

## **Determinant of Behavioral Intention to Use Digital Zakat Payment: The Moderating Role of Knowledge of Zakat**

**Utari Evy Cahyani<sup>1\*</sup>, Dia Purnama Sari,<sup>2</sup> Ahmad Afandi<sup>3</sup>**

<sup>1</sup> Faculty of Islamic Economics and Business, State Institute of Islamic Studies (IAIN) Padangsidempuan

<sup>2,3</sup> Master Student in Islamic Economics, Faculty of Islamic Economics and Business, State Islamic University (UIN) Sunan Kalijaga Yogyakarta

**Abstract:** *The potential for zakat in Indonesia is increasing over time. However, the value of the increase in zakat receipts is not proportional to the possibility of zakat. Research on zakat behavior using digital platforms is essential considering the lack of realization of zakat collection compared to the existing potential. This study develops the UTAUT model by adding knowledge of zakat as a moderated variable. A quantitative approach is used in this research. The number of samples in this study was 200, obtained through convenience sampling based on questionnaires distributed online. Data analysis in this research used partial least square-structural equation modeling (PLS-SEM). The finding of the study explains that performance expectancy, social influence, and facilitating conditions positively affected behavioral intention to use digital zakat payment. Meanwhile, the moderating effect shows that the relationship between performance expectancy and behavioral intentions is moderated by knowledge of zakat. These results have implications for the need to increase the effectiveness of digital zakat payments, have influencers who educate about zakat payments using digital and enrich the choice of zakat management institutions that accommodate digital payments so that the intention of muzakki to pay zakat using digital payments is rising. The moderating effect implies that for muzakki who have higher knowledge of zakat, the trust and effectiveness of digital payments can increase the desire to pay zakat through digital payments.*

**Keywords:** *behavior intention; knowledge of zakat; digital payment; zakat*

**\*Corresponding author:** utari@iain-padangsidempuan.ac.id

Received: January 04, 2022; Accepted: April 04, 2022; Published: April 18, 2022

---

## INTRODUCTION

Technological development in the digital era can significantly contribute to the community's economy (Lammi & Pantzar, 2019). Technology can also be a strategic tool to increase efficiency and financial goals and benefit the humanity field (Corsini et al., 2019). According to the Blackbaud Institute's Charitable Giving Report 2020, online giving growth was 21%, year over year. The online donations made using mobile devices are estimated at 28%. The growth of faith-based contributions using online platforms in 2020 also grew by 17.7% (MacLaughlin et al., 2021). This shows the increasing use of digital media for payment of donations, including faith-based contributions.

Zakat is a religion-based donation that is the responsibility of Muslims. Zakat is one of the five pillars of Islam highly emphasized in the Al-Quran because of its critical value (Sabiq, 2013). Zakat can also strengthen the vertical relationship between humans and Allah SWT because it is a form of servant's devotion to the Almighty. In addition, zakat aims to improve horizontal relations between human beings related to turmoil due to the problems of life gaps (Hasan, 2001). Zakat also plays a vital role in raising community well-being by improving the potential of the national zakat (Muhammad & Saad, 2016).

As a Muslim majority country, the zakat potential in Indonesia reaches Rp 233.8 trillion. This value equals 1.72 percent of GDP in 2017, valued at Rp.13,588.8 trillion (Pusat Kajian Strategis-Baznas, 2019). The potential for zakat continues to increase every year. This is an opportunity for amil zakat institutions to collect and manage zakat. The magnitude of this potential is followed by the growth of the zakat collection every year. According to 2019 National Zakat Statistics data, the zakat collection for three years (2015 - 2018) experienced a significant increase of 122 percent or around Rp. 4.5 trillion. Although constantly increasing, the realization of zakat, infaq, and alms (ZIS) collection are still minimal. This can be seen from the completion of the ZIS collection, which was only around 10.2 trillion rupiahs in 2019 or only about 3.51 percent of the total potential zakat in 2019, which was 233 trillion rupiahs. (Pusat Kajian Strategis-Baznas, 2021). Either reason for the low zakat collection in Indonesia is the absence of public assurance in the Amil Zakat Institution or Agency, resulting in the public's preference to distribute it directly to mustahik. (Hafiduddin, 2011).

Studies on zakat show that zakat research is multidisciplinary and closely related to social phenomena and the use of the zakat (Rahman et al., 2021). Furthermore, the study on zakat also debates in the context of religion (Abdullah et al., 2017; Linge, 2017; Osmera et al., 2021), institutional framework (Cokrohadisumarto et al., 2020; Tantriana & Rahmawati, 2019; Widarwati et al., 2017), its role in poverty alleviation (Hossain et al., 2019; Rahmatina A Kasri, 2016; Razak, 2020) and management of zakat distribution (Andiani et al., 2018; Haq et al., 2017; Kasri, 2014). Research on zakat behavior (Andam & Osman, 2019; Mohd Asri et al., 2017; Yusfiarto et al., 2020) and the use of digital platforms (Hudaefi et al., 2020; Hudaefi & Beik, 2021; Kasri & Yuniar, 2021; Purwanto et al., 2021; Utami et al., 2020) has also become a topic of interest among researchers recently.

Research on zakat behavior using digital platforms is essential considering the lack of realization of zakat collection compared to the existing potential. Previous

research has discussed how muzaki behavior uses digital media. The models used to explore the muzaki behavior include the Technology Acceptance Model (TAM) (Purwanto et al., 2021; Utami et al., 2020) and the unified theory of acceptance and use of technology (UTAUT) (Kasri & Yuniar, 2021; Sulaeman & Ninglasari, 2020). This study wants to conform to the UTAUT theory in the context of the intention to use digital zakat fulfillment.

UTAUT theory has been considerably applied in the previous study related to the response and application of technology. However, the study involves different findings for each variable that affect technology's intention and behavior. The findings indicate that the first variable, namely Performance expectancy, positively affects on behavioral intention (Hau et al., 2021; Musahidah & Sobari, 2021; Rahardjo et al., 2020; Samsudeen et al., 2020; Soodan & Rana, 2020). However, other findings state that performance expectancy does not affect behavioral intention (Izzati, 2020; Njenga & Salih, 2018; Purwanto & Loisa, 2020). The study results for the second variable, namely Effort expectancy, positively affect the behavioral intention (Intarot, 2018; Sah et al., 2021; Soomro, 2019; Sulaeman & Ninglasari, 2020; Teoh et al., 2020). However, an exciting finding states that Effort expectancy does not affect the behavioral intention (Soodan & Rana, 2020; Syifa & Tohang, 2020; Widodo et al., 2019).

The third variable, namely Social influence, positively affects behavioral intention (Hau et al., 2021; Izzati, 2020; Musahidah & Sobari, 2021; Patil et al., 2020; Rahardjo et al., 2020). Another exciting finding states that social influence does not affect behavioral intention (Intarot, 2018; P & Manohar, 2021; Purwanto & Loisa, 2020; Raza et al., 2019; Soomro, 2019). The fourth variable, namely Facilitating condition, positively affects behavioral intention (P & Manohar, 2021; Patil et al., 2020; Purwanto & Loisa, 2020; Rahardjo et al., 2020; Samsudeen et al., 2020). Meanwhile, other results state that the Facilitating condition does not affect behavioral intention (Do et al., 2020; Musahidah & Sobari, 2021; Sulaeman & Ninglasari, 2020).

Given the inappropriate results of the UTAUT model, it is important to construct the UTAUT model. This research adds knowledge of zakat as a moderating variable that can strengthen or weaken the relationship between the predictor and criterion variables. The addition of a moderating variable can be added if there are inconstant findings in a relationship between variables. In this study, the moderating variable is knowledge of zakat. Knowledge of zakat consists of essential knowledge and advanced knowledge. Basic knowledge consists of common knowledge, knowledge of asnaf, knowledge of the union to settle zakat, knowledge of the objects of zakat, and knowledge of zakat calculation.

Meanwhile, advanced knowledge consists of knowledge of zakat institutions, zakat rule, the effect of zakat, the distribution of zakat, and digital settlement. The basic knowledge and advanced knowledge that BAZNAS includes in the component of the zakat literacy (Kasri & Yuniar, 2021; Yusfiarto et al., 2020). Adding knowledge of the zakat variable is considered appropriate because common knowledge and advanced knowledge are related to how humans use their awareness as a behavior change concept (Castro-González et al., 2020; Fujiki, 2020; Muñoz-Murillo et al., 2020).

## RESEARCH METHODS

This research applies a quantitative way with a survey method. The significant advantage of this approach is to explain the proposed model to predict behavioral intention to use digital zakat payment. This study adapts UTAUT model (Venkatesh et al., 2003).

Performance expectancy is explained as to how individuals believe that applying a system can support them set jobs enforcement (Venkatesh et al., 2003). In this research, performance expectancy is how respondents believe that using digital zakat payments can help them achieve work efficiency. The previous study stated that performance expectancy affects behavioral intention (Hau et al., 2021; Musahidah & Sobari, 2021; Rahardjo et al., 2020). Accordingly, the ensuing hypothesis is established:

H1: Performance expectancy can improve behavioral intention to use a digital zakat payment.

Social influence describes the stage to which an individual's perception of the influence of others believes to apply a new system (Venkatesh et al., 2003). In this research, social influence is described as respondents' perceptions of the influence of others' beliefs to use digital zakat payments. The prior research stated that social influence affects behavior intention (Izzati, 2020; Patil et al., 2020). In consequence, the next hypothesis is established:

H2: Social influence can improve behavioral intention to use a digital zakat payment.

Facilitating condition describes how individuals believe that an organization and technical infrastructure have to assist the application of the system (Venkatesh et al., 2003). In this research, facilitating condition is defined as respondents' perception that an organization and technical infrastructure have to assist the application of digital zakat payment. The previous study stated that facilitating condition affects behavior intention (P & Manohar, 2021; Purwanto & Loisa, 2020; Samsudeen et al., 2020). In consequence, the following hypothesis is proposed:

H3: Facilitating conditions can improve behavioral intention to use a digital zakat payment.

Knowledge of zakat is described as respondents' knowledge about zakat, both basic and advanced knowledge. In this study, the variable knowledge of zakat was added as a moderating variable. According to prior research, knowledge is related to how humans use their awareness as a behavior change concept (Castro-González et al., 2020; Fujiki, 2020; Muñoz-Murillo et al., 2020).

This probe proposed the hypothesis with knowledge of zakat as a moderator variable as follows:

H4: Knowledge of zakat moderates the relationship between performance expectancy to behavioral intention to use a digital zakat payment.

H5: Knowledge of zakat moderates the relationship between social influence on behavioral intention to use a digital zakat payment.

H6: Knowledge of zakat moderates the relationship between facilitating conditions to behavioral intention to use a digital zakat payment.

The proposed model is pointed out in figure 1.

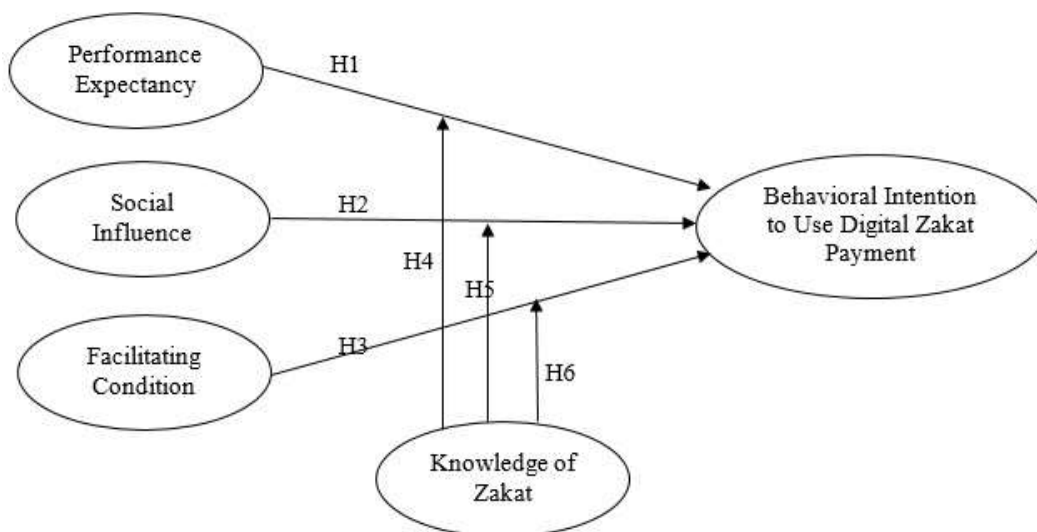


Figure 1. Research Model

The population in this study are Muslims who have the desire and have paid zakat using digital payments. The sample amounted to 200 people determined based on the convenience sampling technique (Galloway, 2005). This number has met the minimum sample requirements for PLS-SEM criteria, where the base sample size is tenfold the number of arrows hitting a latent variable in the PLS-SEM model (Hair et al., 2017). This number also meets the minimum requirements when considering statistical power and effect size. In this study, the most significant number of arrows hitting the variable was 3, and the expected minimum  $R^2$  was 0.5, so the minimum sample was 38 (Kock & Hadaya, 2018).

The questionnaires were distributed online on social media using google forms. The first section of the survey form is composed of questions about the demographic of respondents, as well as gender, age, job, and residency. The second part, which is proposed to assess the conceptual model, is composed of 21 items asking respondents to evaluate their intention to use digital zakat payment using the adapted UTAUT framework. The statements are adopted and modified from Sulaeman & Ninglasari (2020) and Venkatesh et al. (2003). Nevertheless, the statement related to knowledge of zakat is adapted from Kasri & Yuniar (2021). The five-point Likert scale measures all statements, ranging from 1 = strongly disagree to 5 = strongly agree.

A pilot study was established to ensure the validity and reliability of the tool for data collection and to ensure that the respondents clearly understood the words. Validity and reliability tests are conducted with 30 respondents using IBM SPSS version 23 before examining the whole model.

Data analysis was performed using PLS-SEM. There were three stages carried out, namely the assessment of the measurement (outer) model, the assessment of the structural (inner) model, and the analysis of moderation. There are three criteria at the evaluation stage of the measurement model: first, composite reliability is used for measured internal consistency. Second, outer loading and the average variance

extracted (AVE) are used for measured convergent validity. Third, Fornell-Larcker criteria are used for the measured discriminant validity (Sholihin & Ratmono, 2021). The next stage is the evaluation of the structural model, which is composed of five steps, namely assessing the problem of collinearity, evaluating the significance and relevance of the structural model relationship, evaluating the level of the coefficient of determination, evaluating the effect size, and evaluating predictive relevance (Hair et al., 2017). The last stage in data analysis in this investigation is moderation analysis. Moderation analysis in this study uses a two-stage approach because this approach can be used both to measure exogenous variables and reflective and formative moderating variables. This approach also has higher statistical power than other approaches (Sholihin & Ratmono, 2021).

## RESULTS AND DISCUSSION

### 1. Respondent' Profile

The description of the respondents in this research is described by the criteria of gender, age, jobs, and residency. Table 1 describes the respondent's profile in this research.

Table 1. Respondent' Profile

Basic Characteristics	Criteria	N	%
Gender	Male	61	30.50
	Female	139	69.50
Ages	15-25	145	72.50
	26-35	45	22.50
	36-45	10	5.00
Jobs	Entrepreneur	33	16.50
	Farmer	1	0.50
	Lecturer	8	4.00
	Student	110	55.00
	Teacher	19	9.50
	Private Employee	25	12.50
	State-Owned Enterprise	1	0.50
	Employee	3	1.50
	Civil Servant		
Residency	Bali	1	0.50
	Banten	1	0.50
	Bengkulu	4	2.00
	Yogyakarta	33	16.50
	Jakarta	4	2.00
	Gorontalo	1	0.50
	Jambi	1	0.50
	West Java	9	4.50
	Central Java	11	5.50
	East Java	6	3.00
	West Kalimantan	1	0.50
	South Kalimantan	1	0.50
	Central Kalimantan	1	0.50

Riau Island	1	0.50
Lampung	1	0.50
West Nusa Tenggara	3	1.50
East Nusa Tenggara	1	0.50
Papua	1	0.50
Riau	8	4.00
South Sulawesi	9	4.50
Central Sulawesi	1	0.50
West Sumatera	2	1.00
South Sumatera	3	1.50
North Sumatera	96	48.00

Source: own study, 2021

Based on table 1 profile of research respondents, it is explained that the number of male respondents is 61 people or (30.5%), and the number is 139 people or (69.5%) of the amount sample. In terms of age, respondents have varying ages ranging from ages 15 to 25, amount 145 people or (72.5%), ages 26-35 years amount, 45 people or (22.5%), and 36-45 years, amount ten people or (5%).

Apart from the demographics related to gender and age that will be used as constructs, the analysis is also carried out in terms of occupation and place of residence. Most widely respondents in this study worked as students amounted to 110 people (55%) and at least one respondent in state-owned enterprises and farmers, severally one person (0.5%). Respondents who work as entrepreneurs amounted to 33 people (16.5%), private employees amounted to 25 people (12.5%), teachers amounted to 19 people (9.5), lecturers were eight people (4%), and civil servants were three people (1.5%).

Then the respondents who lived the most were North Sumatra with 96 people (48%), Yogyakarta with 33 people (16,5%), West Java with 11 people (5.5%), West Java and South Sulawesi each amounted to 9 people (4.5%), Riau amounted to 8 people (4%), East Java totaling six people (3%), Bengkulu and Jakarta totaling four people (2%), West Nusa Tenggara, and South Sumatra counting three people (1.5%), West Sumatra amounted to 2 people (1%) and Bali, Banten, Gorontalo, Jambi, West Kalimantan, South Kalimantan, West Kalimantan, Riau Islands, Lampung, East Nusa Tenggara, Papua, and West Sulawesi respectively, each amounted to 1 person (0.5%).

## 2. Measurement Model

### Internal Consistency Reliability

The construct reliability can be assessed by composite reliability. A construct is announced reliable if the combined reliability value is  $> 0.70$ , as shown in table 2. These results show the composite reliability of each construct, namely performance expectancy with a value (0.924), social influence with a value (0.919), facilitating conditions with a value (0.913), behavioral intention with a value (0.938), and knowledge of zakat with a value (0.923). It can be concluded that the overall composite reliability value variable is  $> 0.70$  and meets the composite reliability criteria (Hair et al., 2017).

### Convergent Validity

The convergent validity of the outer model can be measured by the correlation between the indicator score and the loading factor. The standard for validity loading factor value of each indicator is greater than 0.70 (Sholihin & Ratmono, 2021). From table 2, it can be the spot that all research value indicator variables have a loading factor value > 0.70. Can ensure all research variables are said to be valid.

Table 2. The Results of Outer Model Measurement

Construct	Code	Loading	CR	AVE
Performance Expectancy	PE-1	0.868	0.924	0.753
	PE-2	0.901		
	PE-3	0.843		
	PE-4	0.860		
Social Influence	SI-1	0.861	0.919	0.791
	SI-2	0.903		
	SI-3	0.902		
Facilitating Conditions	FC-1	0.825	0.913	0.724
	FC-2	0.878		
	FC-3	0.806		
	FC-4	0.892		
Behavior Intention	BI-1	0.914	0.938	0.836
	BI-2	0.936		
	BI-3	0.892		
Knowledge of Zakat	K-1	0.749	0.923	0.631
	K-2	0.729		
	K-3	0.804		
	K-4	0.793		
	K-5	0.842		
	K-6	0.862		
	K-7	0.772		

The AVE (Average Variance Extracted) value is another indicator of the convergent validity criteria. The standard that must be fulfilled is the AVE value > 0.50; it can be seen that all variables have met the convergent validity (Sholihin & Ratmono, 2021). Performance expectations have an AVE value of 0.753 > 0.50, social influence with an AVE value of 0.791 > 0.50, a facilitating condition with an AVE value of 0.724 > 0.50, behavioral intentions with an AVE value of 0.836 > 0.50 and knowledge about zakat also has AVE value 0.631 > 0.50. In inference, all constructs have fulfilled the standard of convergent validity.

### Discriminant Validity

The results of the Fornell-Lercker Criterion calculation in this research are shown in Table 3.

Table 3. Fornell-Lercker Criterion

	PE	SI	FC	BI	K
PE	0.868				
SI	0.364	0.889			
FC	0.489	0.468	0.851		



<b>BI</b>	0.629	0.560	0.645	0.914	
<b>K</b>	0.343	0.179	0.427	0.423	0.794

Based on discriminant validity testing through Fornell-Lacker criteria, it can be seen that each variable is more than the correlation of each construct with other constructs, which is more than 0.70. Accordingly, the constructor variable in this study has a good discriminant validity value (Sholihin & Ratmono, 2021).

### 3. Structural Model

#### Collinearity (VIF)

The total collinearity VIF value results from a full multicollinearity test that includes vertical and lateral multicollinearity Fields (Kock & Lynn, 2012). The output of the multicollinearity examination in this study showed VIF values of 1.722, 1.674, 1.965, 2.671, and 1.570, which overall value is smaller than 3.3. This means that the model in this study is free of vertical and lateral multicollinearity and the Cammon method bias because the VIF value is  $< 3.3$ .

#### Path Coefficient

The results of the inner model analysis in this research which describe the magnitude of the path coefficient and p-value, are in Table 4.

Table 4. Structural (Inner) Model

Hypothesis	Relationship	Coefficient	P-Value	Decision
H1	PE → BI	0.28	<0.01	Significant
H2	SI → BI	0.28	<0.01	Significant
H3	FC → BI	0.33	<0.01	Significant

Based on table 4, it can be explained that H1 in this study is that performance expectancy can improve behavioral intentions to use digital zakat payments. Building upon the results of the structural (inner) model in Table 4, it can be known that the P-Value value of 0.00 is smaller than 0.05, with the resulting coefficient value of 0.28. H1 can be accepted because performance expectancy can improve behavioral intention to use digital zakat payments. This study confirms previous findings that performance expectancy affects behavioral intention (Hau et al., 2021; Musahidah & Sobari, 2021; P & Manohar, 2021; Rahardjo et al., 2020; Samsudeen et al., 2020).

H2 in this study is that social influence can improve behavioral intentions to use digital zakat payments. Building upon the results of the structural (inner) model in Table 4, it can be known that the P-Value value of 0.00 is smaller than 0.05, with the resulting coefficient value of 0.28. H2 can be accepted because social influence can improve behavioral intention to use digital zakat payments. This study confirms previous findings that social influence positively affects behavioral intention (Izzati, 2020; Patil et al., 2020; Soodan & Rana, 2020; Sulaeman & Ninglasari, 2020; Teoh et al., 2020).

H3 in this study is facilitating conditions that can improve behavioral intentions to use digital zakat payments. Building upon the results of the structural (inner) model in Table 4, it can be known that the P-Value value of 0.00 is smaller than 0.05, with the resulting coefficient value of 0.33. This means that H3 can be accepted because

facilitating conditions can improve behavioral intention to use digital zakat payments. This study confirms previous findings, stating that facilitating conditions positively affect behavioral intention (Purwanto & Loisa, 2020; Raza et al., 2019; Soodan & Rana, 2020; Soomro, 2019; Widodo et al., 2019).

**R-Square**

Building upon the test results, the R-Square ( $R^2$ ) value is 0.631 (63.1%). This means that the performance expectancy, social influence, and facilitating conditions can be defined as the behavioral intention to use digital zakat payments by 63.1%, classified as moderate because the  $R^2$  value is  $< 0.75$ . At the same time, the other 36.9% were explained by other variables outwards the model.

**Effect Size (f square)**

The output showed that the value of the effect size of performance expectancy on behavioral intention was  $0.179 > 0.15$ . This value means performance expectancy has a moderate relationship to digital zakat payments' behavioral intentions. The value of the effect size of social influence on behavioral intention is  $0.161 > 0.15$ . This means that performance expectancy has a moderate relationship to digital zakat payments' behavioral intentions. The value of effect size facilitating conditions for behavioral intention is  $0.215 > 0.15$ . This means that performance expectancy has a moderate relationship to digital zakat payments' behavioral intentions.

**Relevant Prediction (Q square)**

Building upon the test results, the predictive relevance value ( $Q^2$ ) is 0.622. It can be interpreted that the structural model used in this study can estimate the parameters and has an observation value of 0.522.

**4. Moderating Analysis**

The output of the moderation analysis in this study is pointed out in Table 5.

Table 5. Moderating Analysis

Hypothesis	Relationship	Coefficient	P-Value	Decision
H4	K*PE → BI	0.144	0.019	Significant
H5	K*SI → BI	0.015	0.418	Insignificant
H6	K*FC → BI	0.006	0.464	Insignificant

Building upon the test results of the moderation analysis in table 5 above, it can be explained that the fourth hypothesis in this study is that knowledge of zakat can moderate performance expectancy on behavioral intention to use digital zakat payment. Based on the results of hypothesis testing, Table 5 explains that the p-value is  $0.019 < 0.05$  with the resulting coefficient value of 0.144. This means that hypothesis 4 can be accepted because knowledge of zakat can increase performance expectancy on behavioral intention to use digital zakat payments. It implies that the efficiency of digital zakat payment improves intention to use, especially for people who have better knowledge about zakat. People who have basic and advanced knowledge about zakat will understand that paying zakat using a digital platform will increase payment efficiency. Afterward, the higher the payment efficiency understanding, the higher their intention to use digital zakat payment.

The fifth hypothesis of this study is that knowledge of zakat can moderate social influence on behavioral intention to use digital zakat payments. Based on the moderation analysis test results in table 5, it is explained that the p-value is 0.418, which means  $>0.05$  with the resulting path coefficient value of 0.015. This means that hypothesis 5 is rejected because knowledge of zakat cannot increase the effect of social influence on behavioral intention to use digital zakat payments. From these findings, it can be understood that friends, relatives, and influential people around them might cancel individual understanding of the digital zakat payment. Their belief in their knowledge may not be as strong as their belief in the importance of others.

The sixth hypothesis in this study is that knowledge of zakat can moderate facilitating conditions for behavioral intentions to use digital zakat payments. Building upon the moderation analysis output in Table 5, it is explained that the p-value is 0.464, which means  $> 0.05$ , with the resulting path coefficient value of 0.006. This means that hypothesis 6 is rejected because knowledge of zakat cannot increase the influence of facilitating conditions on behavioral intentions to use digital zakat payments. It implies that one's support and resources have not been able to advance understanding of digital zakat payment. Their belief in their knowledge maybe not be as strong as their belief in the resources and infrastructures related to digital zakat payment. It can happen because zakat literacy in Indonesia is relatively low (Canggih & Indrarini, 2021).

## **CONCLUSION**

This study indicates that performance expectancy, social influence, and facilitating conditions can improve behavior intention to use digital zakat payment. These results have implications for the need to increase the effectiveness of digital payments, have influencers who educate about zakat payments using digital payments and enrich the choice of zakat management institutions that accommodate digital payments so that the intention of muzakki to pay zakat using digital payments is rising. The output of the moderating effect examination pointed out that knowledge of zakat only improves the quality of the relationship between performance expectancy and behavior intention. Interestingly, the relationship between social influence and facilitating conditions with behavioral intention does not moderate by knowledge of zakat. This means that for muzakki, who have a higher understanding of zakat, the trust and effectiveness of digital payments can increase the desire to pay zakat through digital payments.

The limitation of this study only examines the intention to use digital zakat payment. Further research can explore how the behavior of muzakki using digital zakat payments. Future research also needs to explore the antecedents of muzakki satisfaction in using digital zakat payments.

## REFERENCES

- Abdullah, R., Raden, A., & Haqqi, A. (2017). *ZAKAH FOR ASNAF AL-GHARIMUN IN BRUNEI DARUSSALAM: CONCEPTS AND PRACTICES*. 9(July), 243–258. <https://doi.org/10.15408/aiq.v9i2.5092>
- Andam, A. C., & Osman, A. Z. (2019). Determinants of intention to give zakat on employment income: Experience from Marawi City, Philippines. *Journal of Islamic Accounting and Business Research*, 10(4), 528–545. <https://doi.org/10.1108/JIABR-08-2016-0097>
- Andiani, K., Hafidhuddin, D., Beik, I. S., & Ali, K. M. (2018). *Strategy of BAZNAS and Laku Pandai For Collecting and Distributing Zakah in Indonesia*. 10(July), 417–440.
- Anis, F. M., & Kassim, S. H. (n.d.). *EFFECTIVENESS OF ZAKAT-BASED PROGRAMS ON POVERTY ALLEVIATION AND ECONOMIC EMPOWERMENT OF POOR WOMEN : A CASE STUDY OF BANGLADESH* Fahami Muhammad Anis.
- Beik, I. S., & Arsyianti, L. D. (n.d.). *Optimization of Zakat Instrument in Indonesia 's Poverty Alleviation*. May 2013, 1–20.
- Canggih, C., & Indrarini, R. (2021). Apakah Literasi Mempengaruhi Penerimaan Zakat? *JESI (Jurnal Ekonomi Syariah Indonesia)*, XI(1), 1–11. <https://ejournal.almaata.ac.id/index.php/JESI/article/view/1732>
- Castro-González, S., Fernández-López, S., Rey-Ares, L., & Rodeiro-Pazos, D. (2020). The Influence of Attitude to Money on Individuals' Financial Well-Being. *Social Indicators Research*, 148(3), 747–764. <https://doi.org/10.1007/s11205-019-02219-4>
- Cokrohadisumarto, W. bin M., Zaenudin, Z., Santoso, B., & Sumiati, S. (2020). A study of Indonesian community's behaviour in paying zakat. *Journal of Islamic Marketing*, 11(4), 961–976. <https://doi.org/10.1108/JIMA-10-2018-0208>
- Corsini, L., Aranda-Jan, C. B., & Moultrie, J. (2019). Using digital fabrication tools to provide humanitarian and development aid in low-resource settings. *Technology in Society*, 58(February), 101117. <https://doi.org/10.1016/j.techsoc.2019.02.003>
- Do, N. H., Tham, J., Ferdous Azam, S. M., & Khatibi, A. A. (2020). The effects of factors influencing on user behavior intention to use mobile payment: Evidence from cambodia. *International Journal of Data and Network Science*, 4(2), 213–224. <https://doi.org/10.5267/j.ijdns.2019.12.004>
- Fujiki, H. (2020). Cash demand and financial literacy: A case study using Japanese survey data. *Japan and the World Economy*, 54(February 2019), 100998. <https://doi.org/10.1016/j.japwor.2020.100998>
- Galloway, A. (2005). Non-Probability Sampling. In *Encyclopedia of Social Measurement* (Vol. 2, pp. 859–864).
- Hafiduddin, D. (2011). Peran Strategis Organisasi Zakat Dalam Memperkuat Zakat Di Dunia. *Al-Infahq: Jurnal Ekonomi Islam*, 2(1), 1–4.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Thousand Oaks.

Sage, 165.

- Haq, M. A. Al, Binti, N., & Wahab, A. (2017). *EFFECTIVE ZAKAH DISTRIBUTION : HIGHLIGHTING FEW ISSUES AND GAPS IN KEDAH , MALAYSIA*. 9(July), 259–288. <https://doi.org/10.15408/aiq.v9i2.4002>
- Hasan, A. (2001). *Tuntunan Puasa dan Zakat*. PT. Raja Grafindo Persada.
- Hau, H. T., Nhung, D. T. H., & Trang, P. H. (2021). An empirical analysis of factors affecting the intention of using digital wallets in Vietnam. *Journal of International Economics and Management*, 21(1), 86–107.
- Hossain, I., Muhammad, A. D., Jibril, B. T., & Kaitibie, S. (2019). Support for smallholder farmers through Islamic instruments: The case of Bangladesh and lessons for Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(2), 154–168. <https://doi.org/10.1108/IMEFM-11-2018-0371>
- Hudaefi, F. A., & Beik, I. S. (2021). Digital zakāh campaign in time of Covid-19 pandemic in Indonesia: a netnographic study. *Journal of Islamic Marketing*, 12(3), 498–517. <https://doi.org/10.1108/JIMA-09-2020-0299>
- Hudaefi, F. A., Beik, I. S., Zaenal, M. H., Choirin, M., Farchatunnisa, H., & Junari, U. L. (2020). How Does Zakat Institution Respond To Fintech? Evidence From Baznas, Indonesia. *International Journal of Zakat and Islamic Philanthropy*, 2(1), 32–40.
- Intarot, P. (2018). Influencing Factor in E-Wallet Acceptant and Use. *International Journal of Business and Administrative Studies*, 4(4), 167–175. <https://doi.org/10.20469/ijbas.4.10004-4>
- Izzati, B. M. (2020). Analysis of Customer Behaviour in Mobile Food Ordering Application Using UTAUT Model (Case Study: GoFood Application). *International Journal of Innovation in Enterprise System*, 4(1), 23–34. <https://ijies.sie.telkomuniversity.ac.id/index.php/IJIES/index>
- Kasri, R. A. (2014). *Management of Zakah Distribution : Empirical Evidence From Indonesia*. 1–15.
- Kasri, R. A. (2016). *EFFECTIVENESS OF ZAKAH TARGETING IN ALLEVIATING*. 8(July), 169–186. <https://doi.org/10.15408/aiq.v8i2.3005>
- Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakat payments: lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, 12(3), 362–379. <https://doi.org/10.1108/JIABR-08-2020-0258>
- Kock, N., & Hadaya, P. (2018). Minimum sample size estimation in PLS-SEM: The inverse square root and gamma-exponential methods. *Information Systems Journal*, 28(1), 227–261. <https://doi.org/10.1111/isj.12131>
- Kock, N., & Lynn, G. S. (2012). Lateral collinearity and misleading results in variance-based SEM: An illustration and recommendations. *Journal of the Association for Information Systems*, 13(7), 546–580. <https://doi.org/10.17705/1jais.00302>
- Lammi, M., & Pantzar, M. (2019). The data economy: How technological change has altered the role of the citizen-consumer. *Technology in Society*, 59(July), 101157. <https://doi.org/10.1016/j.techsoc.2019.101157>
- Linge, A. (2017). Filantropi Islam Sebagai Instrumen Keadilan Ekonomi. *Jurnal*

- Perspektif Ekonomi Darussalam*, 1(2), 154–171.  
<https://doi.org/10.24815/jped.v1i2.6551>
- MacLaughlin, S., Perrotti, E., Thompson, A., & Vellake, A. (2021). Charitable Giving Report: Using 2020 Data to Transform Your Strategy. In *Blackbaud Institute*. <https://institute.blackbaud.com/>
- Männasoo, K., Maripuu, P., & Hazak, A. (2018). Investments, Credit, and Corporate Financial Distress: Evidence from Central and Eastern Europe. *Emerging Markets Finance and Trade*, 54(3), 677–689.  
<https://doi.org/10.1080/1540496X.2017.1300092>
- Mohd Asri, M. A., Mohd Danial Afiq, K. T., Adib Izzat, S., Faris Ridhwan, F. S., Nik Muhammad Farith Adruc, N. A., & Wan Muhammad Syafiq, W. Z. Z. (2017). Factors that Influence the Zakat Collection Funds : A Case in Kuantan. *South East Asia Journal of Contemporary Business, Economics and Law*, 13(1), 30–37.
- Muhammad, S. A., & Saad, R. A.-J. (2016). Moderating Effect of Attitude toward Zakat Payment on the Relationship between Moral Reasoning and Intention to Pay Zakat. *Procedia - Social and Behavioral Sciences*, 219, 520–527.  
<https://doi.org/10.1016/j.sbspro.2016.05.029>
- Muñoz-Murillo, M., Álvarez-Franco, P. B., & Restrepo-Tobón, D. A. (2020). The role of cognitive abilities on financial literacy: New experimental evidence. *Journal of Behavioral and Experimental Economics*, 84.  
<https://doi.org/10.1016/j.socec.2019.101482>
- Musahidah, U., & Sobari, N. (2021). Determinants of the Intentions of Indonesian Muslim Millennials in Cash Waqf Using E-Payment 66 | Ucu Musahidah , Nurdin Sobari ; Determinants of the Intentions of Indonesia Muslim Millennials in Cash Waqf Using E-Payment. *Jurnal Ekonomi Dan Perbankan Syariah*, 9(2), 65–91.
- Njenga, K., & Salih, S. (2018). On trust and security risk: Mobile commerce acceptance and readiness in sudan. In *Mobile and Wireless Technology: Vol. Lecture No* (pp. 41–50). Springer Singapore. [https://doi.org/10.1007/978-981-13-1059-1\\_4](https://doi.org/10.1007/978-981-13-1059-1_4)
- Osmera, S. H., Wahid, H., & Mohd Noor, M. A. (2021). Sustainable Zakat Distribution through Wakalah Contract. *International Journal of Zakat*, 6(1), 49–70.
- P, T., & Manohar, H. L. (2021). How a doer persuade a donor? Investigating the moderating effects of behavioral biases in donor acceptance of donation crowdfunding. *Journal of Research in Interactive Marketing*, 15(2), 243–266.  
<https://doi.org/10.1108/JRIM-06-2019-0097>
- Patil, P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *International Journal of Information Management*, 54(February), 102144.  
<https://doi.org/10.1016/j.ijinfomgt.2020.102144>
- Purwanto, E., & Loisa, J. (2020). The intention and use behaviour of the mobile banking system in Indonesia: UTAUT model. *Technology Reports of Kansai University*, 62(6), 2757–2767.

- Purwanto, Sulthon, M., & Wafirah, M. (2021). Behavior Intention to Use Online Zakat: Application of Technology Acceptance Model with Development. *Ziswaf: Jurnal Zakat Dan Wakaf*, 8(1), 44. <https://doi.org/10.21043/ziswaf.v8i1.10457>
- Pusat Kajian Strategis-Baznas. (2021). *Outlook Zakat Indonesia 2022*. Pusat Kajian Strategis-Badan Amil Zakat Nasional.
- Pusat Kajian Strategis-Baznas, & STEI Al-Ishlah Cirebon. (2019). Indikator Pemetaan Potensi Zakat (IPPZ). In *Badan Amil Zakat Nasional*. Pusat Kajian Strategis-Badan Amil Zakat Nasional.
- Rahardjo, B., Akbar, B. M. B., & Novitaningtyas, I. (2020). The Analysis of Intention and Use of Financial Technology. *Journal of Accounting and Strategic Finance*, 3(1), 88–102. <https://doi.org/10.33005/jasf.v3i1.70>
- Rahman, S. M. A., Wahid, K. A., Nafi, M. N. A., Awang, S., Setapa, M., & Paizin, M. N. (2021). Bibliometric Analysis of Zakat Research in Scopus Database. *International Journal of Zakat*, 6(1), 13–24. <https://doi.org/10.37706/ijaz.v6i1.253>
- Raza, S. A., Shah, N., & Ali, M. (2019). Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic Marketing*, 10(1), 357–376. <https://doi.org/10.1108/JIMA-04-2017-0038>
- Razak, S. H. A. (2020). Zakat and waqf as instrument of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia. *International Journal of Sociology and Social Policy*, 40(3–4), 249–266. <https://doi.org/10.1108/IJSSP-11-2018-0208>
- Rizvi, S. A. R., Dewandaru, G., Bacha, O. I., & Masih, M. (2014). An analysis of stock market efficiency: Developed vs Islamic stock markets using MF-DFA. *Physica A: Statistical Mechanics and Its Applications*, 407, 86–99. <https://doi.org/10.1016/j.physa.2014.03.091>
- Sabiq, S. (2013). *Fiqih Sunnah Jilid 2*. Darul Fath.
- Sah, N. F. M., Shah, N. S. M., Azmi, F. S., & Hassan, N. D. (2021). A Study on the Acceptance of E-Wallet Apps Usage Amidst Mobile Phone Users in Klang Valley. *Advances in Business Research International Journal*, 7(3), 65–72. <https://myjms.mohe.gov.my/index.php/ABRIJ/article/view/16146>
- Samsudeen, S. N., Selvaratnam, G., & Hayathu Mohamed, A. H. (2020). Intention to use mobile banking services: an Islamic banking customers' perspective from Sri Lanka. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-05-2019-0108>
- Sholihin, M., & Ratmono, D. (2021). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis*. Penerbit ANDI.
- Soodan, V., & Rana, A. (2020). Modeling customers' intention to use e-wallet in a developing nation: Extending UTAUT2 with security, privacy and savings. *Journal of Electronic Commerce in Organizations*, 18(1), 89–114. <https://doi.org/10.4018/JECO.2020010105>
- Soomro, Y. A. (2019). Understanding the adoption of sadad e-payments: UTAUT combined with religiosity as moderator. *International Journal of E-Business Research*, 15(1), 55–74. <https://doi.org/10.4018/IJEER.2019010104>

- Sulaeman, S., & Ninglasari, S. Y. (2020). Analyzing the Behavioral Intention Factors in Using Zakat-Based Crowdfunding Platform in Indonesia. *International Journal of Zakat*, 5(3), 1–19. <https://doi.org/10.37706/ijaz.v5i3.267>
- Syifa, N., & Tohang, V. (2020). The use of e-wallet system. *Proceedings of 2020 International Conference on Information Management and Technology, ICIMTech 2020, August*, 342–347. <https://doi.org/10.1109/ICIMTech50083.2020.9211213>
- Tantriana, D., & Rahmawati, L. (2019). The Analysis of Surabaya Muzaki's Preference for Zakat Payment through Zakat Digital Method. *International Conference of Zakat*, 23, 83–89. <https://doi.org/10.37706/iconz.2018.118>
- Teoh, T. T., Melissa, Hoo, C. Y., & Lee, T. H. (2020). E-Wallet Adoption: a Case in Malaysia. *International Journal of Research in Commerce and Management Studies*, 2(4), 135–3.
- Utami, P., Suryanto, T., Nasor, M., & Ghofur, R. A. (2020). The Effect Digitalization Zakat Payment Against Potential of Zakat Acceptance in National Amil Zakat Agency. *Iqtishadia*, 13(2), 216. <https://doi.org/10.21043/iqtishadia.v13i2.7809>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *Management Information Systems Quarterly*, 27(3), 425–478. <https://doi.org/10.1016/j.inoche.2016.03.015>
- Widarwati, E., Afif, N. C., & Zazim, M. (2017). *STRATEGIC APPROACH FOR OPTIMIZING OF ZAKAH INSTITUTION PERFORMANCE : CUSTOMER*. 9(76), 81–94. <https://doi.org/10.15408/aiq.v9i1.4010>
- Widodo, M., Irawan, M. I., & Sukmono, R. A. (2019). Extending UTAUT2 to explore digital wallet adoption in Indonesia. *2019 International Conference on Information and Communications Technology, ICOIACT 2019*, 878–883. <https://doi.org/10.1109/ICOIACT46704.2019.8938415>
- Yusfiarto, R., Setiawan, A., & Nugraha, S. S. (2020). Literacy and Intention to Pay Zakat : A Theory Planned Behavior View Evidence from Indonesian Muzakki. *International Journal of Zakat*, 5(1), 15–27.