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Technology acceptance of zakat payment platform: An analysis of modified of unified theory of acceptance and use of technology

Erwanda Nuryahya, A. Jajang W. Mahri , Aas Nurasyiah , Fitranty Adiresuty*

Department of Islamic Economics and Finance, Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, Indonesia.

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Abstract

This study aimed to determine and analyse the factors that affect a zakat payer receiving and using the zakat platform to pay the zakat. A total of 264 self-administered questionnaires were distributed to respondents who have been paid zakat with the platform. The data were analysed using variance-based structural modelling (PLS-SEM) to examine the hypothesised relationships. The results show that performance expectations and social influence positively and significantly affect behavioural intentions. Facility conditions and behavioural intention have influenced positive and significant impacts on the behaviour of using the online zakat payment platform. Furthermore, this is caused by the trust of zakat payers against online zakat payment platforms that afford to pay zakat faster completion when compared to paying zakat offline. It is also supported by encouragement from the surrounding environment of zakat payers such as: family, work colleagues, community and charity organisations who use the online zakat payment platform.

*Corresponding author: fitranty@upi.edu
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Introduction

The acceptance and use of the zakat payment platform by zakat payer be quite a fascinating study to act in the present time. It is because technological developments worldwide have introduced the zakat payment platform. Still, there are many problems with the fact, such as the fact that the online zakat payment platform isn't used very often because the number of people who pay zakat online is still very small compared to the number of people who pay zakat offline (Sukindar, 2017).

The online zakat payment platform is still arduous to use to deliver the effect of the reduced zakat funds (Syarif, 2018). The number of zakat funds obtained by non-cash is still smaller than zakat funds in cash (Aini, 2018). The online zakat payment platform has been unable to breed sound effects on the welfare zakat receiver (Effendi, 2018). The total of zakat institutions are opening branches in various regions with a large amount, so it is necessary to establish a web-based information system to facilitate online zakat payment (Farabi, 2016). There is still a significant gap between the collected zakat funds and the potential of zakat funds (Badan Amil Zakat Nasional, 2018).

The payment platform of zakat has inclined the numerous online paying-zakat. However, the platform is still slight owing to the relatively small number of zakat payers that have paid zakat online compared to zakat payers paying zakat in cash. As a result, utilisation against the zakat payment platform is still not optimal (Sukindar, 2017). The working-age population in Indonesia is estimated at 133.94 million people. In addition, the number of residents using mobile phones reaches 177.9 million, and those with internet access reach 132.7 million. With such potential internet users, a large offer will attract a sufficient number of millennial generation muzakki much to pay zakat. The potential is so great that internet users are projected to attract the zakat payer millennial generation is quite a lot to pay zakat. The collection of zakat funds has been recorded coming from online platforms has reached 12% in 2017, only up 1% compared to 2016, and is expected to continue to increase in 2019 (Center for Strategic Studies-BAZNAS, 2018). According to the National Zakat Board of Indonesia, the 2018 zakat collection was only around 3% of its potential. More recent estimations suggested that the zakat collection in 2020 was only 13.22 in rupiahs, or around 6% of its potential (BAZNAS, 2019). A recent Philanthropy Indonesia (2020) study reported that only 6.74% of the zakat collected was raised through the digital platform. Despite that, there was an increase in zakat funds collected through the digital channel, from 1% in 2016 to 12% in 2017 (BAZNAS, 2019).

The growth of information systems and platforms for zakat around the world is something to be proud of and should be praised, because it shows that zakat is growing well. Zakat platform must be encouraged by a robust information system and readily accepted by people in their community, creating it easier to pay zakat online. Because of if this is not conducted, it will deliver a hazardous impact on the zakat institution to build the zakat payment platform (Effendi, 2018).

According to the explanation by Pratami, Mahri, & Nurasyiah (2017), zakat is one of the five pillars of Islam, which are obligatory for every Muslim who meets specific requirements. The dedication to carry out worship services reveals the level of one's religion. Refusal or unwillingness to execute charity worship will diminish the quality of a person's faith. Consequently, payment of zakat is obligatory, and the creation of mechanisms for zakat payment is part of the zakat requirement.

A zakat payer is not necessary to meet in person to complete the online zakat payment procedure, which is carried out using digital channels. The online zakat payment technique is a product of the times in which people desire ease through technology (Harvan, 2017). Zakat online has three platforms that can be used to pay the zakat. The first is an internal platform. The zakat institution develops a platform as a website or application. Second, this platform can provide external partners to collect zakat. Many institutions have already used zakat payment channels based on this technology, such as e-commerce, online crowdfunding, digital payment machine and QR code. The third type of zakat platform is a social media platform.

Venkatesh et al. (2003) explain that the Unified Theory of Acceptance and Use of Technology (UTAUT) is a theory that combines eight theories of user acceptance prior to that have been developed and have problems as well as criticism. These models have included a theory of reasoning action (TRA), technology acceptance models (TAM), motivational models

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(MM), theory of planned behaviour (TPB), combined TAM and TPB, pc models of utilisation (MPTU), innovation diffusion theory (IDT), social cognitive theory (SCT). Furthermore, user behaviour is influenced by behavioural intention and the facilitating conditions). Behavioural intention is the intention of the user to accept a system and the behaviour of using the system on an ongoing basis (Venkatesh et al., 2003).

A zakat payer is not necessary to meet in person to complete the online zakat payment procedure, which is carried out using digital technologies. The introduction of online zakat payments coincides with the increasing need for technological ease (Ahmad et al., 2014). While facilitating, user behavior is directly influenced by circumstances and purpose. A person's acceptance of a technology may be influenced by their performance expectations, effort expectations, and social influence. Similarly, other intermediate factors consist of age, gender, experience, and voluntary participation (Tan, 2013).

In this study, the authors utilise variables contained in the Unified Theory of Acceptance and Use of Technology (UTAUT): performance expectancy, effort expectancy, social influence, facilitating condition, behaviour intention to use the zakat payment platform and use behaviour zakat payment platform (Donmez-Turan, 2020; Kasri & Yuniar, 2021; Nair et al., 2015; Parhamnia, 2022; Philippi et al., 2021; Ronaghi & Forouharfar, 2020) . There are distinctions and similarities in this research with studies prior. The equation used grand theory Unified Theory of Acceptance and Use of Technology (UTAUT) and Structural Equation Modeling analysis tools-Partial Least Square (PLS-SEM), and there are few studies in which the subject is zakat payer. This study offers new insights related to the quantitative study on digital zakat and the behaviour of zakat payers, particularly in Indonesia.

Currently, several studies discuss the acceptance and use of the online zakat payment platform. Ahmad (2014) describes a system and the use of e-zakat in Malaysia. A user's propensity to utilize the e-zakat system is influenced by the expectation of performance, social impact, and condition of the facility, as indicated by the research findings. However, flaws in their research and the fact that company expectations were not met made it difficult for zakat payers to use the e-zakat system. Farabi (2016) describes the acceptance and use of the ZISW system. Due to the expectation of performance, social impact, and state of the facility, good research results influence the behavior of system ZISW users. The issue is that the user believes the ZISW system is not prepared to pay zakat, infaq, and shadaqah. Other research that measures the acceptance of someone using e-office technology with the same theoretical approach, among others, was carried out by Sulistyowati (2013), which results from performance expectations, facility conditions, and social influences that significantly affect behavioural intentions in e-office technology. Further studies that measure the acceptance of a person in using the Internet or mobile banking with the same theoretical approach and analysis tools using PLS-SEM by Lai et al. (2009) about four major factors influence behavioural intention; Abrahão et al. (2016) about all significant variables affect the behavioural intention; Raza et al. (2019) about social influence variables have no effect; Trojanowski & Kułak (2017) about the variables performance expectancy and social influence effect to behavioural intentions; Varma (2018) about four significant variables significantly to behavioural intentions and behaviour affect the behavioural intention to use.

Ultimately, this study was conducted to assess the acceptance of a person using the zakat payment platform and any factors that influence it. Research on accepting a person using the platform to pay zakat payment has not been found in Indonesian and international journals. It prompted the authors to conduct this study to provide the information needed for the agency to create a payment platform, zakat alms received by the zakat payer, and hopes to improve the zakat collection in Indonesia.

Literature Review

Most works on digital zakat are theoretical examinations that rely on in-depth interviews and qualitative methodologies. To avoid zakat's failure in Indonesia, some researchers, such as those in an exploratory study conducted by (Manar et al., 2018) think the online zakat system could be a solution. It then advocated, from a qualitative perspective, that a crowdfunding-zakat model may increase the effectiveness of zakat collection and help alleviate poverty in the country. (Hudaefi et al., 2020) came to a similar result, arguing that digitising zakat is crucial to improving zakat collection. In addition, (Ismail & Masturah, 2014) advocated for research on e-zakat to be conducted using multiple frameworks, one of which is the UTAUT framework, which considers the technological acceptance factor. (Manar et al., 2018) agreed with previous research that using digital technology (the Internet and mobile applications) as the medium of delivery or marketing of products would improve the performance of amil, and they proposed that zakat stakeholders create a fintech-based strategy to achieve this goal.

Two new research on zakat and the UTAUT paradigm deserve attention (Hasif & Ahmad, 2019) used the UTAUT model to investigate what factors affect the rate at which mobile banking is adopted for distributing zakat in Malaysia. It is noteworthy that all UTAUT components, except effort expectancy, were important in the analysis, even though the study focuses on the distribution elements of zakat from the perspective of the zakat receivers (asnaf/mustahiq). Sulaeman & Ninglasari (2020) used the UTAUT paradigm to research how likely Indonesian Muslims were to use a crowdfunding site that encouraged donors to make zakat payments. However, the respondents' primary goal was to provide evidence for the adverse effects of the COVID-19 epidemic on MSMEs in Indonesia. It is also worth noting that the total number of responders in the samples was under 100. Despite this, the findings reveal that all UTAUT variables, except for conducive conditions, positively affect Muslims' propensity to adopt the zakat-based crowdfunding platform model. Although this research used the UTAUT framework, it did not particularly address difficulties linked to regular zakat collection utilising digital technologies.

To that end, this study draws heavily on existing empirical literature on the topic of whether or not people are likely to make general-purpose online donations in order to formulate its assumptions about people's propensity to engage with and pay zakat via digital channels (Chen et al., 2019; Choi et al., 2019; Li et al., 2018). Li et al. (2018) used the UTAUT framework to develop a research model exploring the factors influencing the intention to make an online donation in China, supplementing the framework with the variables "feeling of trust" and "experience expectation." The study used structural equation modelling (SEM) to determine that potential donors' intents to contribute to crowdfunding campaigns for charitable causes were highly impacted by donors' social networks' influence, trust, effort, and performance expectations. Conditions that are helpful and the expectations of one's experience also have a favourable but more moderate impact. Another comparable study looks at how internet giving can influence South Korean youth. The data show that prior exposure to online donation platforms increases the likelihood of future donations through the mediation of increased frequency (Choi et al., 2019). Recently, Chen et al. (2019) looked at what factors influence people's decisions to give to crowdfunding campaigns. Donations of time are highly influenced by social presence, trust, and perceived behavioural control, according to a conceptual framework that combines planned behaviour and norm activation theory with the social presence theory. The subjective norm only mildly influences the intention.

The above-listed considerations are acknowledged, but there are certain factors relating to zakat which could influence the inclination to pay zakat online. Thus, the UTAUT factors (performance expectancy, effort expectancy, social influence, and facilitating condition) are supplemented with the zakat literacy component. This is a necessary addition because fulfilling

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zakat requirements requires familiarity with the concept of zakat at the very least (Wahab & Rahman, 2011). A different hypothesis is developed utilising the ensuing enlarged framework. It is conceptually analogous to the knowledge variable, which has been employed and proven relevant in several behavioural studies examining zakat payment (Haji-Othman & Fisol, 2017; Sedjati et al., 2018). Knowledge and its transformation are part of the well-being function resulting from interaction, integration, and evolutionary learning processes. Hence this variable may also represent zakat's status as an ethical-economic institution (Kasri & Yuniar, 2021). The following section will expand on the process of hypothesis formulation in light of these considerations.

Literature Review

Performance expectancy and intention to use online platforms to pay zakat

One definition of performance expectancy within the UTAUT framework is the belief that implementing a certain system will lead to measurable gains in productivity (P. Lai, 2017; Venkatesh et al., 2000; Venkatesh & Bala, 2008). To put it another way, a performance expectation is a hope that a system will make an online task easier or faster. To that end, the word "performance expectancy" can be used to conceptualise how much people believe that utilising online platforms to pay zakat can improve their efficiency, especially in terms of payment, in this study. Li et al. (2018) in China and Choi et al. (2019) in South Korea found a favourable correlation between performance expectations and technology adoption. During the Indonesian epidemic, zakat collection was bolstered by rising expectations of future earnings (Sulaeman & Ninglasari, 2020). Consequently, the following theory is put forth:

> *H1*: Performance expectancy has a positive influence on the intention to use online platforms to pay zakat.

Effort expectancy and intention to use online platforms to pay zakat

Effort expectancy is typically defined as the perceived difficulty in implementing a new technological solution (Venkatesh et al., 2003). Therefore, the likelihood of someone adopting technology is based on their perception of how simple it is to learn and use. Therefore, in this research, we use the term "effort expectancy" to refer to the time and attention required to become familiar with and proficient at using an online platform to make zakat payments. It is also believed that a person's willingness to pay zakat online is positively influenced by their effort anticipation. This is corroborated by the findings from various prior research (Li et al., 2018; Sulaeman & Ninglasari, 2020; Venkatesh et al., 2003), which claimed that effort expectancy has a favourable influence on the intention to use and embrace technology. Thus, the following hypothesis is established:

> *H2*: Effort expectancy positively influences the intention to use online platforms to pay zakat.

Social influence and intention to use online platforms to pay zakat

One's perception of how other people feel about the necessity of using a particular piece of technology is what is meant by "social influence" (Venkatesh et al., 2003; Chen et al., 2019). This study will consider the social influence (such as friends, relatives, and influential individuals around them) and the degree to which people perceive that their peers expect them to use internet platforms to pay zakat. Social considerations have been shown to have a favourable effect on zakat intentions. According to research conducted by Mastura et al. (2015), for instance, attitude toward zakat compliance behaviour is significantly influenced by saving.

Social pressure has a favourable influence on the intention to pay zakat among government employees, as found by Farouk et al. (2018). They examined the moderating effect of religiosity on the intention to comply with the zakat on employment income. As a result, it is widely considered that social influence has a significant and favourable effect on people's propensity to use internet platforms to pay zakat. With this in mind, the hypothesis suggested is:

H3: Social influence positively influences the intention to use online platforms to pay zakat.

Facilitating condition and intention to use online platforms to pay zakat

Conditions deemed conducive to the spread of technology are those in which the public has confidence that the necessary institutional and technological mechanisms are in place. Perceived compatibility and behavioural control serve as the foundation for this supportive condition. In the context of this research, facilitating condition indicates the help and resources a person has in influencing the intention to utilise a given technology. Several studies in China and Korea show a positive influence between facilitating conditions and the intention to use technology and donate to online charitable crowdfunding. However, this factor is often seen as influencing the actual use of technology (Venkatesh et al., 2003). (Li et al., 2018; Choi et al., 2019). However, Sulaeman and Ninglasari (2020) could not identify a substantial impact of facilitating conditions on the Muslims' inclination to adopt the zakat-based crowdfunding platform model in Indonesia. Despite that, a study by Khechine et al. (2016), which assessed the accuracy and robustness of the UTAUT model, predicts that the association between enabling conditions and behavioural intention is positive and statistically significant. Conceptually and empirically, it has been established that the intention to use online platforms to pay zakat has a significant and favourable impact on the facilitating condition. Furthermore, hence, the following conjecture is put forth:

H4: Facilitating condition has a positive influence on the intention to use online platforms to pay zakat.

Methodology

This study uses the variables to use the causality method with a quantitative approach. Furthermore, the variables used in this research are managed by independent and dependent variables. Firstly, for independent variables instance are performance expectancy, effort expectancy, social influence, facilitating condition and behaviour intention and secondly, the dependent variable is behaviour intention, that be spurred by independent variables such as performance expectancy, effort expectancy, social influence and facilitating condition, meanwhile for dependent variable is user behaviour being encouraged by facilitating condition and behaviour intention.

Sampling in this study has followed a non-probability scheme with a purposive sampling technique and judgment approach with the following criteria (1) respondents are zakat payers who have paid the zakat in zakat institution, (2) zakat payer should have executed a payment the zakat with the online transaction. (3) Respondents have conducted at least three or more online zakat transactions. Furthermore, the numerous samples used in this study are 264 respondents.

Ultimately, technique analysis is partial least square-structural equation modelling (PLS-SEM) because this research uses latent variables. This research mainly aims to discover a factor of zakat payer using the zakat payment platform to pay zakat.

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Results and Discussion

Measurement model evaluation

Outer or measurement models with reflexive indicators are evaluated by convergent and discriminant validity of the indicators and composite reliability for the block indicator. This is done to ensure that the measurement used is decent (valid and reliable) by looking at the cross-loading value, AVE, Cronbach's alpha and composite reliability results.

Table1. Reliability and validity of test results

Variables	Item	Cross Loading	Cronbach's Alpha	Composite Reliability	AVE
Performance expectations	PE1	0.807	0.921	0.936	0.646
	PE2	0.835			
	PE3	0.764			
	PE4	0.761			
	PE5	0.743			
	PE6	0.777			
	PE8	0.854			
	PE9	0.859			
Expectations of Enterprises	EE1	0.885	0.941	0.955	0.808
	EE2	0.900			
	EE3	0.902			
	EE4	0.877			
	EE5	0.930			
Social influence	SI1	0.735	0.893	0.919	0.654
	SI2	0.866			
	Si3	0.819			
	Si4	0.749			
	Si5	0.817			
	SI6	0.855			
Facility condition	FC1	0.835	0922	0.937	0.683
	FC3	0.709			
	FC4	0.701			
	FC5	0.833			
	FC6	0.895			
	FC7	0.916			
	FC8	0.835			
Behavioural intention	BI1	0.854	0.942	0.954	0.775
	BI2	0.902			
	BI3	0.839			
	BI4	0.890			
	BI5	0.926			
	BI6	0.868			
Using behaviour	UB1	0.937	0.934	0.953	0.836
	UB2	0.946			
	UB3	0.937			
	UB4	0.834			

The results showed that the study's value of the cross-loading indicator had a problem with convergent validity. So this test is continued to the next stage. However, to get the best results, it is necessary to remove the indicators PE7 and FC2 for loading factors that have values less than 0.70. Although the concept of value is still acceptable, it still slightly affects the results of further testing. Here are the results of loading factors by eliminating indicators PE7 and FC2.

Results of average variance extracted values through tests show that all variables in this study have a value of more than 0.50 AVE. Thus, all the latent variables in this study are said to be good at representing indicators.

Results value of Cronbach's alpha and composite reliability through SmartPLS data processing on each of the latent variables in this study indicate that all the variables in the study have a value of Cronbach's alpha and composite reliability of more than 0.70. Therefore, it can be concluded that all the latent variables in this study are said to be reliable, and the model building has an excellent level of reliability.

Based on the evaluation of the test results measurement model to test convergent validity, discriminant validity, average variance extracted (AVE), and composite reliability, the model in this study had qualified specified in the stages of research PLS-SEM. This study was, therefore, appropriate to proceed to the next stage.

Evaluation of structural model

Inner or structural models are created to ensure that the structural model is robust and accurate. This model was evaluated using the R-square for dependent constructs, the Stone-Geisser Q-square test for predictive relevance, the t-test and the significance of the coefficient parameters of structural lines.

The results of the R-square value, R-Square first in the amount of 0,782 for the dependent variable and independent variables intention behavioural performance expectations, effort expectancy, social influence. R-Square indicates that the variable performance expectations, effort expectancy, and social influence afford to explain the dependent variable of behaviour intention to use the online zakat payment platform with 78.2%. In comparison, 21.8% are influenced or explained by other variables not included in this model—resulting in an R2 of 0.782, indicating that the variables in our model have a good relationship.

The second RSquare is 0.804 to the dependent and independent variables behaviour using the facility conditions and behavioural intentions. R-Square indicates that the variable conditions of the facility and behavioural intentions afford to explain the behaviour of the dependent variable using the online zakat payment platform as much as 80.4%. In comparison, 19.6% are influenced or explained by other variables not included in this study model. Results R2 of 0.804, indicating that the variables in our model have a good relationship

Table 1. Results of R-square

	R-Square	**R-Square Adjusted**
Behavioural intention	0.782	0.775
Using behaviour	0.804	0.800

The result of the F-Square research shows that business expectations variables influence behavioural intentions variable has a weak influence because the F-Square is generated by 0.008. The effect of variable performance expectations on behavioural intentions variable and facility condition influence behaviour using the online zakat payment platform has a moderate effect because it has the F-Square respectively 0.281 and 0.228. Social influences on behavioural intentions and behavioural intentions variable influence to behaviour using the online zakat payment platform have a strong influence because it has the F-Square respectively 0.387 and 0.404. Thus the predictor variable performance expectations, social influences on behavioural intentions and behavioural intentions predictive variables, the condition of the facility to behaviour using the online zakat payment platform suitable for use in this research

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model. While business expectations predictive variables on behavioural intentions variable is less suitable for use in this study. Here are the full results of the F-Square test in this study:

Table 2. The results of F-Square

	Behavioural intention	**Using behaviour**
Performance Expectancy	0.281	
Effort Expectancy	0.008	
Social influence	0.387	
Facility condition		0.228
Behavioural intention		0.404
Using behaviour		

Results Goodness of Fit value through the calculation has been done then the results GoF is 0.759 which is more significant than 0.38. It can be concluded that the models are built to have a good Goodness of Fit.

After testing the R-Square, Q-Square and Goodness of Fit, it can be said that the model established is robust (strong). The output of the model outer and inner models in PLS-SEM models that have been through the testing phase and are robust are as follows:

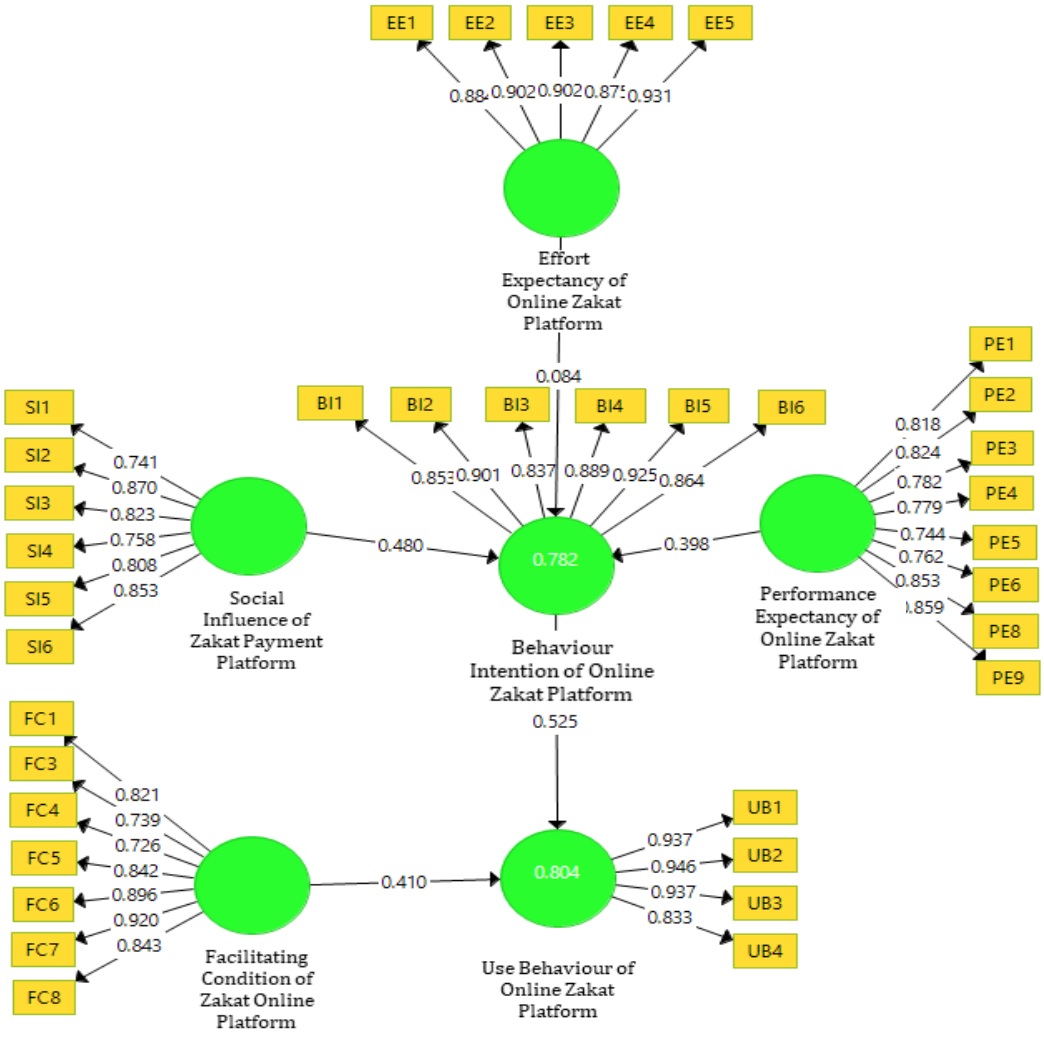

Figure 1. The output of the PLS-SEM model

The bootstrapping results

Based on testing bootstrapping in software smartPLS which can be seen in table path coefficient can be seen that the value of t-statistic for variable performance expectations and social influences to the variable intention behavioural platform zakat payment online, then the variable intention behavioural and condition of the facility to conduct receipts platform zakat payment online has a value above the value of the t-table is 1.96. Variable business expectations to behavioural intentions variable online zakat payment platform have the t-table value of less than 1.96.

Variable performance expectancy has a positive and significant influence on behavioural intentions online zakat payment platform that hypothesis can be accepted. This is evidenced by the value of 3,910 t-statistic greater than 1.96 and significant at an alpha of 0.5% (P-values<0.005). This indicates that an increase in zakat payer online zakat payment platform performance expectations will raise zakat payer behavioural intention to utilise the platform.

Variable effort expectations have a negative effect and no significant effect on behavioural intentions online zakat payment platform, so the hypothesis is rejected. This is evidenced by the value of t-statistic 0.609, smaller than 1.96 and significant at an alpha of 0.5% (P-values> 0.005). This indicates that the influence of a zakat payer's behavioural intentions about using an online zakat payment platform will increase as their expectations regarding the effort required to use the platform increase.

The behaviour intention using the online zakat payment platform is influenced by social influences zakat payer environment. Social influence variables significantly positively influence behavioural intentions online zakat payment platform. This is evidenced by the value of 4,035 t-statistic greater than 1.96 and significant at an alpha of 0.5% (P-values <0.005).

Use behaviour of the online zakat payment platform is influenced by the condition of existing facilities in the online zakat payment platform. The variable facilitating condition has a positive and significant effect on the user behaviour of the online zakat payment platform. This is evidenced by the value of 3,330 t-statistic greater than 1.96 and significant at an alpha of 0.5% (P-values <0.005). The behavioural intentions variable positively and significantly influences the use behaviour of the online zakat payment platform. This is evidenced by the value of 4,035 t-statistic greater than 1.96 and significant at an alpha of 0.5% (P-values <0.005). This means that the higher the intention zakat payer receive and use the online zakat payment platform will improve the behaviour of zakat payer to use the online zakat payment platform. With such hypothesis formulation is receiving Ha: Here are the test results of bootstrapping that are available in Table 3. Ha: $\beta \geq 0$, meaning that behavioural intentions positively affect the user behaviour zakat payment platform.

Table 3. The results of path coefficient

	Original sample (O)	***Sample mean (M)***	***Standard deviation (STDEV)***	***T Statistics (| O / STDEV |)***	***P Value***
Behavioural Intention → Performance Expectations	0.398	0.402	0.100	3,997	0.000
Expectations of Enterprises → Behavioral Intention	0.084	0.080	0.116	0.727	0.467
→ Behavior Behavioral Intention to Use	0.525	0.509	0.131	4,004	0.000
→ Behavior Using Facility Condition	0.410	0.428	0.118	3.462	0.001
Social Influence Behavioral Intention →	0.480	0.480	0.090	5,354	0.000

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Path coefficient performance expectancy (X1) to behavioural intentions online zakat payment platform (Z) with the hypothesis "performance expectancy positive influence on behavioural intentions online zakat payment platform" acceptable level of influence (direct effect) amounted to 39.7%.

Path coefficient effort expectancy (X2) on behavioural intentions online zakat payment platform (Z) with a hypothetical "effort expectancy negatively affect behavioural intentions online zakat payment platform, so the hypothesis is not acceptable as evidenced by a direct effect (direct effect) only amounted to 7.6%.

Path coefficient social influence (X3) on behavioural intentions online zakat payment platform (Z) with a hypothetical "social influence positive influence on behavioural intentions online zakat payment platform" acceptable level of influence (direct effect) amounted to 48.7%.

Path coefficient facilitating condition (X4) on the user behaviour the online zakat payment platform (Z) with the hypothesis "facilitating condition positively affects use behaviour the online zakat payment platform" acceptable level of influence (direct effect) by 53%.

Path coefficient behavioural intentions (Z) on the behaviour of using the online zakat payment platform (Y) with the hypothesis "behavioural intentions positive influence on user behaviour the online zakat payment platform" acceptable level of influence (direct effect) of 39.8%.

Table 4. Effect of inter variable

	Direct effect	**Indirect effect**	**Total effect**
Performance Expectations → Behaviour Intention	0,397		0,397
→ Behavior Using Performance Expectations		.210	.210
Expectations of Enterprises → Behaviour Intention	0.076		0.076
Expectations of Enterprises → Using behaviour		0,040	0,040
Social Effects → Behaviour Intention	.487		.487
→ Behavior Using Social Influence		0.258	0.258
→ Facility Condition Behaviour Intention			
→ Behavior Using Facility Condition	.530		.530
Behaviour Intention → Behavioral Intention to Use	0.398		0.398

Performance expectancy effect on behavioral intention

The study's results imply that the higher the performance expectations of the person against the online zakat payment platform, the better the person's behavioural intention to use the online zakat payment platform. This supports the validity of the Unified Theory of Acceptance and Use of Technology (UTAUT) that performance expectancy measures the extent to which the system believes that using the system may provide some performance gain in jobs.

Role performance expectancy has been spurred by several studies conducted by Lai et al. (2009); Ahmad et al. (2014); Farabi (2016); Raza et al. (2019); Abrahão et al. (2016); Sulistyowati (2013); Trojanowski & Kułak (2017); Varma (2018); (Kasri & Yuniar, 2021) suggested that positive increase performance expectations will increase behavioural intention to use technology. It can be ascertained that the better the technology performance, the better the person's intentions to use these technologies.

Variable of performance expectancy possess several indicators: the length of time needed to complete the work, the level of productivity zakat payer use the online zakat payment platform to pay zakat, the degree of effectiveness of the system platform online zakat payment in increasing the number of zakat funds paid by zakat payer, and usefulness of the system. Zakat payer's overall response to variable performance expectations and indicators is getting a good

response, and only one research questions are not reliable and valid. However, in this study, the variable performance expectations of the online zakat payment platform have good indicators.

Receipt of variable performance expectancy as one of the factors that affect zakat payer receive and use the platform zakat payment online can occur because the average zakat payer replied that by using the platform of zakat payment online then zakat payer will be faster in paying zakat and also zakat payer can know where charity funds disbursed. Hence, zakat payers largely agree that the online zakat payment platform is helpful to pay zakat and provides many advantages.

Thus, it can be concluded that based on the discoverings in this study were associated with the theoretical concept of Unified Theory of Acceptance and Use of Technology and encouraged by empirical results of previous studies that the influence of behavioural performance expectations on the intention of someone using online zakat payment platform, so that the results of this study is appropriate and supports some previous research.

Effort expectations influence behavioral intention

The study results that the higher or better effort expectancy online zakat payment platform, the more does not impact a person's behavioural intention to use the online zakat payment platform. The results of this study are inversely proportional to the truth of the Unified Theory of Acceptance and Use of Technology (UTAUT) expectation that effort (effort expectancy) measures the level of ease in a system.

This result was also inversely related to several studies conducted by Lai et al. (2009); Ahmad et al. (2014); Raza et al. (2019); Abrahão et al. (2016); Varma (2018), (Kasri & Yuniar, 2021)which suggests that the increase in positive effort expectancy will improve behavioural intention to use technology. However, several studies, as done by Sulistyowati (2013) and Trojanowski & Kułak (2017), show that business expectations do not increase a person's behavioural intention to use the technology. It was based on the difficult features of a system to understand and use. Zakat payer's response to variable business expectations and indications is positive. In examining business expectation variables, the online zakat payment platform generally has positive indicators.

Non-acceptance variable of effort expectancy as one of the factors that affect zakat payer receive and use the online zakat payment platform may occur because zakat payer finds it challenging to understand and use the online zakat payment platform. The difficulty of using the online zakat payment platform can be seen from the features that are still poorly understood, such as procedures for calculating zakat online, ordinances transferred on zakat, and ordinances pay zakat using an online payment platform.

Ultimately, it can be concluded that based on the findings in this study were associated with the theoretical conceptUnified Theory of Acceptance and Use of Technology and compared to empirical results of previous studies that lack influence between the effort expectancy with the intention of behavioural someone using the online zakat payment platform.

Meanings of influence social influence on behavioral intention

The study's results showed that the higher or the better a person's social influence on the online zakat payment platform, the better the person's behavioural intention to use the online zakat payment platform. This supports the validity of the Unified Theory of Acceptance and Use of Technology (UTAUT) that social influence (social influence) measures the extent to which the system users feel that the closest people believe that it should be using the new system.

The role of social influence has been supported by several studies conducted by Lai et al. (2009); Ahmad et al. (2014); Abrahão et al. (2016); Sulistyowati (2013); Varma (2018); (Bin-Nashwan, 2022; Lian & Yen, 2014) point out that increased positive social influence will

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increase behavioural intention to use technology. Then certainly, the better the technology performance, the better the person's intentions to use these technologies.

Social influence variables have some indicators that encourage the use of the system, and their influence/encouragement to zakat payer intensive to use platform zakat payment. Zakat payer's overall response to social influence variables and indicators is getting a good response. Overall, the study of social influence variables online zakat payment platform has good indicators.

The receipt of variable social influence is one factor affecting the zakat payer's receive, and use of the online zakat payment platform may occur because zakat payer claimed influenced by the surrounding environment such as family, workplaces, and communities where zakat payer socialise. The impetus carried from the zakat institutions also affects zakat payers to pay zakat using the online platform.

Thus, it can be concluded that based on the findings in this study were associated with the theoretical concept Unified Theory of Acceptance and Use of Technology and supported by empirical results of previous studies that the influence of social influence and intention behavioural someone using online zakat payment platform, so that the results of this study is appropriate and supports some previous research.

Influence on behavior using facilitating condition

The study's results imply that the higher, the better the facilitating condition of a person against the online zakat payment platform, the better the person's behaviour using the online zakat payment platform. This supports the validity of the Unified Theory of Acceptance and Use of Technology (UTAUT) that the facilitating condition measures the extent to which an individual believes the technical infrastructure and the online zakat payment platform have to support for pay zakat online.

The role condition of the facility has been supported by several studies conducted by Lai et al. (2009); Ahmad et al. (2014); Farabi (2016); Abrahão et al. (2016); Sulistyowati (2013); Trojanowski & Kułak (2017); Boonsiritomachai & Pitchayadejanant (2018): Varma (2018) suggested that positive increase will improve the facilitating condition using the technology of behavior. Then certainly, the better the condition of the facilities of technology, the better the behaviour of people using the technology. Variable of facilitating condition has several indicators: the support infrastructure of zakat institutions and zakat payer know to use zakat payment platform, state of the environment in which to use the platform payment of zakats, such as the availability of the Internet, computer or smartphone and compatibility. Overall, the study of social influence variables online zakat payment platform has good indicators. Zakat payer's overall response to social influence variables and indicators is getting a good response.

The receipt of the variable of facilitating condition is one of the factors that affect zakat payer receive and use the platform zakat payment online can occur due to the features in the platform zakat payment online is considered to be sufficient to pay zakat online, such as the availability of zakat calculator, the availability of bank accounts to those of zakat payer, and zakat payer own computers, smartphones, and internet access.

Eventually, it can be concluded that based on the discoverings in this study were associated with the theoretical concept Unified Theory of Acceptance and Use of Technology. It is also supported by empirical results of previous studies that the influence of the condition of the facility on the behaviour of people using the online zakat payment platform, so the results of this study are appropriate and support some previous research.

Influence on behavior using behavioral intention

The results of the study show that the higher the behavioural intention or the better a person's online zakat payment platform, the better the person's behaviour using the online zakat payment platform. This supports the Unified Theory of Acceptance and Use of Technology (UTAUT) that behavioural intentions (behaviour intention) measure the extent of interest and one's intention to use technology.

The role of behavioural intentions has been encouraged by several studies conducted by Ahmad et al. (2014) and Raza et al. (2019); Varma (2018) suggested that a positive increase in behavioural intentions will improve behaviour using technology. It can be ascertained better the behavioural intention of technology, the better the behaviour of people using it.

Receipt of the variable of behavioural intentions as one of the factors that affect zakat payer receive and use the online zakat payment platform may occur due to the high-interest zakat payer to use the online zakat payment platform that is considered to be effective, efficient, user friendly and features of the already inadequate.

Thus, it can be concluded that this study was associated with the theoretical concept Unified Theory of Acceptance and Use of Technology and spurred by empirical results of previous studies on the influence of behavioural intention on the behaviour of people using the online zakat payment platform. Furthermore, the results of this study are appropriate and encourage some previous research.

Conclusion

Zakat payers will increasingly use the online zakat payment platform to pay zakat. Along with technology development, institutions should create a platform for zakat payments as zakat payers desire. Based on research that has been done on zakat payer regarding the acceptance and use of zakat payment platform, the results show that the performance expectancy, social influence positive influence on behavioural intentions and behavioural intention condition and the facility and facilitating condition a positive influence on the user behaviour the online zakat payment platform. The belief zakat payer causes this against online zakat payment platform that can pay zakat faster than pay zakat offline and encouragement from the surrounding environment zakat payer like family, co-workers, community and charity organisations to use the online zakat payment platform. Zakat payer confidence and encouragement from the surrounding environment can be a relevant factor in the platform online zakat payment made by the institution of zakat.

The research findings have many policy and management consequences. One of the most critical factors in determining whether or not people will go through with an online zakat payment is how user-friendly the platform is. Second, they must always work toward making the payment system more efficient and effective so that customers can make and receive payments quickly and easily. Third, improving the infrastructure and resources used to make zakat payments online is essential. Good facilitating conditions include the availability of zakat and its administration and implementation. It is possible that here is where collaboration with other parties, especially the government, is required. Fourth, everyone with an interest in zakat should work tirelessly and cooperatively to spread the word about massive literacy campaigns to spread the word about zakat. The future of promoting zakat payment via digital media depends on the population's literacy level, which may not increase if literacy rates remain low. When considered as a whole, these ramifications may provide valuable insight for zakat organisations in other nations. Finally, it is worth noting that the study has a few caveats, such as a small sample size, a narrow focus (on people who have already paid zakat online), and a non-probabilistic sampling technique.

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As a way of building upon the findings of this study, it is suggested that more research be conducted. Additional research might strive for a bigger sample size, a more in-depth regional analysis throughout Indonesia and other nations, the inclusion of those who have never made an online zakat payment as research subjects, and the investigation of other related variables. These unique considerations would improve our knowledge of the elements that determine the performance of digital zakat payment platforms and add depth to the current research on the subject.

Author's Contribution

Erwanda Nuryahya: Collecting and searching for the research idea, Analyzing and interpreting data
A. Jajang W. Mahri: Managing and reviewing the research
Aas Nurasyiah: Finishing the revision it
Fitranty Adiresuty: Funding, writing the revision, and submitting the revision

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Declaration of Competing Interest

We declare that we have no conflict of interest.

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