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Determinants of Using Digital Payments in Paying Zakat, Infaq, Sadaqah (ZIS)

Laili Sapitri[1], An'im Kafabih[2]
[1,2]Faculty of Economics and Business, Diponegoro University, Indonesia

Indonesia is a country with 87,02 % Muslim population. However, the realization of ZIS funds collected only reached 5.6%. Therefore, enhancing the utilization of digital payments is one of the ways BAZ and LAZ are focusing to increase ZIS fund collection. Theoretically, consumer choice theory, combined with Islamic perspective suggests that perceived income can be determinan factor people to pay ZIS digitally. Furthermore, Unified Theory of Acceptance and Use of Technology (UTAUT) also be used to determine paying ZIS digitally. The number of samples in this research was 210 which was obtained through purposive sampling using questionnaire as a tool for collecting primary data. Gathered data then analysed using SEM-PLS alogarithm. The unique result of this study shows that perceived income do not have significant effect on the use of digital payment to pay ZIS. The other variables from UTAUT show that performance expectancy and effort expectancy have a positive and significant influence on the use of digital payments in paying ZIS, while social influence and facilitating conditions do not significantly influence the use of digital payments in paying ZIS. These results suggest that BAZ of LAZ can enhance performance and effort expectancy in its payment application to be more engaged to customers, and making them continue to use digital payment to pay ZIS.

Keywords: Consumer Choice; Intention; UTAUT; Digital Payments

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*Correspondence:
Laili Sapitri
lailisapitri@students.undip.ac.id

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INTRODUCTION

Indonesia is the country with the fourth largest population in the world and the largest Muslim country in the world. The Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs noted that 87.02% of Indonesia's population is Muslim. Pew Research Center through its survey, 'The Global God Divide' found that Indonesia is in the top ranking or is the most religious country with 98% considering religion to be important in their lives (Salsabilla, 2023). This huge Muslim potential should be directly proportional to the potential of ZIS. However, in reality, the realization of ZIS in Indonesia is still low (Istiqomah & Asrori, 2019). The realization of ZIS and DSKL fund collection has only reached 5.6% of the existing potential, namely IDR 400 trillion in 2022 (Asep, 2023). The total collection is driven by muzzakki's preference for using payment channels.

There are many factors that influence someone to pay zakat, infaq and shadaqah, one of which is income. Based on utility maximization theory, it states that to achieve maximum satisfaction a person will consume something limited by the available budget and preferences for a combination of goods that have the same level of satisfaction. Another form of maximizing utility is by channeling income towards zakat, infaq and sadaqah. Someone who distributes ZIS will increase their utility because they can help other people with their income.

Increased knowledge and innovation in science and technology have brought benefits to the progress of human civilization in the world, especially in the monetary sector (Ngafifi, 2014). The influence of fintech is starting to penetrate the Islamic philanthropy side, especially in ZIS payments. P muzakki reference in paying ZIS has changed. As many as 78.57 percent of muzakki prefer to make ZIS payments online rather than offline. This figure is much different from 2019, where the preference for ZIS payments online was 48.31 percent. In fact, based on the statement from the Chairman of Baznas, until October 2019 the zakat funds that had been collected through digital services had reached Rp. 29 billion (Pikiran Rakyat, 2019).

The use of technology in collecting ZIS funds using digital transactions is related to the available infrastructure and human resources. It is important to understand individual causes in accepting and adopting technology. The UTAUT model is a development of consumer behavior theory related to the adoption and acceptance of technology which shows that the intention to behave (behavioral intention) and behavior to use a technology (use of technology) are influenced by expectations of performance (performance expectancy), expectations of effort (effort expectancy), social influence, and supporting conditions (Billanes and Eevoldeson, 2021).

THEORETICAL BASIS

Zakat, Infaq, Sadaqah (ZIS)

According to Islamic religious terms, zakat means a certain level of wealth, which is given to those who are entitled to receive it with several conditions (Rasjid, 2005 . Infaq comes from the word nafaqa, which means it has passed, passed, finished, emptied, finished its possessions, or shopped (Ridwan, 2013). Alms comes from the Arabic word sadaqah, which means giving to a Muslim voluntarily without any time limit or fixed amount.

Digital Payments

Digital payment is a transaction activity that uses electronic media as a means of payment. "Digital money is an electronic and virtual payment that utilizes servers, network applications and virtual accounts (Musthofa et al., 2020). This payment is the result of a shift in the role of cash to non-cash payments that offer various forms of non-cash payment systems .

Theory of Consumer Choice

In consumer choice theory, maximizing utility is a core assumption on how people behave. However, according to Islamic perspective, maximizing utility is not just about consuming a commodity. Another form of maximizing utility is by distributing income through Zakat, Infaq, Sadaqah. Obligatory shadaqah is in the form of zakat mal and nafilah shadaqah is in the form of infaq and alms (Edwin, 2017). The alms referred to in income distribution are monetary alms, which means the same as infaq. Graphically, this situation is depicted by the ZIS distributor's income on the the convex form of Ma's utility function shows diminishing MRS, that is, the greater the ZIS distributor's income, the greater the amount he wants to give to the ZIS recipient so that his income increases.

Unified Theory of Acceptance and Use of Technology (UTAUT)

Unified Theory of Acceptance and Use of Technology (UTAUT) is a theory developed by Venkatesh et al (2003). This theory is a combination of eight technology acceptance theories, including the theory of reasoned action (TRA), the technology

acceptance model (TAM), the Motivational Model (MM), the theory of planned behavior (TPB), combined TAM and TPB (C-TAMTPB), the model of the PC Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). This was done to correct the weaknesses in previous theories, and because there are similarities between one construct in one model and another model (Rahmawati & Maika, 2021).

UTAUT brings together important factors related to considering the importance of the use of technology and the technology used, especially in an organizational context. UTAUT has four main contributions, namely performance expectancy (PE), effort expectancy (EE), social influence (SI) and facilitating conditions (FC) which influence the intention to use technology (Venkatesh et al., 2012).

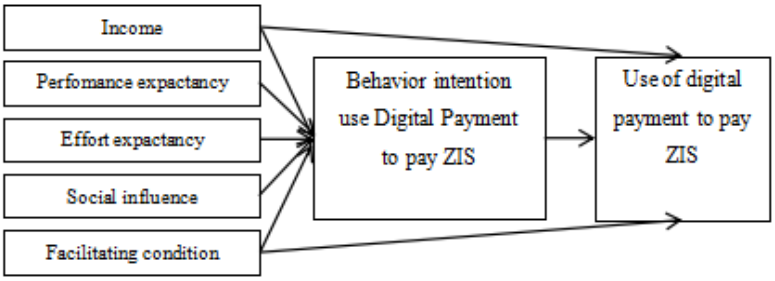

Figure 1: Research Framework

DATA AND METHODOLOGY

All variables in this study is perception-based variables that is measured through likert scale from 1 (totally disagree) to 5 (totally agree). The primary data were collected through distributing questionnaire. Variables used in this research are income which is measured through perception of income (perceived income, X1), then from UTAUT perspective, some variables are used such as performance expectancy (X2), effort expectancy (X3), social influence (X4), facilitating conditions (X5), intention behavior using digital payments to pay ZIS (Y) , and using digital payments to pay ZIS (Z). Table 1 below shows list of item for each variables used in this study.

Table 1. Item Questionnaire

Variable	Item
Perceived Income	The more income increases, the greater the desire to pay ZIS
	The more a person's satisfaction increases because they see other people helped by their income, the more their desire to pay ZIS increases
	Will pay ZIS if income exceeds expenses
	The belief that the increase in ZIS funds collected is due to an increase in income
Performance Expectancy	Digital payment is useful in the ZIS payment process
	Digital payment can complete ZIS payments more quickly
	Digital payment will increase effectiveness in paying ZIS
	Digital payment will increase productivity in paying ZIS
Effort Expectancy	The digital payment platform used to pay ZIS is easy to learn
	ZIS payments using digital payments are easy to do
	The digital payment used to pay ZIS is clear and understandable
	Using digital payments to pay ZIS is easy to master
Social Influence	Encouraged to use digital payments to pay ZIS by people closest to them
	Encouraged to use digital payments to pay ZIS by people who are influential to them
	Other people's participation influences people to pay ZIS using digital payments
	Zakat management organizations have supported the use of digital payments in paying zakat
Facilitating Conditions	Availability of resources needed for ZIS payments using digital payments
	Have the knowledge needed to pay ZIS using digital payments
	The digital payment service for paying ZIS is compatible with other services used
	Certain people (or groups) are ready to help overcome difficulties in operating the system
Intention to Use Digital Payments	Want to use digital payment to pay ZIS if you have digital payment access
	Will use digital payment to pay ZIS because they already have digital payment access
	Planning to use digital payments to pay ZIS in the long term
	Would recommend others to use digital payment to pay ZIS
Use Digital Payment to Pay ZIS	Will use digital payments more often to pay ZIS
	Will always use digital payment to pay ZIS
	Will continue to rely on digital payments to pay ZIS
	Recommend others to use digital payment to pay ZIS

Sampling was carried out using a non-probability sampling technique with a purposive sampling technique using criteria including 1. Residing in Indonesia, 2. Aged more than 17 years, 3. Have ever used or are currently using digital payments to pay ZIS.

Determining the number of samples to be used in this research is by multiplying the number of indicators used with five as the minimum limit and ten as the maximum limit for determining a representative sample in research (Ferdinan, 2006). This formula is used when determining the minimum number of samples to be taken for research. So, in this study the minimum sample size is 125 respondents. However, Hair et. al (2019) stated that the number of samples suitable for use in calculating the SEM-PLS algorithm with a model consisting of seven constructs or less is a minimum of 150 respondents. So in this study the sample used by researchers was 210 respondents who were users or had used digital payments to pay ZIS.

RESULTS AND DISCUSSION

General Description of Respondents

Respondents in this research used purposive sampling, namely respondents who have used or are currently using digital payments to pay ZIS. Based on these criteria, researchers succeeded in obtaining data from 210 respondents. It is known that respondents who have used or are currently using digital payments to pay ZIS are dominated by women with a total of 179 people or a percentage of 66% while for men there are 71 people or a percentage of 34%

The characteristics of respondents who have used or are currently using digital payments to pay ZIS based on their region of origin can be seen that the majority of respondents came from the city, 114 people or a percentage of 54%, while 96 respondents came from the district or a percentage of 46%.

Table 2. Outer Loading

Variable	Indicator	Other Loading	Information
X1 (Perceived income)	**X1.1**	0.723	Valid
	X1.2	0.667	Valid
	X1.3	0.645	Valid
	X1.4	0.802	Valid
X2 (Performance Expectancy)	**X2.1**	0.856	Valid
	X2.2	0.829	Valid
	X2.3	0.878	Valid
	X2.4	0.755	Valid
X3 (Effort Expectancy)	**X3.1**	0.855	Valid
	X3.2	0.868	Valid
	X3.3	0.894	Valid
	X3.4	0.853	Valid
X4 (Social Influence)	**X4.1**	0.807	Valid
	X4.2	0.819	Valid
	X4.3	0.744	Valid
	X4.4	0.683	Valid
X5 (Facilitating conditions)	**X5.1**	0.674	Valid
	X5.2	0.821	Valid
	X5.3	0.909	Valid
	X5.4	0.738	Valid
Y (Behavior Intention)	**Y1.1**	0.861	Valid
	Y1.2	0.884	Valid
	Y1.3	0.821	Valid
	Y1.4	0.822	Valid
Z (Use of Digital Payments)	**Z1.1**	0.864	Valid
	Z1.2	0.874	Valid
	Z1.3	0.778	Valid
	Z1.4	0.847	Valid

SEM-PLS analysis

In the SEM-PLS analysis, there are two main components in the structural equation model, namely the outer model and the inner model. The outer model focuses on the relationship between latent variables and related measurement indicators. At this stage, convergent validity, discriminant validity and reliability of measurement indicators used to measure latent variables are tested. Meanwhile, the inner model is related to the relationship between latent variables in the analysis. There are several tests in the inner model, namely the R-Square (R^2) test, Q-Square test , Goodness of Fit (GOF), Path Coefficient, T-statistics.

Evaluation of the Measurement Model (Outer Model)

Convergent Validity Test

In table 2, the results of the outer model analysis using SmartPLS 4.0 show that all indicators have an outer loading value above 0.50, so it can be concluded that all indicators in this study have met convergent validity.

Table 3. Average Variance Extracted (AVE) Test Results

Variable	Average variance extracted (AVE)	Information
X1 (Perceived income)	0.507	Valid
X2 (Performance Expectancy)	0.690	Valid
X3 (Effort Expectancy)	0.753	Valid
X4 (Social Influence)	0.585	Valid
X5 (Facilitating conditions)	0.625	Valid
Y (Behavioral Intention)	0.718	Valid
Z (Use of Digital Payments)	0.709	Valid

Based on table 3, it shows that the AVE value of each variable has exceeded 0.50, so it can be concluded that the magnitude of each construct in each variable is said to be valid and structural testing can be carried out.

Discriminant Validity Test

Table 4. Cross Loading

	X1	X2	X3	X4	X5	Y	Z
X1.1	**0.723**	0.312	0.255	0.226	0.269	0.304	0.173
X1.2	**0.667**	0.351	0.279	0.300	0.324	0.330	0.178
X1.3	**0.645**	0.178	0.194	0.207	0.228	0.256	0.247
X1.4	**0.802**	0.402	0.405	0.349	0.434	0.436	0.366
X2.1	0.320	**0.856**	0.587	0.214	0.488	0.473	0.308
X2.2	0.325	**0.829**	0.595	0.222	0.449	0.500	0.398
X2.3	0.407	**0.878**	0.606	0.322	0.480	0.572	0.445
X2.4	0.435	**0.755**	0.517	0.284	0.423	0.469	0.369
X3.1	0.316	0.517	**0.855**	0.255	0.498	0.526	0.343
X3.2	0.334	0.594	**0.868**	0.272	0.546	0.559	0.358
X3.3	0.438	0.653	**0.894**	0.341	0.599	0.627	0.493
X3.4	0.341	0.639	**0.853**	0.285	0.535	0.554	0.421
X4.1	0.284	0.239	0.213	**0.807**	0.272	0.314	0.396
X4.2	0.297	0.204	0.198	**0.819**	0.296	0.273	0.372
X4.3	0.223	0.142	0.150	**0.744**	0.273	0.300	0.356
X4.4	0.348	0.327	0.385	**0.683**	0.527	0.436	0.385
X5.1	0.333	0.420	0.414	0.253	**0.674**	0.443	0.237
X5.2	0.339	0.468	0.586	0.310	**0.821**	0.590	0.427
X5.3	0.413	0.523	0.613	0.442	**0.909**	0.701	0.538
X5.4	0.363	0.332	0.340	0.492	**0.738**	0.503	0.399
Y1.1	0.450	0.548	0.582	0.336	0.664	**0.861**	0.514

Y1.2	0.501	0.619	0.666	0.342	0.664	**0.884**	0.576
Y1.3	0.322	0.479	0.489	0.376	0.558	**0.821**	0.627
Y1.4	0.346	0.416	0.479	0.483	0.556	**0.822**	0.705
Z1.1	0.323	0.448	0.460	0.391	0.474	0.660	**0.864**
Z1.2	0.251	0.357	0.317	0.401	0.417	0.539	**0.874**
Z1.3	0.257	0.246	0.227	0.477	0.329	0.426	**0.778**
Z1.4	0.346	0.447	0.500	0.441	0.505	0.712	**0.847**

Based on table 4, it shows that the correlation value of a construct with its indicators has shown a number greater than the correlation value with other constructs, so it can be concluded that all constructs are considered to have good discriminant validity.

Table 5. Heterotrait-monotrait ratio (HTMT) test results

Variable	Y	X3	X5	X1	Z	X2	X4
Y (Behavior Intention)							
X3 (Effort Expectancy)	0.741						
X5 (facilitating conditions)	0.852	0.732					
X1 (Perceived Income)	0.601	0.505	0.599				
Z (Use of Digital Payments)	0.798	0.503	0.594	0.431			
X2 (Performance Expectancy)	0.706	0.796	0.672	0.571	0.515		
X4 (Social Influence)	0.526	0.369	0.564	0.504	0.610	0.364	

Based on table 5, it shows that the HTMT value produced for each variable is <0.90 so it can be concluded that all constructs are considered to have good discriminant validity.

Table 6. Reliability Test Results

Variable	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)	Information
X1 (Perceived income)	0.681	0.715	0.803	Reliable
X2 (Performance Expectancy)	0.849	0.856	0.899	Reliable
X3 (Effort Expectancy)	0.891	0.895	0.924	Reliable
X4 (Social Influence)	0.769	0.767	0.849	Reliable
X5 (facilitating conditions)	0.797	0.839	0.868	Reliable
Y (Behavior Intention)	0.869	0.870	0.911	Reliable
Z (Use of Digital Payments)	0.865	0.888	0.907	Reliable

Based on table 6, it shows that the test produces good (reliable) values because the latent variables contained in this research have composite reliability values > 0.70 so it can be said that the questionnaire used as a research tool can be said to be credible and consistent.

Structural Model Evaluation (Inner Model)

R-Square Test (R^2)

Table 7. R-Square Test Results (R^2)

Variable	R-square	R-square adjusted
Y	0.621	0.612
Z	0.512	0.505

Based on table 7, the R-Square test shows that the variables income, performance expectancy, effort expectancy, social influence, and facilitating conditions influence the Behavior Intention variable using digital payments in paying ZIS by 0.621 or 62.1% while the remaining 37.9% influenced by other factors. The R-Square test also shows that income, facility conditions, and Behavioral Intention to use digital payment in paying ZIS influence the variable Use of Digital Payment in Paying ZIS by 0.512 or 51.2% while the remaining 48.8% is influenced by other factors.

Furthermore, hypothesis testing is depicted through table 8 below. As the P-value is lower than 5% level of significance, then the *null* hypothesis of no relationship can be rejected.

Hypothesis testing

Table 8. Hypothesis Test Results

Path coefficient	Original sample (O)	T statistics	P values	Information
X1 -> Y	0.093	1,667	0.096	Not significant
X1->Z	0.016	0.239	0.811	Not significant
X2 -> Y	0.162	2,559	0.011	significant
X3 -> Y	0.216	3,046	0.002	significant
X4 -> Y	0.101	1,494	0.135	Not significant
X5 -> Y	0.404	4,705	0,000	significant
X5 -> Z	0.016	0.186	0.853	Not significant
Y -> Z	0.697	8,107	0,000	significant

The results show several variables cannot reject the *null* hypothesis or there is no significant effect in several variables such as perceived income (X1) to behavioral intention (Y), Perceived income (X1) to the use of digital payment to pay ZIS (Z), social influence (X4) to behavioral intention (Y), and Facilitating condition (X5) to behavioral intention (Y).

FINDINGS

From the results of this research, it is known that the variables that have a positive and significant influence on behavioral intention to use digital payments in paying ZIS (Y) are performance expectancy (X2), effort expectancy (X3), and facilitating conditions (X5). This is in line with research conducted by Rachmat et al. (2020) which shows that performance expectancy, effort expectancy, and facilitating conditions have a positive and significant effect on behavioral intention to use digital payments in paying ZIS

Meanwhile, this research shows that perceived income (X1) does not have a significant influence on behavioral intention to use digital payments to pay ZIS (Y) and the use of digital payments to pay ZIS (Z). This is not in line with research conducted by Bashor (2020), Muzacky (2017), Muawanah (2019), Sugih & Vita (2023), Nurrahman (2022) & Okta (2021) which states that opinions have a significant influence on the intention and use of digital payments in paying ZIS. This result is because someone does not look at the income they have to pay ZIS, meaning whatever money they have now will be spent. An increase or decrease in a person's income level cannot affect the nominal amount invested, because someone spending money to donate is more influenced by the intention itself.

Furthermore, it was found that social influence (X4) did not have a significant influence on behavioral intention to use digital payments in paying ZIS (Y). This is not in line with research conducted by Lu'liyatul (2023), Utari et al. (2022), Isttijanto & Indria (2022) which states that social influence has a positive and significant influence on behavioral intention to use digital payments in paying ZIS. This result is because a person feels that the surrounding environment has influenced him to use digital payments, but this influence is not so real for him to intend to use digital payments to pay ZIS. A person's

intention to use digital payments will be driven by other factors, such as perceived benefits and benefits, ease of use, and the suitability of the digital payment for him or her. This can be proven from the results of this research which show that performance expectancy, effort expectancy, and facilitating conditions indirectly have a significant influence on the use of digital payments in paying ZIS through behavioral intention.

Finally, the research results show that facilitating conditions (X5) do not have a significant influence on the use of digital payments in paying ZIS (Z). This is not in line with research conducted by (Yassine et al., 2020), Sutanto et al. (2018) which shows that *facilitating conditions* have a positive and significant effect on usage *digital payment* in paying ZIS. This is because someone who already has facilities that support the use of digital payments in paying ZIS cannot directly influence the use, but someone will reach the point of using if there is a previous intention, where the intention to use digital payments in paying ZIS is not only influenced by facilitating conditions. but it is influenced by other factors such as performance expectancy and effort expectancy as has been found in this research.

In this research, the variable that has the greatest influence on the intention behavior variable to use digital payment in paying ZIS (Y) is facilitating condition (X5) followed by the effort expectancy variable (X2) and performance expectancy (X3), meaning the facilitating condition variable (X5) more important in explaining the intention behavior variable to use digital payment in paying ZIS. Meanwhile, the variable that has the greatest influence on the variable using digital payment in paying ZIS (Z) is the behavior intention variable (Y), meaning that the behavior intention variable (Y) is more important in explaining the variable using digital payment in paying ZIS (Z).

CONCLUSION

Based on the research results, it was found that perceived income (X1) and social influence (X4) did not have a significant effect on behavior intention to use digital payment in paying ZIS (Y), while performance expectancy (X2), effort expectancy (X2), and facilitating conditions (X5) has a significant effect on behavioral intention to use digital payments in paying ZIS (Y). Apart from that, income (X1) and facilitating conditions (X5) do not have a significant effect on the use of digital payments in paying ZIS (Z). Intention behavior (Y), which is an intervening (mediation) variable, has a significant effect on the use of digital payments in paying ZIS (Z). From the results of the tests carried out, facilitating conditions (X5) were unable to influence the variable use of digital payment in paying ZIS (Z) directly without going through intention behavior (Y) and income (X1) had no effect on the use of digital payment in paying ZIS (Z) either directly or through intention behavior (Y).

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