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Adoption of Online Zakat Payment in Indonesia: Extending the Technology Acceptance Model

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Abstract: *This study investigates the determinants of online Zakat payment adoption in Indonesia by extending the Technology Acceptance Model (TAM) through the integration of Trust. It examines the effects of Perceived Usefulness (PU), Perceived Ease of Use (PEoU), and Trust on Attitude, as well as the influence of Attitude on Behavioral Intention. A quantitative approach using Partial Least Squares-Structural Equation Modeling (PLS-SEM) was employed, based on survey responses from 350 participants. The empirical findings show that all hypothesized relationships are significant ($p < 0.05$). Trust ($t = 7.060$), PU ($t = 4.802$), and PEoU ($t = 4.222$) each have significant positive effects on Attitude, while Attitude strongly influences Behavioral Intention ($t = 7.546$). The extended model demonstrates moderate predictive relevance for Attitude ($R^2 = 51.9\%$). Among the antecedents, Trust has the largest effect size ($f^2 = 0.174$), indicating its central role in shaping attitudes toward online Zakat payment. These results validate the extension of TAM with Trust in the context of Islamic fintech adoption in Indonesia. The findings highlight the importance of security and transparency, suggesting that Zakat Management Organizations (ZMOs) should strengthen data protection systems and provide transparent reporting to foster positive user attitudes and enhance adoption intentions.*

Keywords: *acceptance model; attitude; online Zakat payment; perceived usefulness; technology.*

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INTRODUCTION

Digitalization of Zakat management is one of the innovations by the National Zakat Amil Agency to maximize the collection of Zakat funds in Indonesia (Puskas BAZNAS, 2020; Piliyanti et al., 2022). This digital shift has yielded demonstrable results, evidenced by BAZNAS's total collection of IDR 633.86 billion in 2022, representing 22.5% growth over the previous year (BAZNAS, 2022). Likewise, in 2021, the collection of Zakat funds by the National Zakat Amil Agency in Indonesia grew by 34% compared to 2020 (BAZNAS, 2021). Thus, the

digitalization of Zakat management has a real impact on increasing Zakat collection in Indonesia.

The increase in Zakat collected in Indonesia shows public acceptance of technology. The level of acceptance of technology, in general, can be analyzed using the Technology Acceptance Model (TAM) framework This sustained growth confirms a positive public disposition toward using technology for fulfilling Zakat obligations. To systematically analyze the drivers of this technology acceptance, the Technology Acceptance Model (TAM) remains the predominant theoretical framework, asserting that Perceived Ease of Use (PEoU) and Perceived Usefulness (PU) influence Attitude, which subsequently drives Behavioral Intention (Usman et al., 2020). In the original TAM, perceived ease of use (PEoU) and perceived usefulness (PU) determine attitude. Attitude ultimately influences behavioral intention to use technology, and behavioral intention influences the actual use of technology (Usman et al., 2022; Ahmad and Yahaya, 2022). Some researchers have also used TAM in the context of technology acceptance related to social fundraising. For example, Amin et al. (2014) and Thas-Thaker (2018) use the TAM framework in analyzing online waqf acceptance. Furthermore, Oktavendi & Mu'ammal (2022) used the TAM framework to analyse the Acceptance model for predicting the adoption of *Zakat, Infaq,* and *Sodaqoh*. Muflih (2023) also uses the TAM framework in analysing the adoption of mobile Zakat services. Usman et al., 2020) use the TAM framework to analyse Islamic philanthropy's technology acceptance model.

There is strong empirical evidence of technology adoption using the TAM framework, so this research was conducted to test how robust the TAM framework is in the context of the adoption of online Zakat payment. Apart from using the original TAM framework, this research also added the trust variable to determine attitudes toward adopting online Zakat payment. Theoretically, this research has contributed to strengthening the TAM framework in analyzing the adoption of online Zakat payment. Apart from strengthening the TAM framework, this research also proves that apart from PEoU and PU, attitudes within the TAM framework can also be influenced by trust. As for practical matters, this research can be material for Zakat management institutions to develop appropriate strategies so that online Zakat payments can increase the amount of Zakat collection in Indonesia.

Despite TAM's extensive use, its application in the domain of online Zakat payment presents two critical, interconnected research gaps that necessitate empirical investigation. *Firstly,* the empirical evidence regarding the core TAM relationships often shows inconsistency when applied to Islamic fintech and charitable giving. Several studies have reported inconclusive results, where the influence of PU on intention or PEoU on attitude was found to be insignificant (e.g., Nguyen et al., 2019, Niswah et al., 2019 and Usman et al., 2020). This conflicting evidence challenges the robustness of the original TAM constructs, demanding a re-examination of these relationships within the unique Indonesian context of digital Zakat adoption. *Secondly,* and more critically, the original TAM framework fails to adequately account for Trust, a vital factor in transactions that involve high fiduciary duty, religious compliance, and financial security risk. As Zakat is a form of ibadah (worship) where secure transaction processing and transparency in fund

distribution by Zakat Management Organizations (ZMOs) are non-negotiable, the omission of Trust is a theoretical weakness. While acknowledged as important (Kasri & Chaerunnisa, 2021), few studies rigorously test Trust as a direct and distinct antecedent of Attitude in an extended TAM for Zakat. Addressing this gap is essential to capture the true behavioral drivers for Muzakis who face increasing concerns over online security (Alnemer, 2022).

Therefore, this research aims to achieve two main objectives (1) to re-evaluate the consistency and robustness of the original TAM components within the specific context of online Zakat payment in Indonesia, and (2) to theoretically contribute by empirically validating the integration of Trust as a direct factor influencing Attitude, thereby strengthening the extended TAM framework for Islamic social finance. Practically, the findings will offer evidence-based strategies for ZMOs to enhance security measures and transparency, ultimately aiming to increase public confidence and maximize the adoption rate of online Zakat services.

RESEARCH METHODS

The study was conducted over a period of seven months, from January to August 2023. This study has received approval from the Ethics Committee of Syubbanul Wathon Islamic College Magelang, with the research approval number 689/KE.01/SK/I/2023. Participants in this study provided written consent before completing the research questionnaire. Informed consent was obtained from all participants prior to their involvement in the study, ensuring their voluntary agreement to partake in the research and their understanding of the study's procedures and objectives. The research focused on individuals who had prior experience with online Zakat payments. The sample size needed for the study was determined using the inverse square root method, which suggested a minimum of 160 samples for Structural Equation Modelling Partial Least Squares (Cheah, Amaro, & Roldán, 2023) A total of 304 samples were collected, which is sufficient for this type of analysis. Data was gathered online through Google Forms, and a *convenience sampling method* was used for its efficiency, ease of implementation, and cost-effectiveness (Andrade, 2021).

Five items were used to measure the behavioral intention variable adopted from the scale used by Kasri & Chaerunnisa (2021); Oktavendi & Mu'ammal (2022). The attitude scale was adopted from previous research conducted by Usman et al. (2022) and Shukor et al. (2017) with four question items. The trust scale is adopted from Kasri & Chaerunnisa (2021); Muflih (2023) with four question items. The Perceived ease of use scale was adopted from previous research conducted by Usman et al. (2022); Oktavendi & Mu'ammal (2022) with four question items. The Perceived usefulness scale was adopted from previous research conducted by Usman et al. (2022); Oktavendi & Mu'ammal (2022) with four question items. All variables were measured using a 5-point Likert scale.

This study employed Structural Equation Modelling Partial Least Squares (SEM-PLS) analysis using SmartPLS software. PLS-SEM is a robust statistical tool suitable for analyzing complex models and effectively addressing multicollinearity among constructs within structural models (Russo & Stol, 2022). The choice of PLS-SEM was due to its applicability to both simple and complex models, making

it valuable for analyzing data with intricate variables and small sample sizes (Arafah, 2023; Sarstedt, Hair, Nitzl, Ringle, & Howard, 2020) This method was chosen to predict the adoption of online Zakat payment in Indonesia. The PLS-SEM analysis involves two stages: the measurement model and the structural model (Dash & Paul, 2021).

RESULTS AND DISCUSSION

Measurement Model Assessment

The evaluation of the measurement model in PLS-SEM involves examining loading factors, Cronbach's alpha, composite reliability, average variance extracted (AVE), and discriminant validity. According to Table 1, both the composite reliability and loading factors surpass the recommended threshold of 0.7 (Hair et al., 2019). The results indicate that the AVE values are above 0.5, which confirms that the convergent validity meets the standards set by Hair et al. (2017). These findings suggest that the research model has a satisfactory measurement model. Additionally, Table 1 reveals that the AVE for each latent construct exceeds 0.50, reflecting strong convergent validity. Discriminant validity was evaluated using the heterotrait-monotrait ratio (HTMT) criteria suggested by Avkiran & Ringle (2018), where a favorable HTMT ratio is one where each variable has a value below 0.90. Table 2 shows that all research variables have an HTMT ratio below 0.90, confirming adequate discriminant validity.

Table 1. The measurement model assessment (Validity and reliability)

Variables	Indicator	Factor loading	Cronbach's α	Composite reliability	AVE
Behavior intention (BI)			0.897	0.924	0.709
BI1	I intend to make online Zakat payments in the next three months	0.862			
BI2	I estimate that I will use an online Zakat payment in the next three months	0.833			
BI3	I will use/continue using Online Zakat Payment services in the future	0.804			
BI4	Given the chance, I predict I will use/continue using Online Zakat Payment services in the future	0.847			
BI5	It is likely that I will use/continue using Online Zakat Payment services in the future	0.859			
Attitude (AT)			0.817	0.880	0.647
AT1	Online Zakat payment is a good idea	0.773			
AT2	Online payments will encourage interest in paying zakat	0.837			

Variables	Indicator	Factor loading	Cronbach's α	Composite reliability	AVE
AT3	Online Zakat payment makes zakat payments more efficient and effective	0.746			
AT4	I would be happy if there was an application that could be used to pay zakat	0.858			
Trust (TR)			0.869	0.911	0.719
TR1	I believe in online zakat payment services	0.886			
TR2	I believe that online zakat payment services bring benefits to the community	0.891			
TR3	I believe that the online zakat payment services fulfill the objectives of sharia	0.790			
TR4	I believe that the online zakat payment services is credible and responsible	0.821			
Perceived ease of use (PEoU)			0.888	0.923	0.750
PEoU1	I expect that my interactions with the online zakat payment services will be clear and understandable	0.815			
PEoU2	I expect it would be easy for me to become skillful at online zakat payment services	0.877			
PEoU3	Learning to operate online zakat payment services will be easy for me	0.900			
PEoU4	Learning to operate online zakat payment services is easy for me	0.870			
Perceived usefulness (PU)			0.837	0.891	0.671
PU1	I expect online zakat payment services will be useful in my life	0.783			
PU2	Using online zakat payment services will enable me to accomplish transactions more quickly	0.835			
PU3	Using online zakat payment services will increase my productivity	0.838			

Variables	Indicator	Factor loading	Cronbach's α	Composite reliability	AVE
PU4	Using online zakat payment services will enhance my effectiveness	0.819			

Table 2. Heterotrait-Monotrait Ratio (HTMT)

	Attitude	Behavior Intention	Perceived ease of use	Perceived usefulness	Trust
Attitude					
Behavior Intention	0.456				
Perceived ease of use	0.732	0.432			
Perceived usefulness	0.458	0.683	0.336		
Trust	0.788	0.440	0.843	0.299	

Structural analysis and model testing

After assessing the measurement model, the next step is to evaluate the proposed relationships in the research model. To test the hypotheses, this study utilized the bootstrap resampling method as described by Hair et al. (2019). The SEM-PLS approach with bootstrap resampling enables researchers to validate the proposed hypotheses by drawing random samples from the collected data. A hypothesis is accepted if the p-value is less than 0.05. According to these criteria, all hypotheses in this study were accepted. Detailed results of the hypothesis testing are presented in Table 3.

In addition to hypothesis testing, evaluating the measurement model and structural testing stages involves assessing the model's quality in terms of its predictive capability for endogenous constructs. This evaluation encompasses several criteria, including the coefficient of determination (R^2), cross-validation redundancy (Q^2), path coefficients, and effect size (f^2), as outlined by Wang, Cheah, Wong, & Ramayah (2023). The results of this assessment of model quality are presented in Table 4.

Table 3. The results of testing the hypotheses.

	Original Sample	Standard Deviation	T Statistics	P Values	Result
Trust -> Attitude	0.432	0.061	7.060	0.000	Accepted
Perceived ease of use -> Attitude	0.249	0.059	4.222	0.000	Accepted
Perceived usefulness -> Attitude	0.197	0.041	4.802	0.000	Accepted
Attitude -> Behavior Intention	0.397	0.053	7.546	0.000	Accepted

Table 4. R Square (R^2), Q square (Q^2) and Effect size (f^2)

	R^2	Q^2	f^2	Effect
Trust -> Attitude	0.519	0.329	0.174	Medium
Perceived ease of use -> Attitude			0.056	Small
Perceived usefulness -> Attitude			0.074	Small
Attitude -> Behavior Intention	0.157	0.107	0.187	Medium

According to Table 3, all hypotheses are accepted: trust (H1: $p = 0.000 < 0.05$, $t = 7.060 > 1.96$), perceived ease of use (H2: $p = 0.000 < 0.05$, $t = 4.222 >$

1.96), perceived usefulness (H3: $p = 0.000 < 0.05$, $t = 4.802 > 1.96$), and attitude (H4: $p = 0.000 < 0.05$, $t = 7.546 > 1.96$). Table 4 illustrates the R Square value, which shows how the variables of trust, perceived ease of use, and perceived usefulness together explain 51.9% of the variance in the attitude variable, placing it in the moderate category (Sarstedt et al., 2014). Additionally, attitude accounts for 15.7% of the variance in behavioral intention, indicating that attitude has a weakening effect on behavioral intention (Sarstedt et al., 2014).

Table 4 also provides details on the Q^2 and f^2 values. The Q^2 value assesses the model's predictive relevance for endogenous variables, while the f^2 value measures the effect size of exogenous variables on endogenous variables (Hair et al., 2019). The Q^2 value for the influence of trust, perceived ease of use, and perceived usefulness on attitude is 0.329, indicating moderate predictive relevance. On the other hand, the attitude variable shows a small effect on behavioral intention, with a Q^2 value of 0.107 (Sarstedt, Ringle, & Hair, 2017). Among the variables, trust has the largest effect on attitude, with an f^2 value of 0.174, which is considered a medium effect (Hair et al., 2019). In contrast, perceived ease of use and perceived usefulness have only a small effect on attitude. Additionally, the attitude variable has a medium effect on behavioral intention, with an f^2 value of 0.187 (Hair et al., 2019).

Discussion

The research results prove that trust significantly influences attitudes towards online Zakat payments. The results of this research prove that trust is one factor that determines attitudes towards online Zakat payments. The trust factor is important to pay attention to because internet use is risky from a security aspect (Alnemer, 2022). This research provides empirical evidence that trust can influence how someone responds to and utilizes online Zakat payment services. If someone feels that online Zakat payments are considered safe, then someone tends to have a positive attitude toward using technology in paying Zakat. This study's results support previous research conducted by Shukor et al. (2017); Kasri & Chaerunnisa (2021), which prove that trust significantly influences attitudes.

The test results prove that perceived ease of use (PEoU) significantly influences attitudes. In the context of online Zakat payments, PEoU refers to user perceptions regarding the ease of use of systems and procedures in paying Zakat (Amin et al., 2014). Thus, perceived ease of use can significantly influence attitudes towards online Zakat payments. Increasing perceived ease of use through increased access may encourage more individuals to utilize technology efficiently to make Zakat payments. The results of this research support the results of previous research that PEoU has a positive impact on attitudes (Scherer et al., 2019; Sevim et al., 2017; Purwanto et al., 2021; Usman et al., 2022; Elhajjar & Ouaida, 2020).

The subsequent test results also provide empirical evidence that perceived usefulness (PU) significantly influences attitudes. PU refers to the extent to which a person believes that adopting a particular system will improve performance in his or her job (Fathema et al., 2015; He et al., 2018). In the context of this research, PU is related to ease of use and accessibility. If people feel that online Zakat payments are easy to use, they may be more inclined to have a positive attitude. Meanwhile, accessibility is related to the level of accessibility in online Zakat payments. The

results of this research provide empirical support for previous research that perceived usefulness has a positive impact on attitudes (Ruiz-Herrera et al., 2023; Scherer et al., 2019); Wang & Tseng, 2011; Sevim et al., 2017; Purwanto et al., 2021; Usman et al., 2022).

This research also proves that attitude has a significant influence on behaviour intention. The results of this study confirm that attitude is a variable that needs to be considered in analysing online Zakat payment behaviour. Attitudes are related to accessible beliefs regarding the possible consequences of behaviour (Ajzen, 2020). If someone feels that paying Zakat online is easier and more efficient for paying Zakat, then it can increase the individual's intention to do so. Behavioral intention is a motivational factor that will influence individual behavior. In this case, it shows how hard the individual tries and the planned effort in carrying out a behaviour (Ajzen, 2020). hus, if someone has a positive attitude towards paying Aakat online, then they are more likely to intend to use it. The results of this research support the results of previous research, which has proven empirical evidence that attitudes influence behavioral intention (Scherer et al., 2019; Kasri & Chaerunnisa, 2021; Verma et al., 2021; Ruiz-Herrera et al., 2023; Sevim et al., 2017; Purwanto et al., 2021; Usman et al., 2022).

CONCLUSION

Trust in this research can be one of the variables in the Technology Acceptance Model. In the context of this research, trust can be integrated into the Technology Acceptance Model and even has a good effect in influencing attitudes towards online Zakat payments. This shows that in the context of online Zakat payments, trust is one of the variables that can be considered in increasing people's interest in online Zakat payments. Individuals must be confident that Zakat Payments' online platform or system is safe, trustworthy, and well-managed. If individuals have a high level of trust in the online Zakat payment system, they tend to have a more positive attitude.

Meanwhile, perceived usefulness in the context of online Zakat refers to the extent to which individuals believe that using the platform will provide benefits in fulfilling their Zakat obligations. If individuals see the platform as a useful tool in conducting Zakat, they will likely have a positive attitude towards paying Zakat online. Also, perceived ease of use is important in online Zakat payments. If individuals feel that the online Zakat payment process is easy and intuitive, they are likelier to have a positive attitude. Thus, research findings indicate that trust, perceived ease of use, and perceived usefulness significantly influence attitude. That attitude plays an important role in influencing behavioral intention, following the concepts in the TAM framework. This suggests that these factors play a key role in adopting and using online Zakat payment platforms, which can help design strategies to increase the adoption of this technology in the context of Zakat.

From the results of this research, Zakat management institutions can implement several policies that encourage people's behavior to online Zakat payments. Zakat management institutions must create policies ensuring that online Zakat payment platforms have a strong data security system. In order to increase trust, Zakat management institutions must provide transparent information about

the use of the Zakat funds that have been collected. These policies must be implemented to shape public attitudes towards the online Zakat payment system.

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