and Riani (2021), perceived usefulness and perceived ease of use can positively and significantly affect the preference of *muzakki* and donors in using the digital platform of ZIS collection. A similar finding was reported by Karmanto and Baskoro (2016), who found that perceived usefulness and ease of use can positively and significantly influence ZIS distribution

through crowdfunding platforms. However, Antonio et al. (2020) stated that the digitalization of OPZ services and zakat socialization through social media cannot affect *muzakki's* interest in paying zakat. Husin, Haron, and Aziz (2019) in their research have written that the perceived usefulness is not significant for the factors affecting interest in using Islamic platform of crowdfunding. Next, a research done by Astuti and Prijanto (2021), the perceived usefulness does not affect significantly to *muzakki's* interest in using digital zakat platform. Catur and Lestari (2022) also argued that perceived ease of use cannot affect interest in fintech crowdfunding use.

On the other hand, the use of crowdfunding as a fundraising platform might pose a challenge to how they can get *muzakki's* trust and how they can involve social presence in order to awaken *muzakki's* emotionality and empathy through online crowdfunding platforms (Robiady et al., 2021). Online fundraising frequently affects distrust and the absence of social presence in human interaction because all things are done virtually. During the activity, crowdfunding uses a storytelling technique in the form of written text, pictures, or videos to show empathy to people in the form of social presence to attract people to distribute ZIS, even if only virtually.

Chen et al (2019); Liu, Bao and Zheng (2019) have explained that social presence can enable people having humanity and social sense in a virtual context, therefore, the social presence is able to predict human behavior in money and time donation. Moreover, one of the defiances that crowdfunding media might experience is whether it is able to build trust in *muzakki*, so they are willing to donate their money to be managed by the fundraiser party, since the trust factor is important in building loyalty. This finding is also in line with other studies conducted by Aji et al. (2021) and Chen et al. (2019) that trust and social presence positively affect online donations. This research finding is in line with Lu et al. (2016), who discussed purchasing decisions in e-commerce and found that technology-based social presence can significantly affect building online trust. Meanwhile, the preliminary research done by Misissaifi and Sriyana (2021) and Noviyanti and Erawati (2021) contradicted the findings of other research, which stated that trust does not affect interest in using crowdfunding and e-commerce. Public understanding of digital technology and online payments can be a preference for society in ZIS payments. It is neither an incorrect nor the right decision for society to pay ZIS. Every individual deserves to use their own choices and decisions according to their preferences. Many preferences have made people consider their choices when deciding on the use of traditional or online payment.

This research is expected to deliver information to stakeholders of crowdfunding platforms as a consideration to keep developing and creating innovation for the methods of ZIS payment that should be easy and in accordance with public needs. Thus, this study aims to identify whether the preference factors of perceived usefulness, perceived ease of use, social presence, and trust variables can affect decisions to pay ZIS through crowdfunding platforms.

LITERATURE REVIEW

Consumptive Behavior: A Preferential Review of Consumption According to Islam

According to Lamb et al. (2001), consumptive behavior is an individual process in making decisions, buying, and how individuals use and manage the purchase of products and services, as well as in analyzing factors affecting buying decisions and product or service use. Pindyck and Rubinfeld (2009) found three steps in consumer behavior: 1) consumer preference, 2) budget constraint, and 3) consumer choice.

According to the economic micro field, preference is a basic issue in understanding consumer behavior in choosing the tendency to decide what to buy. Preferences are values that are considered to decide a choice and an alternative evaluation step for consumers to decide the available product and service choice.

In Islamic economics, the consideration of the main factors is based on halal and haram, and the blessing of the products and services consumed. According to Naqfi's opinion quoted by Sumar'in (2013), there are at least six axioms in consumption: *tauhid*, *adalah*, free will, *amanah*, halal, and modesty. The use of wealth and property owned should be regulated in order to realize *maslahah*; thus, in preference theory, Islam obliges the consumer to be careful in the management and use of property. Welfare cannot be achieved if the use of wealth and property is not regulated. The utilization of wealth must be directed to the preference for *maslahah* or benefits for the consumer.

Concepts of Zakat, Infaq, and Sadaqah (ZIS)

According to one of the contemporary ulama, Yusuf Qardhawi, linguistically, the basic word zakat is *zaka*, which means blessing, growth, and good. Zakat is a type of worship that covers two dimensions, vertical dimension or *hablum minallah* (relation between human and creator) and horizontal dimension or *hablum minannas* (relation between human and human). Zakat is the fourth pillar of Islam which means that without paying zakat, the faith of a Muslim is not going to be perfect. Zakat has religious and social functions. For the religious function, zakat is paid to get rewards and avoid punishment from the Allah SWT, while for the social function, zakat is taken as an instrument to minimize economic discrepancy and improve the economy.

Infaq is derived from the word "*anfaqa*" which means to spend money or wealth for an interest. Infaq is also defined as spending some treasure or income on certain interests ordered in Islamic teaching. Meanwhile, sadaqah is derived from the word "*shadaqah*" which means honesty or truth. The definition of infaq seems similar to that of sadaqah, including their conditions. However, sadaqah has a broader meaning until it reaches immaterial properties, whereas infaq is attached to material properties.

Role of Zakat in Economic Growth

The great potential of zakat has yielded an opportunity to simultaneously affect the micro-economic system by upgrading the level of mustahiq consumption, in which the rate of consumption depends on zakat distribution (Widiastuti et al., 2019). Theoretically, zakat distribution affects the increase in mustahiq's purchase ability by uplifting the demand curves through aggregate demand. Therefore, a positive relationship was

established between the consumption levels of mustahiq and zakat (Widiastuti et al., 2019). Through the role of zakat, people who formerly do not have purchasing ability or economic access will have the purchasing ability to fulfill their essential needs (Sakti, 2007). Moreover, through the process of wealth transfer in zakat, many poor people are helped to fulfil their basic needs and increase their purchase ability or demand. In short, theoretically, the presence of a zakat obligation can increase demand curves through aggregate demand due to the distribution of zakat funds to mustahiq (Sakti, 2007).

Technology Acceptance Model (TAM)

Davis (1989) developed the Technology Acceptance Model (TAM), which is a theory that explains how individuals accept and use information systems and technology. The TAM assumes that the individual acceptance of information technology is affected by two main variables: perceived usefulness and perceived ease of use (Gunawan et al., 2019). Based on these two variables, it explains aspects of user behavior, so it can be used as a measurement to accept technology systems (Widuri et al., 2021).

Perceived usefulness or benefit perception is assumed to be a measurement in which the use of technology is believed to increase the performance based on the perceived usefulness or benefit and how far someone can believe that using a certain system will increase the performance of work (Venkatesh & Davis, 2000). Meanwhile, Davis (1989) defined perceived ease of use or ease of perception as how far the individual believes that the use of a technology system will bring ease and freedom from effort. The ease implies that the individual does not need to put so much effort, or it is also expressed as easiness without any difficulty.

In the context of ZIS payments through crowdfunding platforms, TAM theory refers to the extent to which users can believe that ZIS payments through crowdfunding are useful and easy to use. If a system is easy to use, the individual learns the features and chooses to use the system. Hence, through the online ZIS payment, *muzakki* does not need to approach *amil zakat* in order to deposit the funds of ZIS because by simply accessing the Internet, *muzakki* is already able to do their obligation to pay ZIS.

H₁ : Perceived usefulness can affect significantly and positively to the decision of ZIS payment through crowdfunding

H₂ : Perceived ease of use can affect significantly and positively to the decision of ZIS payment through crowdfunding

Social Presence Theory (SPT)

Social presence describes how media can influence the social environment virtually, since it is believed that social presence can be perceived even without face-to-face interaction. Similarly, trust is also a significant part of social presence. Trust can be built when warm feelings and social feelings are created within an interaction. This means that human warm feelings and socialization ability are significant characteristics of trust (Liu et al., 2019).

Social presence is also an indicator of the importance of others' presence in interpersonal interactions (Sianadewi et al., 2017). Van Der Heijden (2004) in his article has interpreted that the social presence is defined as how far the website can enable

the users psychologically understanding on what other people are experiencing. Further, social presence is generally defined as the trust that other people's presence can be perceived without demanding face-to-face interaction (Pongpaew et al., 2017). In the crowdfunding platform of ZIS distribution, social presence is explained as how far *muzakki* can feel the presence of *mustahiq* and what *mustahiq* are experiencing, so it arouses empathy and *muzakki* can decide to pay ZIS through crowdfunding platforms.

Morgan and Hunt (1994) defined trust as a condition in which a party feels confident about the other party's reliability and integrity within the exchange process. Trust is a core component in many economic transactions. The basic wish of humans to understand the social environment is to understand what, when, why, and how other people behave (Gefen et al., 2003). In the context of this research, trust is credibility that needs to be owned by every crowdfunding platform according to the assessment of potential donors in the context of online transactions (Gvili and Levy, 2016). People can have a solid trust in the ZIS collection when they have strong credibility. An increase in fundraising credibility can be performed online via social media (Kailani & Slama, 2020).

H₃ : Social presence can affect significantly and positively the decision of ZIS payment through crowdfunding.

H₄ : Social presence can affect significantly and positively trust.

H₅ : Trust can affect significantly and positively to the decision of ZIS payment through crowdfunding.

H₆ : Trust can mediate social presence and decision of ZIS payment through crowdfunding.

Crowdfunding

Morduch (1999) and Poetz & Schreier (2012) in Nugroho and Rachmaniyah (2019) define crowdsourcing and microfinance as sources of inspiration for the crowdfunding concept. However, crowdfunding differs from the two previous terms in that it uses a website to facilitate fundraising. Crowdfunding is used through an Internet network that aims to provide providers of financial resources in the form of donations (without hoping for any reward) or an exchange in the form of tribute and/or voting rights for certain purposes (Hemer, 2011). Hossain and Oparaocha (2017) explain that crowdfunding is also known as an online financing method that requires initiatives through people's contributions to actualize efforts through financing from a large group of people within a limited time.

Crowdfunding is currently a well-known fintech technology. Since then, Islamic crowdfunding as an Islamic fintech instrument views this phenomenon as a positive thing and a big opportunity in the future as an alternative source of Sharia funding to jointly support economic development in Indonesia. The difference between Islamic and conventional crowdfunding is that the existence of Islamic principles minimizes uncertainty and the difference lies in the contract. Islamic crowdfunding contracts are supervised by the Indonesian Ulema Council/Majelis Ulama Indonesia (MUI) to ensure that there is no *maysir* (speculation), *gharar* (uncertainty), or *usury* (unexplained additions according to Islamic law) (Wulandari et al., 2021).

There are four main types of crowdfunding models: donation-based, reward-based, equity-based, and lending-based as in Table 1. The type of crowdfunding mentioned in this research is categorized into the type of donation-based crowdfunding. Donation-based crowdfunding is the modest and most popular type of crowdfunding for philanthropic purposes. This donation is commonly given for project initiatives or non-profit programs within the social and charitable spheres. The aim is to collect donations for social projects such as building village schools, renovating orphanages, disaster relief, zakat distribution, and waqf donations.

Tabel 1. Islamic Crowdfunding Model

Financing For	Crowd Model	Potencial Beneficiary	Contracts
Charity Products	Donation	Microfinance	Hibah, Qard Hasan
	Reward	Microfinance Small Enterprises Startups	Sale
Investments	Debt	Microfinance Small Enterprises	Murabahah Ijarah
	Equity	Microfinance Startups	Diminishing Musharakah Musharakah

Source: Marzban et al. (2014)

METHOD

Research Approach and Sample Collection

This study uses a quantitative research approach. This research sample used a non-probability sampling technique, whereas the research sampling used a purposive sampling method. The respondent criteria in this research were as follows: a) Indonesian and Muslim citizens; b) millennial generation (years of birth 1981–1996) and Z generation (years of birth 1997–2012) that were not limited to any profession; and c) use of crowdfunding platforms to pay ZIS. The decision to use both millennial and Z generations for this research sample was made because those two generations have a tendency to use non-cash payments ([Badan Amil Zakat Nasional, 2020](#)). Moreover, the millennial generation and Z generation were the literate generations of technology advancement, since they are assumed to have adequate knowledge and skill concerning the use of technology. Next, according to Hair *et al.* (2014), the number of representative samples was determined by multiplying the number of indicators by 5 to 10. Thus, the number of samples used in this study was 24×8 (192 respondents).

Data Sources

The data source used in this research was primary data acquired from a questionnaire using the Internet via *Google Forms*. Each variable in the questionnaire was measured using a Likert scale.

Tabel 2. Measurement of Variable Scales

Scale	Description
1	Respondents highly disagree with the statement
2	Respondents disagree with the statement
3	Respondents are neutral with the statement
4	Respondents agree with the statement
5	Respondents highly agree with the statement

Source: Primary data.

Data Analysis Method

Partial least squares structural equation modelling (PLS-SEM) was used to analyze the data. SEM is a statistical technique that was used to analyze the relation pattern between latent variables and their indicators, between one latent construct and the other constructs, and the error of direct measurement. Meanwhile, Partial Least Square (PLS) was a component or variant-based equation model of SEM. The data analysis in this research used the SmartPLS application that should go through a testing of three models—the outer model and inner model—to continue the analysis to the step of hypothesis testing.

RESULTS

Demographic Characteristic of Respondents

A total of 192 respondents were included in this study. The questionnaire contained 27 items to measure preference variables or factors that were used to affect the decision of ZIS payment through the crowdfunding platform. The demography of the respondents is explained in this following table.

Tabel 3. Respondent Demographics

Measure	Demographic Variable	N	%
Gender	Male	73	38%
	Female	119	62%
Generation	Millennial generation (1981-1997)	60	31%
	Z generation (1998-2012)	132	69%
Domicile Province	East Java	29	15,10%
	West Java	27	14,06%
	Central Java	22	11,46%
	DKI Jakarta	17	8,85%
	Banten	11	5,73%
	Other Provinces	86	44,79%
Use of Crowdfunding within a Month	1-3 times	164	85%
	4-6 times	19	10%
	7-9 times	3	2%
	>9 times	6	3%

Measure	Demographic Variable	N	%
Education	Under Graduate Degree	104	54,16%
	Non-state-owned employee	43	22,35%
	Entrepreneur	21	10,93%
	Senior High School Degree	12	6,25%
	Housewife	7	3,64%
	Civil Servant	5	2,64%

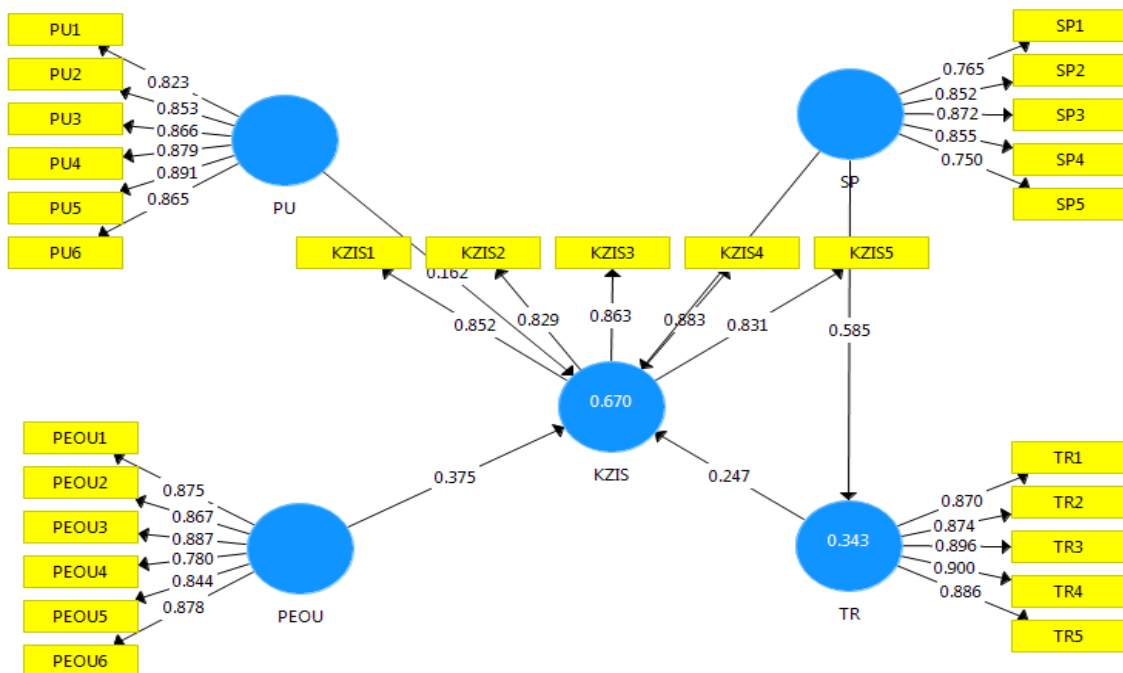
Source: Primary data.

Based on data from 192 respondents, more than half of the respondents in this study were female. The respondents' domicile data indicated that they were domiciled in 25 different provinces, which were dominated by East Java Province, followed by West Java, Central Java, DKI Jakarta, and Banten. Most respondents were Z generation, with years of birth to from 1998-2012. In Terms of education, most respondents had an Undergraduate Degree. This was followed by non-state-owned employees, entrepreneurs, senior high schools, housewives and civil servants.

Outer Model/Measurement Model

The outer model was used to measure the relationship between the latent variable and its indicator through three evaluation steps: convergent validity, discriminant validity, and composite reliability. Convergent validity was measured using the loading factor and the average variable extracted (AVE). The question item was confirmed to be able to fulfill convergent validity when it had an outer loading value of >0,7 and an average extracted value of >0,5 in Hair *et al.* (2014).

Figure 2. Loading Factor Value



Source: Primary data.

Tabel 4. Loading Factor, AVE, Composite Reliability, and Cronbach's Alpha Value

Variable	Item	Loading	AVE	Composite Reliability	Cronbach's Alpha
<i>Perceived usefulness (X1)</i>	PU1	0,823	0,745	0,946	0,931
	PU2	0,853			
	PU3	0,866			
	PU4	0,879			
	PU5	0,891			
	PU6	0,865			
<i>Perceived ease of use (X2)</i>	PEOU1	0,875	0,733	0,943	0,927
	PEOU2	0,867			
	PEOU3	0,887			
	PEOU4	0,780			
	PEOU5	0,844			
	PEOU6	0,878			
<i>Social presence (X3)</i>	SP1	0,765	0,673	0,911	0,878
	SP2	0,852			
	SP3	0,872			
	SP4	0,855			
	SP5	0,750			
<i>Trust (M)</i>	TR1	0,870	0,784	0,948	0,931
	TR2	0,874			
	TR3	0,896			
	TR4	0,900			
	TR5	0,886			
<i>Decision of paying through Crowdfunding (Y)</i>	KZIS1	0,852	0,726	0,930	0,905
	KZIS2	0,829			
	KZIS3	0,863			
	KZIS4	0,883			
	KZIS5	0,831			

Source: Primary data.

Based on Figure 1 and Table 4, all loading factor and AVE values fulfilled the criteria, $>0,7$ and $>0,5$. After testing on outer loading and AVE, both of them fulfilled the condition; next, it could continue to the step of discriminant validity testing by measuring the Fornell-Lacker criteria value. Table 5 illustrates the results for the Fornell-Larcker, which refers to the square root value of the AVE. The correlation value of a variable with the variable itself must be higher than the correlation value with the other constructs of the other variables.

Tabel 5. Fornell-Larcker Criteria Value

	KZIS	PEOU	PU	SP	TR
KZIS	0,852				
PEOU	0,755	0,856			
PU	0,667	0,734	0,863		
SP	0,618	0,558	0,538	0,820	
TR	0,684	0,654	0,543	0,585	0,885

Source: Primary data.

After testing convergent and discriminant validity, the next step was to conduct a reliability test by identifying composite reliability and Cronbach's alpha values. The

data were considered reliable when the result of composite reliability and Cronbach's alpha value was $>0,70$ (Hair et al., 2014). Table 4 shows that both the composite reliability and Cronbach's alpha values exceeded $0,70$ which it indicates that the reliability test was fulfilled.

Inner Model/Structural Model

The inner model was a research model aimed at identifying the relation between a latent variable and other latent variables. The inner model has four indicators to determine the extent to which the effect could appear among the latent variables examined in this research, including the path coefficient, R-square (R^2), Q-predictive relevance (Q^2), and hypothesis test. The hypothesis testing used a significance level of 5%; therefore, the t-table value was 1,96. The probability testing used a real level of 5%.

Based on the path coefficient, t-statistic, and p-value, perceived usefulness variable could positively and significantly affect the decision to pay ZIS through the crowdfunding platform ($\beta = 0,162$, p-value $< 0,05$), supporting H1. This result also expressed a significant path on the variable of perceived ease of use that could positively and significantly affect the decision of ZIS payment through crowdfunding ($\beta = 0,375$, p-value $< 0,05$) which supports H2.

Social presence can positively and significantly affect trust ($\beta = 0,585$, p-value $< 0,05$) and thus supporting H3. Social presence could also significantly and positively affect the decision to pay ZIS through crowdfunding ($\beta = 0,177$, p-value $< 0,05$) and thus supporting H4. Trust could positively and significantly affect ZIS payment decisions through crowdfunding ($\beta = 0,247$, p-value $< 0,05$) and thus supporting H5. Meanwhile, an indirect relationship between the trust variable that mediates social presence and decision-making could have significant and positive effects ($\beta = 0,145$, p-value $< 0,05$) and thus supporting H6.

To analyze the role of the mediating variable, this study used the Variance Accounted For (VAF) method under the condition that all direct relations in Table 6 (H3, H4, and H5) have significant results. If the result of a VAF value is $> 80\%$, the mediating variable could be mediated with a full mediation category. When the result of the VAF value was in the range of $20\% \leq \text{VAF} \leq 80\%$, the mediating variable was included in a partial mediation. When the result of a VAF value was $< 20\%$, the mediating variable was categorized as no mediation (Hair et al., 2014). This research finding has a VAF value of 44,8% which indicates that the mediating role was in the category of partial mediation, indicating that trust could mediate the effects of social presence on decision making with the mediating property of partial mediation.

Tabel 6. Hypothesis Testing

	Original Sample (O)	Sample	Standard	T Statistics	P Values	Explanation	
	Direct	Indirect	Mean	(O/STDEV)			
			(M)				
			(STDEV)				
PU -> KZIS	0,162		0,165	0,079	2,058	0,020	H1 is approved
PEOU -> KZIS	0,375		0,369	0,083	4,541	0,000	H2 is approved
SP -> KZIS	0,177		0,175	0,060	2,955	0,002	H3 is approved
SP -> TR	0,585		0,587	0,056	10,374	0,000	H4 is approved

	Original Sample (O)		Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Explanation
	Direct	Indirect					
TR -> KZIS	0,247		0,253	0,085	2,893	0,002	H5 is approved
SP -> TR -> KZIS*		0,145	0,149	0,053	2,718	0,003	H6 is approved

Source: Primary data. *Mediation effect testing

The result of R^2 on the trust variable was approximately 34,3% which indicates that the trust variable could be explained by the social presence value of 34,3%. Meanwhile, R^2 for the variable of decision of ZIS payment through crowdfunding was about 67%, which indicates that the variable of decision making in ZIS payment through crowdfunding could be explained about 67% by the variables of perceived usefulness, perceived ease of use, social presence, and trust. The Q^2 value could be identified from the result of the blindfolding calculation for the decision-making variable = 0,475, while for the trust variable = 0,254. Since the Q^2 value exceeded 0, the model structurally reflected the predictive relevance or model fit.

DISCUSSION

The crowdfunding platform was a target of ZIS management in 2022 and an index of digital readiness of zakat management organizations in 2022. This signifies that the crowdfunding platform has provided a significant opportunity to increase the number of ZIS receipts in Indonesia. The receipt of the ZIS fund here refers to the accumulated amount of zakat, infaq, and sadaqah that has been collected and recorded officially by BAZNAS in Outlook Zakat Indonesia's annual report, which has collaborated with a number of fintech crowdfunding platforms and e-commerce.

The Effects of Perceived Usefulness on Decision of ZIS Payment through Crowdfunding

This research indicated that perceived usefulness could significantly and positively affect the decision-making of ZIS payments through crowdfunding platforms. This showed that the more useful and helpful the crowdfunding platform, the more people would decide to use crowdfunding in ZIS payments. This result is in line with previous research by Catur and Lestari (2022) and Widuri et al. (2021), Karmanto and Baskoro (2016), and Usman et al. (2020), who defined that if someone found that the use of crowd increasence, increas productivity, and speed up their work in paying ZIS philanthropy, they would prefer to use crowdfunding platforms in advance. People tend to use anything that has a great benefit in accordance with their expectations (Karmanto & Baskoro, 2016).

The use of crowdfunding platforms can be advantageous for users, especially in terms of time, energy, and cost. Payments through crowdfunding platforms did not take a long time, and *muzakki* did not need to come over the institution of ZIS management or mosques in order to pay ZIS funds, because they could directly pay ZIS in a simple crowdfunding platform. Moreover, some crowdfunding platforms such as Rumah Zakat, Lazizmu, Dompem Dhuafa, and Kitabisa.com have provided calculator tools for zakat, which was aimed at determining the amount of zakat to be paid when *muzakki* wanted

to pay zakat maal. Additionally, the establishment of crowdfunding platforms could be utilized to remind Muslims to make donations through campaign information; therefore, the use of crowdfunding was able to improve someone's chance to share with others more often. The usefulness of crowdfunding platforms has been one of the tools used by *muzakki* in fulfilling their obligation to pay ZIS. Hence, no excuse for *muzakki* denies fulfilling its obligation to pay zakat, infaq, and sadaqah (ZIS).

Crowdfunding in Islamic philanthropic collection was regarded as able to increase consumer demand for an excellent quality and fast service in either the process of zakat collection or distribution (Usman et al., 2020). TAM theory has played an important role in understanding the acceptance of technology use, especially in improving the scope of Islamic philanthropy. Thus, the technology features provided in the crowdfunding platform could be more attractive to people, so they would donate their money through this platform's assistance. This result is in line with the concept of Islamic preferential theory, which states that the utilization of wealth and property should be directed to consumers' preferences, including the use of crowdfunding to pay ZIS, which has many advantages for users. In other studies, this research was not in line with the research by Astuti and Prijanto (2021) and Husin et al. (2019), who stated that perceived usefulness did not affect interest in fintech use.

The Effects of Perceived Ease of Use on Decision of ZIS Payment through Crowdfunding

The variable of perceived ease of use in this research has shown significant and positive effects on the decision of ZIS payment through crowdfunding, which indicates that easier use and understanding of crowdfunding platforms would determine more decision making to use this platform. This result is in line with the previous research conducted by Usman et al. (2020), Salim (2021), and Widuri et al. (2021), which explained that institutions that have authority in collecting ZIS funds needed to provide or use a digital ZIS platform for ZIS payment, so it could be easier and more convenient for Muslims to fulfill their obligations. Perceived ease of use was one of the important aspects that should be considered by Muslims in fulfilling this obligation. The use of crowdfunding was one of the potential ways for every Muslim to pay ZIS philanthropy efficiently because this platform was easy to use.

Perceived ease of use has become one of the measures in crowdfunding acceptance to pay for ZIS, since if people believed that the technology was easy to understand and use, they would use that technology. Crowdfunding does not require much effort, flexibility, ease of use, ease of understanding, and ease of control. Further, crowdfunding for ZIS payments could be used and accessed flexibly anytime and anywhere. The features of this crowdfunding platform were user-friendly, so the users would not need to put much effort into understanding and using this platform. The payment channels in crowdfunding platforms were also varied; the payment was not only via bank transfers, but also via e-wallets such as OVO, LinkAja, Gopay, Shopeepay, and Dana. Moreover, crowdfunding, such as Rumah Zakat, has also provided the Quick

Response Code Indonesian Standard (QRIS) service that was used for any payment by only scanning available barcodes in the crowdfunding platform.

From a number of selected crowdfunding platforms, the majority of *muzakki* chose platforms that have more payment channels and the easiest platform for them to pay ZIS; thus, the crowdfunding platform should provide many channels to ease *muzakki* in ZIS payment. However, this recent research result was not in line with the previous research done by Catur and Lestari (2022), who found that perceived ease of use did not affect the interest and decision making of Sharia fintech use.

The Effects of Social Presence on Decision of ZIS Payment through Crowdfunding

Social presence can significantly and positively affect decisions regarding ZIS payments through crowdfunding platforms. This result indicates that the greater the social presence, the greater the chance of someone's decision to pay ZIS through the crowdfunding platform. This research result was in line with the previous research done by Aji et al. (2021) and Chen et al. (2019), who stated that to increase the public decision in paying ZIS through crowdfunding, it needed to give a social touch, like presenting documentation in the form of real pictures or videos that were expected to attract *muzakki* in paying ZIS through the platform. Moreover, in this digitalization era, the storytelling technique was also useful to result in a more binding effect in building social presence. Social presence can help form public perception and behavior to pay ZIS through crowdfunding platforms (Lu et al., 2016). It is important to engage the public socially and psychologically using crowdfunding platforms.

Social presence is a form of public existence that can be perceived by many people, even without face-to-face interaction. Although the virtual ZIS payment did not involve actual interaction, it did not mean that the social presence of this platform was not pinned and perceived by the users of the crowdfunding platform. Social presence, such as the perception of human contact, warm feeling, togetherness, thoughtfulness or sensitivity, and personal feelings perceived while using crowdfunding platforms, could expand and increase public interest in paying ZIS through crowdfunding. In this research context, social presence could be felt if the crowdfunding platform was able to attract mass in a campaign that contained pictures, videos, or storytelling that was expected to deliver human contact feeling and make people feel warm and touched to help other people through donations by paying ZIS on a crowdfunding platform even in a virtual environment. This was interesting because social presence could still be created, even with a lack of real human contact.

Through the campaign in the form of picture videos, storytelling, *muzakki*, or donors could feel warmth, social presence, and build empathy; therefore, it could encourage *muzakki* to decide to pay ZIS through crowdfunding platforms. People decided to pay ZIS through crowdfunding because they found warmth and social presence on crowdfunding platforms.

The Effects of Social Presence on Trust

Social presence did not affect trust, as trust could be built when warm feelings and social presence were created in human interaction. This research result was in line with

the previous research done by Aji et al (2021); Chen et al (2019) that have written that the high social presence would deliver more information and then it seemed to be more transparent, and through this transparency, it would be easier to build trust feeling. Further, social presence created by the crowdfunding platform in the form of storytelling text, pictures, or videos could give rise to trust in *muzakki* or donors. Strong social presence could have a greater binding impact in building the social credibility of fundraisers (Aji et al., 2021). Therefore, even though social presence was only virtual, it could build people's trust.

Online donation-based crowdfunding is a type of transaction among foreigners that occurs through crowdfunding platforms without having to meet each other face-to-face. Even though most of the information posted on crowdfunding platforms is reliable, some might provide false information and commit fraud. Therefore, social presence could help and give a sense of trust to *muzakki* or donors in distributing and paying ZIS, even through virtual crowdfunding platforms.

The Effects of Trust on Decision of ZIS Payment through Crowdfunding

This study found that a sense of trust has positive and significant effects on the decision to pay ZIS through crowdfunding platforms. This result was in line with the previous research results stated Aji et al (2021); Chen et al (2019); Hou et al (2021); Usman (2015) that the philanthropic institutions needed to put trust or *amanah* and build credibility to the users, in as much as trust was an important aspect in philanthropic issues. Moreover, this research has identified the trust concept through many aspects, such as integrity, competence, and reliability of crowdfunding platform organizers to allocate, manage, and distribute ZIS funds in accordance with the portion of its designation. Trust within the crowdfunding context was very important because *muzakki* who paid philanthropy could not check the physical product, so it might indicate uncertainty and risk. Additionally, all activities in the use of crowdfunding platforms, such as information acquisition and decision-making, until capital transactions, were done virtually. The credibility of the fundraiser influences consumer trust. As much as *muzakki* or donors often relied on their trust in the crowdfunding platform in order to decide whether they would donate money for certain projects. The trust in *muzakki* would increase when philanthropic institutions have attempted many efforts in favor of *muzakki* (Usman et al., 2020). Thus, the things that could be realized on this platform were information disclosure and transparency to the users relating to the fund collection and distribution, including its financial report.

This research result was in line with Islamic consumption preference principles, in which *amanah* or trust was one of the important factors that should be considered in Islamic consumption preference, for example, being responsible for all actions, especially in managing someone's wealth and property in accordance with the designation of ZIS for the sake of *maslahah*. Before dealing with any transaction, people should put trust in the crowdfunding platform that their distributed fund was in accordance with the designation, so that the philanthropic purpose could be achieved. The implementation of crowdfunding campaigns could cooperate with the

government or community to observe running projects and allocate project funds steadily according to the actual progress of the project (Chen et al., 2019). Crowdfunding institutions must explain each program in detail. During the campaign process, fundraisers should update regularly relating to the factual information of ZIS fund utilization to the public until the end of the process. This crowdfunding platform should also add information about the note of user donation and the impact of donation given by *muzakki* and the actual evidence, so that the distribution could be more transparent. Compared to other research results, this research was not in line with the research done by Misissaifi and Sriyana (2021) and Noviyanti and Erawati (2021), which stated that trust did not affect public interest in using crowdfunding or fintech.

The Effects of Trust as a Mediating Variable between Social Presence and Decision of ZIS Payment through Crowdfunding

In this study, trust mediates the relationship between social presence and decision-making. This research result was in line with the previous researches done by Aji et al (2021); Chen et al (2019); Liu et al (2019) that to increase public trust on crowdfunding platform, it needed to add social touch as the presentation of written text or storytelling, picture, or video within the platform. In this context, the crowdfunding platform did not involve an actual interaction but a virtual one. Hence, the role of social touch is important in generating a sense of social presence in *muzakki*.

A high social presence would deliver more information, including campaigns, plan updates, and forms of distribution activities. Trust was an important social construction that could emerge through the presence of other people because *muzakki* must put trust in the crowdfunding platform before they decide to give ZIS funds to the fundraiser. Trust can be built when a personal connection is generated through human social interaction, even in a virtual environment. Presenting pictures, videos, information, and transparency of fundraising and distribution results would help *muzakki* generate a sense of trust on the platform, so they were encouraged to pay ZIS through crowdfunding platforms. Hence, social presence could increase *muzakki*'s sense of trust on crowdfunding platforms and affect the decision to make donations.

CONCLUSION

This research illustrates that *muzakki* have decision preferences for making payments through crowdfunding, which are affected by the variables of perceived usefulness, perceived ease of use, social presence, and trust. Suggestions that can be added to increase *muzakki*'s interest in zakat institutions or crowdfunding through a sense of trust are zakat institutions or crowdfunding needs to improve supervision from different stakeholders, such as Sharia Supervisory Board/Dewan Pengawas Syariah (DPS) in sharia banking institutions or academics in order to manage all activities arranged by zakat institutions or crowdfunding in the process of zakat receipt, management, and distribution, so it can be right on the target and prevented from fraud. In addition, it needs an improvement in professionalism and transparency from the utilization and management of funding that is successfully collected by crowdfunding institutions for

each project, so the institution can increase trust in *muzakki*. For example, crowdfunding needs to periodically update factual information about the use of ZIS funds to the public until the end of the process.

This research has implications for developing strategies in ZIS payment systems through online crowdfunding, so that the receipt of ZIS in Indonesia can achieve this potential. Stakeholders need to improve regulations relating to the transparency of both fund receipt and distribution of ZIS to *mustahik*, and how the crowdfunding party can perform the task given truthfully. The crowdfunding platform also needs to inform all forms of activities and progress of the receipt, management, and distribution of ZIS funds to create transparent results that can be seen by users. Input from crowdfunding users also needs to be considered to maximize the use of the crowdfunding platform to make it easier and provide comfort and security for all users. Moreover, the utilization of crowdfunding is also a step toward improving economic development in Indonesia, especially the economy of *mustahik*.

Based on this finding, the researchers suggest increasing the number of respondents from outside Java Island, so the results would be more accurate and even from every island or province in Indonesia. In addition to these four variables, if future researchers want to conduct further research on this recent research, it is also necessary to know how the knowledge of people regarding the payment of ZIS and perceived risk, because the individual will pay philanthropy related to Islamic teaching also depends on the individual knowledge relating to the issued object. However, this study has limitations in the respondent category. The respondents in this study were dominated by Java Island. Further, the respondent data has limitations in reaching out to respondents from various professions or backgrounds that are still dominated by college students. Hence, this study cannot provide an accurate illustration of the use of online crowdfunding in Indonesia.

Author Contributions

Conceptualization	D.A. & L.M.P.	Resources	D.A. & L.M.P.
Data curation	D.A. & L.M.P.	Software	D.A. & L.M.P.
Formal analysis	D.A. & L.M.P.	Supervision	D.A. & L.M.P.
Funding acquisition	D.A. & L.M.P.	Validation	D.A. & L.M.P.
Investigation	D.A. & L.M.P.	Visualization	D.A. & L.M.P.
Methodology	D.A. & L.M.P.	Writing – original draft	D.A. & L.M.P.
Project administration	D.A. & L.M.P.	Writing – review & editing	D.A. & L.M.P.

All authors have read and agreed to the published version of the manuscript.

Funding

This study received no direct funding from any institution.

Institutional Review Board Statement

The study was approved by Program Studi Ekonomi Islam (SI), Universitas Brawijaya, Malang, Indonesia.

Informed Consent Statement

Informed consent was obtained before respondents fulfilling online questionnaire.

Data Availability Statement

The data presented in this study are available on request from the corresponding author. The data are also publicly available.

Acknowledgments

The authors thank Program Studi Ekonomi Islam (SI), Universitas Brawijaya, Malang, Indonesia, for administrative support for the research on which this article was based.

Conflicts of Interest

The authors declare no conflict of interest.

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