Understanding muzaki adoption of digital zakat payments in Indonesia

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Abstract

Purpose – This study aims to analyze the influence of performance expectancy, effort expectancy, social influence, zakat literacy, and facility conditions on the intention of muzaki to pay zakat using a digital platform.

Methodology – Primary data was collected through an online survey involving 144 Jawa. Muzaki has used various online channels to pay zakat and analyzed it using structural equation modeling as the empirical approach. This study used the extended unified theory of acceptance and use of technology (UTAUT) as the theoretical framework. The data analysis technique used in this study is partial least square (PLS) analysis.

Findings – The findings indicate that performance expectancy, effort expectancy, social influence, and zakat literacy have a positive influence on the intention of Muslims to pay zakat through online platforms. Meanwhile, the intention to pay zakat and facility conditions have a positive influence on the use of online platforms to pay zakat.

Implications – Zakat institutions need to improve digital facilities to make it easier for muzaki to pay zakat

Originality – The object of this research focuses on Muslim communities on the island of Java who have fulfilled the requirements as muzaki.

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Introduction

The research conducted by the National Amil Zakat Agency (Badan Ami Zakat Nasional, BAZNAS), Strategic Studies Center reveals the immense potential of zakat for the people of Indonesia in 2020, amounting to an astonishing IDR 372.6 trillion. The impact of this finding is highly positive for Indonesia, which even managed to earn the title of the most generous country

in the world in 2021, according to the Charities Aid Foundation (CAF). This success has elevated zakat, infaq, and alms (ZIS) as potent tools to support societal well-being and serve as instruments of social security (Herianingrum et al., 2013; National Committee on Sharia Economy and Finance, 2021; Saad & Haniffa, 2014). However, regrettably, despite its substantial potential, the implementation of ZIS collection in the field is still not optimal, necessitating innovative approaches in ZIS collection.

One of the innovations that has been implemented is the utilization of digital technology. The first effort involves actively engaging the public in contributing alms and providing knowledge about digital technology to Zakat Management Organizations, particularly at the regional level. The second effort focuses on creating clear guidelines for digitizing ZIS payments. The third effort leverages cutting-edge technology such as big data and artificial intelligence (AI) to streamline the process of zakat, infaq, and alms (ZIS) services for muzaki (National Committee on Sharia Economy and Finance, 2021).

Based on research conducted by Murniati and Beik in 2012, it is revealed that since the change in the implementation of Law Number 38 of 1999 concerning Zakat Management to Law Number 23 of 2011, the development and management of zakat funds by the National Amil Zakat Agency and Amil Zakat Institutions have shown significant improvement. One particularly positive aspect is the adoption of digital systems in zakat fund collection, which became part of the BAZNAS Strategic Plan from 2016 to 2020 (Afandi et al., 2023; Sudarsono et al., 2022). Thus, technological innovation has brought about positive changes in the collection and management of zakat in Indonesia.
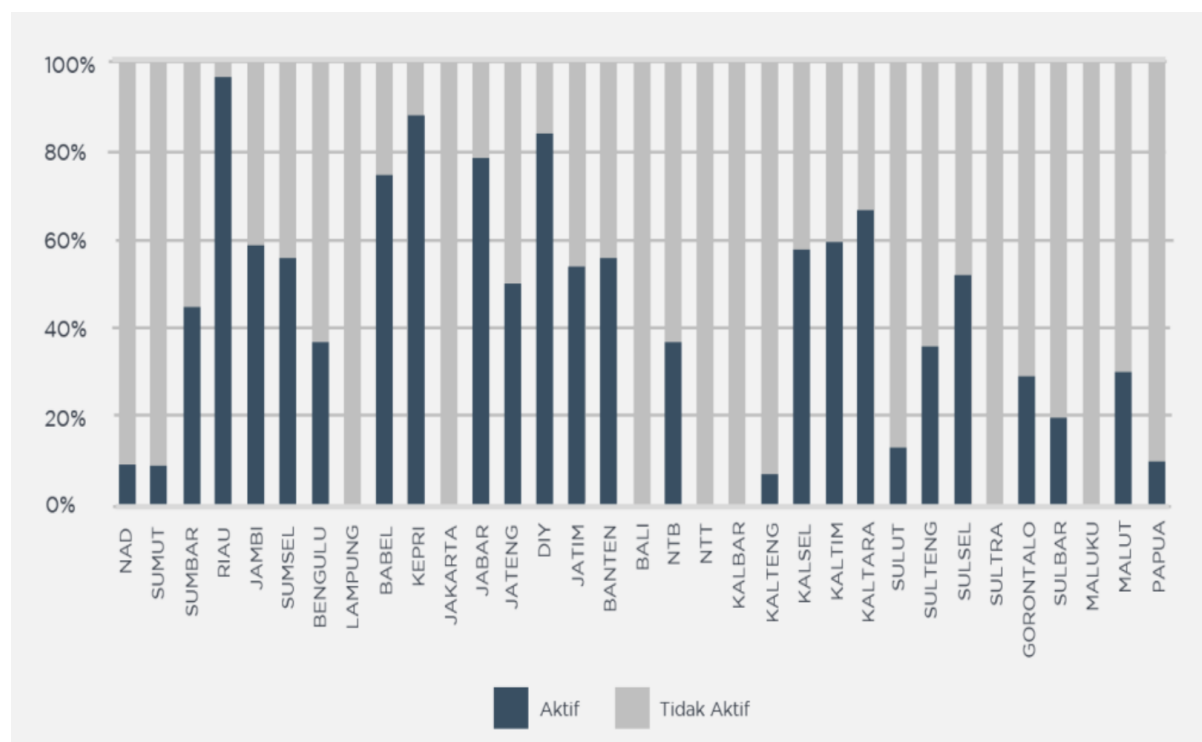

Figure 1. Active SIMBA users per province (2021)

Based on Figure 1, it can be explained that active manajemen information system (Sistem Manajemen Informasi, SIMBA) users are predominantly located in the regions of Sumatra. However, interestingly, despite Java having the highest scores in terms of the digital divide, awareness and literacy in the use of SIMBA still seem to be suboptimal on the island of Java. This phenomenon reflects both opportunities and challenges in the development of zakat payment platform usage in Indonesia.

The current global technological advancements have introduced various zakat payment platforms that make it easier for zakat payers to contribute more conveniently and efficiently (Ali

& Hatta, 2014; Sudarsono et al., 2021). Nevertheless, there are still several obstacles that need to be addressed. One of them is that online zakat payment platforms are not widely utilized by the public, especially when compared to the number of individuals who still make zakat payments in the traditional offline manner. The factors influencing the acceptance and usage of these platforms need to be further understood to maximize their benefits in improving zakat distribution and community welfare (Abdullah et al., 2023; Syahputra & Mukhtasar, 2021).

In this context, this study aims to fill the knowledge gap by conducting quantitative empirical research. This research focuses on analyzing the intentions of Muslim individuals to pay zakat through online platforms. To explain this phenomenon, the study adopts the theoretical framework of the Unified Theory of Acceptance and Use of Technology (UTAUT). However, this research introduces an additional variable by incorporating zakat literacy into the UTAUT framework. Zakat literacy is considered a relevant factor in understanding the intentions and behaviors related to the use of online zakat payment platforms.

Previously, the UTAUT theory has been widely applied in various studies related to technology response and application. However, the findings of this research can provide a deeper understanding of how factors such as performance expectancy, effort expectancy, facilitation conditions, social influence, and zakat literacy influence the intentions and behaviors of users of online zakat payment platforms. With a better understanding of these factors, it is hoped that insights will be gained on how to overcome barriers and promote broader usage of zakat payment platforms within society.

Literature Review

Zakat Institutions and Online Platforms

In realizing the goals and functions of zakat in society that have a positive impact, the Muslim community makes efforts to manage zakat professionally. In the times followed by technological advances, zakat organizations globally have gradually adopted the concept of technology in carrying out their operational activities (Salleh et al., 2017). Digital technology is also increasingly being used by zakat institutions in Indonesia, starting with the collection, distribution, and management of zakat and education related to zakat literacy (Abdullah et al., 2023; Kasri & Yuniar, 2021).

Through the Strategic Plan Report by BAZNAS for 2016–2020, it is explained that it will apply information technology to zakat payments. In this strategic plan, digital technology is expected to help increase zakat collection effectively and efficiently. The existence of digital technology also includes innovation to increase the potential for collecting and distributing zakat. The emergence of the digital zakat program marks the existence of technology in zakat payments. Several zakat institutions cooperate with crowdfunding platforms to provide online zakat payment services (Afandi et al., 2023; Hudaefi et al., 2020; Kasri & Yuniar, 2021; Sareye & Othman, 2017).

Currently, BAZNAS continues to innovate in its services, both in collecting and distributing zakat funds, with reliable results. Then, the existence of a zakat-based crowdfunding platform was developed by the Indonesian zakat institution or BAZNAS. In addition, BAZNAS has collaborated with local e-commerce sites, such as Elevenia.co.id, Blibli.com, Shopee.co.id, Tokopedia.com, Lazada.com, Mataharimall.com, JD.id, and Bukalapak.com, to realize the potential of zakat from the millennial generation of domestic zakat payers (muzaki). For payment services, the online platform developed by BAZNAS has also collaborated with local fintech companies such as Go-Pay, OVO, and LinkAja, who have partnered to offer zakat payments using QR codes (Hudaefi et al., 2020).

Payment of zakat through online or e-payment aims to make it easy for muzaki who have high activity intensity, where it can increase the ease of payment by making the transaction faster and more efficient/practical from various devices connected to the global network. Therefore, with the existence of zakat payments online or through e-payment, all transactions become easier to do and more flexible for anyone and anywhere (Yuniar et al., 2021).

Theory Concept of the Unified Theory of Acceptance and Use of Technology (UTAUT)

The unified theory of acceptance and use of technology (UTAUT) is one of the newest technology acceptance models that was first introduced by Venkatesh and Davis (2000). UTAUT combines eight pre-existing theories of technology acceptance into one theory. It is considered a useful theory for assessing the introduction of new technologies and understanding the acceptance factors that can contribute to the design of some interventions that target individuals to adopt and use new systems. In theory, the results of research conducted by Khechine et al. (2016) show that the UTAUT model is the most predictive model related to the prediction of the intention to adopt and use new technology. This has been explained in the previous theory by Venkatesh et al. (2003) the application of the UTAUT theory is more effective in explaining up to 70 percent of the variance (adjusted R2) on the intention to use technology compared to other theories.

Hypothesis Development

The intention of transacting on online platforms was due to the ease and cost of use associated with electronic money, which is cheaper when compared to physical cash and not only cannot be counterfeited but can also be counterfeited (Arif et al., 2023). Then, continuous use intention is the customer's willingness to use the same product or service, which is done automatically, repeatedly, and frequently (Muhammad & Saad, 2016). The use of continuous intent is also used in telecommunications and data networks for e-commerce with consumer privacy protection. In the UTAUT model, four main factors provide the greatest significance in influencing the intention and use of technology, namely performance expectancy, effort expectancy, social influence, and facilitation conditions.

Performance expectancy and intention in using the online zakat platform

The performance expectancy for the intention in using the online zakat payment platform is the level of muzaki's trust that using the online zakat payment platform can provide benefits in paying zakat, such as a shorter useful life and zakat payments can be made without having to go to a charity institution (Mahri et al., 2019). If muzaki has high expectations for the performance of the digital zakat payment platform, it will bring out someone's intention to make zakat payments online. In their research, Kasri and Yuniar (2021) and Cahyani et al. (2022) showed a significant positive effect between performance expectancy and intention in using and accepting technology. On the other hand, performance expectancy also have a positive effect on the use of online zakat platforms in Indonesia (Cahyani et al., 2022).

H_1: Performance expectancy has a positive influence on the intention to use online platforms to pay zakat

Effort expectancy and intention in using the online zakat platform

The effort expectancy for the intention in using an online zakat payment platform is the level that muzaki feels comfortable when using an online zakat payment platform to pay zakat. The higher the effort expectancy of a muzaki towards using an online zakat payment platform, it will have implications for the emergence of someone's intention or intention to make zakat payments online (Kasri & Yuniar (2021). Then, it is hoped that this variable can positively influence the intention to use online platforms to pay zakat. This is supported by the findings of several previous studies, such as Kasri and Yuniar (2021) and Sulaeman and Ninglasari (2020) that effort expectancy has a positive effect on the intention to use and accept technology.

H_2: Effort expectancy has a positive influence on the intention to use online platforms to pay zakat

Social influence and intention in using the online zakat platform

The social influence on intention in using online zakat payment platforms is the individual's state of perceiving the intention trusted by others which will affect the use of the new system (Mahri et al., 2019). Social influence can also be defined as the extent to which muzaki feels that those closest

to them should use online zakat payment platforms to pay zakat. The higher the muzaki's social influence on the online zakat payment platform, it will have implications for the emergence of someone's intention or intention to pay zakat using an online zakat payment platform. Several previous studies have also shown that there is a positive influence between social influence and the intention to use online platforms in paying zakat in general. A study conducted by Sulaiman and Ninglasari (2020), shows a strong positive influence of a social influence on the use of online platforms in Indonesia related to crowdfunding, such as zakat.

H3: Social influence has a positive influence on the intention to use online platforms to pay zakat

Zakat literacy and intention in using the online zakat platform

Zakat literacy can be referred to as knowledge related to the concept and practice of zakat. The concept of using this variable is similar to the zakat literacy variable used in several behavioral studies related to zakat payments, such as Farouk et al. (2018), Heikal et al. (2014), Kasri and Yuniar (2021), and Soemitra and Nasution, (2021), where zakat literacy can have a positive effect on the intention to pay zakat through the use of technology. However, in the Indonesian context, zakat authorities have used the term "literacy" to emphasize understanding knowledge and access to information about zakat. Thus, in the context of this study, zakat literacy can be interpreted as a person's ability to read, understand, and access information about zakat. In general, Kasri and Yuniar (2021) stated that zakat literacy has a positive relationship with the intention to pay zakat.

H4: Zakat literacy has a positive influence on the intention to use online platforms to pay zakat

Intention to use online platform to pay zakat and use the online zakat platform to pay zakat

Contributors choose to use online platforms for paying zakat because these platforms offer several advantageous features. Convenience is a significant factor. By using online platforms, they can pay zakat anytime and anywhere without the need to visit a physical location or zakat office. This is highly practical and aligns with the fast-paced lifestyle of today. Moreover, the simplicity of using online platforms is also appealing. Many online platforms are designed with user-friendly interfaces that are easy to understand. Contributors don't need to possess in-depth technical knowledge to use these platforms smoothly. This makes the zakat payment experience more straightforward and less confusing. In this context, paying zakat through online platforms is considered a rational choice because it combines convenience, simplicity, and supportive features that facilitate contributors. This aligns with previous research indicating that these factors influence the intentions and behaviors of individuals in using technology (Venkatesh et al., 2012).

H5: Intention to use an online platform to pay zakat positively impacts the use of online platforms to pay zakat.

Facility condition and the use of the online zakat platform to pay zakat

The condition of the facilities for online zakat payment platforms is the condition of a person believing that the technical infrastructure and online zakat payment platforms have support for paying zakat online (Mahri et al, 2019). The higher the facilitation condition will increase the behavior of using online zakat payment platforms (Sareye & Othman, 2017). Furthermore, the better the infrastructure and technical conditions of technology, the better the behavior of people who use online zakat payment platforms. Several studies have shown that there is also a positive influence between facilitating conditions on intention to use technology and donating to online charity crowdfunding. Thus, studies within research, that examined the accuracy and robustness of the UTAUT model predict that the relationship between facilitating conditions and behavioral intentions is positive and statistically significant (Khechine et al., 2016). Based on these concepts and empirical studies, it can be predicted that there is an important impact between facility condition and the use of online platforms to pay zakat.

H6: Facility condition positively impacts the use of online platforms to pay zakat

Based on the hypotheses developed, the overall research framework is illustrated in Figure 1.
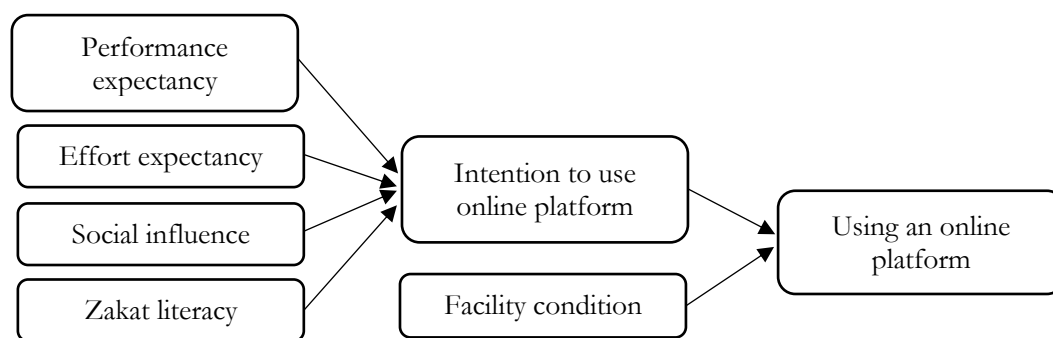
Figure 1. Research framework and hypotheses developed

Research Methods

In this study, the research population refers to those who are located on Java Island from October 2022 to November 2022. Therefore, to obtain a representative sample as a research result, a sampling method is required. The sample of this research is zakat payment using online platforms, women and men aged 20-65 years, totaling 144 people. The criteria for the research sample taken are men and women who are employed and have ever paid zakat using online platforms in 2022 and who are domiciled in Java Island. The collected data will then be analyzed using the Partial Least Square (PLS) application. PLS is a type of statistical analysis that is similar to SEM in covariance analysis (Hair et al., 2017).

The criteria for the research sample taken are men and women who have worked and have paid zakat using an online platform and are domiciled on the island of Java. Respondents' responses were measured using a Likert scale to assess the qualitative factors of each indicator. On this scale, respondents can express the strength of their feelings in the sense that they are asked to determine their level of agreement or disagreement with each series of statements related to the stimulus object.

Results and Discussion

The demographic characteristics of the 144 respondents are shown in Table 1. The majority of respondents were women (56.25%), and over 50 years old (31.94%). Meanwhile, the most recent education of respondents was a bachelor's degree (61.80%) and the highest monthly expenditure was in the range of IDR 2,500,000-5,000,000.

Table 1. Characteristics of Respondents

	Respondents	Amount	Percent
Gender	Woman	81	56.25%
	Man	63	43.75%
Age	26-30 years	14	9.722 %
	31-35 years	13	9.0277 %
	36-40 years	27	18.75 %
	41-45 years	24	16.666 %
	46-50 years	20	13.888 %
	>50 years	46	31.944%
Last education	Diploma	16	11.111%
	Bachelor	89	61.8055 %
	Masters	39	27.0833 %
	Doctor	16	11.111%
Monthly expenses	< IDR 2,500,000	8	5.55%
	IDR 2,500,000 - 5,000,000	55	38.19%
	IDR 5,000,000 - 7,500,000	46	31.94%
	IDR 7,500,000 - 10,000,000	21	14.58%
	IDR 10,000,000 -12,500,000	10	6.94%
	IDR 12,500,000 - 15,000,000	2	1.38%
	> IDR 20,000,000	2	1.38%

Test the reliability of the variables measured by composite reliability and Cronbach's alpha from indicators that measure variables. Composite reliability test results and Cronbach's alpha from Smart PLS can be shown in Table 2.

Table 2. Composite Reliability and Cronbach's Alpha

Variable	CA	rho_A	CR	AVE)
Performance expectancy	0.830	0.855	0.885	0.658
Effort expectancy	0.812	0.811	0.877	0.642
Facility condition	0.780	0.812	0.857	0.601
Zakat literacy	0.865	0.871	0.899	0.596
Social influence	0.836	0.843	0.892	0.675
Intention to use an online platform	0.800	0.809	0.869	0.624
Using an online platform	0.771	0.772	0.854	0.594

Note: CA= Cronbach's Alpha; CR= Composite Reliability; AVE= Average Variance Extracted

A reliable variable if it has a composite reliability value above 0.70 and Cronbach's alpha above 0.60. From the SmartPLS output above, all variables have composite reliability values above 0.70 and Cronbach's alpha above 0.60. So it is concluded that the variables have good reliability if the AVE value of each variable is > 0.5.

To compare the AVE root value with the correlation between variables. The result is that the original AVE value is greater than the correlation between variables. The model has better discriminant validity if the AVE square root for each variable with the original value is greater than the correlation between the two variables. The minimum recommended AVE value is 0.50. The output results of the AVE value can be seen in Table 3 as follows:

Table 3. AVE Value and AVE Square Root

Variable	AVE	Square Root AVE
Performance expectancy	0.658	0.811
Effort expectancy	0.642	0.802
Facility condition	0.601	0.775
Zakat literacy	0.596	0.772
Social Influence	0.675	0.822
Intention to use an online platform	0.624	0.790
Using an online platform	0.594	0.771

Based on Table 3, the variable values indicate the AVE value is greater than 0.50, with the smallest value being 0.594 for the Platform Use variable and the largest being 0.675 for the Social Influence variable. This value meets the requirements by the specified minimum AVE value limit of 0.50. After knowing the square root value of AVE for each variable, the next step is to compare the square root of AVE with the correlation between variables in the model. In this study, the results of the correlation between variables with the AVE square root value can be shown in Table 4, below:

Table 4. Fornel-Larcker Criterion

	PE	EE	FC	LZ	IN	SC	US
Performance expectancy	0.811						
Effort expectancy	0.637	0.802					
Facility condition	0.580	0.775	0.775				
Zakat Literacy	0.622	0.516	0.539	0.772			
Intention to use an online platform	0.587	0.613	0.598	0.573	0.790		
Social condition	0.147	0.290	0.407	0.158	0.372	0.822	
Using an online platform	0.432	0.510	0.616	0.387	0.717	0.505	0.771

From the results of the Fornel-Larcker criterion in Table 4, the correlation value of the variables with the indicators is greater than the correlation values with other variables. This can be seen by the square root value of AVE for each variable which is greater than the correlation between the variables and other variables. Thus all latent variables already have good discriminant validity.

The significance of the model in testing the structural model, it can be seen from the t-statistic value between the independent variables and the dependent variable in the Path Coefficient table in the SmartPLS output.

Table 5. Path Coefficients

	OS	SD	T-Stat	P-Val
Performance expectancy → Intention to use an online platform	0.216	0.093	2,336	0.020
Effort expectancy → Intention to use an online platform	0.278	0.090	3.101	0.002
Social condition → Intention to use an online platform	0.218	0.083	2,632	0.009
Zakat literary → Intention to use an online platform	0.260	0.099	2,621	0.009
Intention to use an online platform → Using an online platform	0.542	0.065	8,297	0.000
Facility condition → using an online platform	0.292	0.068	4,266	0.000

Note: OS= Original sample; SD= Standard Deviation;

Based on Table 5, it is stated that the research hypothesis 1-6 has a positive and significant effect. To know hypothesis 1-6 is accepted by looking at the value of T-Statistics > T-Table (1.96) and P Values <0.05 with a 95% confidence level ($\alpha = 0.05$).

This study confirms the first hypothesis that has been proposed, which examines the positive impact of performance expectancy on the intention to use an online platform to pay zakat. These results indicate that individuals who expect that using the online zakat payment system will enhance their performance, including efficiency in the zakat payment process, are more likely to use the platform. This suggests that people believe that using the online zakat payment system will help them pay zakat more quickly and from anywhere they desire. In this context, the expected benefit is an improvement in performance in zakat payments, and this research confirms that this perception influences individuals' intentions to adopt technology. Furthermore, the results of this study align with the findings of the research conducted by Khechine et al. (2016), Sulaeman and Ninglasari (2020), and Cahyani et al. (2022), which revealed that performance expectancy is one of the significant factors influencing individuals' intentions to adopt the technology.

There is a positive influence of effort expectancy on the intention to use an online platform to pay zakat. The findings of this research align with the views of Sulaeman and Ninglasari (2020) and Kasri and Yuniar (2021), who state that effort expectancy has a positive impact on individuals' intention to pay zakat online. The online zakat payment program is still relatively new in Indonesia and is in the early stages of technology adoption. Therefore, the results of this study indicate that the ease of understanding how to use the online zakat payment system during its initial implementation is a significant variable positively affecting the intention of individuals to use online platforms for zakat payments in Indonesia.

This study indicates that social influence has a positive impact on the intention to use an online platform to pay zakat. These findings align with the research conducted by Farouk et al. (2018) and Sulaimen and Ninglasari (2020), both of which found that social influence has a positive and significant influence on individual behavioral intentions. This result may suggest that individuals are influenced by others when making decisions to use online platforms for zakat payments. In Indonesia, where the majority of the population is Muslim, social influence can play a significant role in individuals' decisions regarding matters related to personal interests. Additionally, this result may also be influenced by the fact that campaigns promoting zakat payments through digital platforms have been well-received by the community. It also indicates that the use of technology in zakat payments may already be integrated into the cultural practices related to zakat in Indonesian society.

The results of this research are highly significant as they confirm that better knowledge and understanding of zakat, referred to as zakat literacy, have a significant and positive impact on

individuals' intention to use online platforms for zakat payments. This means that the better someone comprehends the concepts and practices of zakat, including its purpose and how to fulfill it, the higher the likelihood they will be willing and inclined to use online payment systems for zakat. These findings are also consistent with previous research conducted by Kasri and Yuniar (2021) and Anggraini and Indrarii (2022). Therefore, zakat institutions and the government must continue enhancing zakat literacy among the public, especially in the context of using online platforms for zakat payments. By improving the public's understanding of zakat, it is hoped that participation in zakat payments through online platforms will increase, thereby contributing to greater efficiency and transparency in the collection and distribution of zakat.

The intention to use an online platform in paying zakat influences the actual usage of the online platform. This result reinforces the statement made by Venkatesh et al. (2021) that intention directs individuals to take action. In the context of zakat payment using online platforms, it reflects the comfort, pleasure, and perceived security that individuals experience when using online platforms. Meanwhile, the feelings of comfort, pleasure, and security form part of an individual's intention, and the behavioral response to that intention is the actual usage. In Indonesia, the use of online platforms for payments has been on the rise, influenced by the increasing availability of online platform facilities and the growing number of alternative zakat payment applications available through online platforms.

This study highlights that facilitating conditions play a crucial role in influencing individuals to use online platforms for zakat payments. These findings are consistent with the research conducted by Khechine et al. (2016), which demonstrated that facilitating conditions positively affect individuals' intentions to adopt technology. In this context, facilitating conditions encompass resources and infrastructure related to online zakat, both in terms of organizational and technical aspects. Organizational and technical infrastructure that supports online zakat payments is readily available in Indonesia. This is evident in the diverse range of alternative systems and media options for paying zakat through online platforms, including bank transfers, crowdfunding platforms, and even e-commerce. Furthermore, zakat institutions have actively provided valuable information about online zakat payment programs through various publications, especially on social media. All of these factors create an environment that supports and facilitates individuals in using online platforms for zakat payments.

Conclusion

This research aims to analyze the factors that influence the use of online platforms in paying zakat in Indonesia. By using the expanded UTAUT as a theoretical framework, this research finds that effort expectancy, performance expectancy, social influence, and zakat literacy have a positive effect on the intention to use online platforms to pay zakat. Meanwhile, intention is proven to influence individuals to use the platform when paying zakat

These findings have important implications in zakat management and policy making. Zakat management needs to ensure that the system they provide is easy to use and efficient so that it can attract people's interest in paying zakat via online platforms. They must also continue to strive to improve the efficiency and effectiveness of payment systems and improve the quality of the necessary infrastructure. Collaboration with the government and other stakeholders can help create conditions that are more conducive to paying zakat via online platforms. Apart from that, the zakat literacy program needs to be improved to increase public understanding about zakat, especially in the context of using online platforms. Without adequate literacy, awareness of paying zakat via digital platforms may not grow in the future.

This research has limitations, such as a limited sample size and a focus on groups who have paid zakat via online platforms. Future research could complement these findings by involving more samples, analyzing wider areas, or exploring other factors that may influence the use of online platforms in paying zakat. All of this will help enrich our understanding of digital zakat and its implications.

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