FACTORS INFLUENCING DECISION TO DONATE ZAKAT INFAQ SODAQOH (ZIS) VIA DIGITAL PAYMENT IN INDONESIA : INTEGRATED TPB AND TAM MODEL

A Thesis

Submitted to the Master's Study Program of Economics at the Faculty of Economics and Business in partial fulfillment of the requirements for the degree of

Master of Arts (M.A.)

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ABSTRACT

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Donation nowadays are evolving with numerous innovations, including the use of digital transaction payment methods. In Islamic traditions, one of the common types of donations is zakat, infaq, and sodaqoh (ZIS). The increasing trend of digital transactions in Indonesia has influenced the increasing in ZIS payments through digital payment methods. This study aims to analyze predictor for factors influencing decision to donate ZIS via Digital Payment under integration of Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) model. The population in this study comprised Muslim people in Indonesia who had made ZIS donations via digital payment. The sampling technique used was purposive sampling-quota sampling with a total sample size of 400 people. The method used in this research was an explanatory survey with a quantitative approach. The data analysis technique employed was Partial Least Squares-Structural Equation Modeling (PLS-SEM). The results of the study showed alignment between the TAM and TPB models and practice in the field regarding their influence on the decision to donate ZIS via digital payment. Results indicate that TPB and TAM model influence decision to donate ZIS moderately, and perceived value is the most significant variable in this study. Spiritual aspect has significant positive influence toward decision to donate ZIS. The research suggest ZIS institutions to enhance their digital payment systems by strengthening security, and improving features and marketing to increase customer satisfaction value and optimize ZIS collection in Indonesia through digital payment.

Keywords: *Zakat, Infaq, Sodaqoh, Digital Payment, TPB model, TAM model.*

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CHAPTER I
INTRODUCTION

1.1 Research Background

The theory of rationality has long been a foundational concept in economics and social sciences, positing that individuals make decisions based on maximizing their utility given certain constraints. Rational choice theory, a subset of this broader framework, assumes that individuals weigh the costs and benefits of potential actions and choose the option that provides the greatest net benefit. This model has been instrumental in understanding a wide range of human behaviors, from market transactions to personal choices (Wachbroit, 1987).

However, the application of rational choice theory to altruistic behaviors, such as charity, introduces a fascinating complexity. Donating money, time, or resources to others, especially when there is no direct personal gain, challenges the conventional notions of rationality. Researchers have thus sought to reconcile these behaviors with rational choice theory by exploring the motivations behind charitable giving. According to Birch (1998), Adam Smith stated that human behavior and ethical principles are fundamentally influenced by our ability to empathize with others.

In Islamic traditions, the concepts of zakat, infaq, and sodaqoh (ZIS) provide a rich context for exploring the intersection of rationality and charity. Zakat, one of the Five Pillars of Islam, is an obligatory form of almsgiving designed to redistribute wealth within the Muslim community. It is calculated based on specific criteria and is meant to purify one's wealth by acknowledging the needs of others. Infaq, on the other hand, refers to voluntary spending or donations for the sake of God, often used for communal and public welfare. Sodaqoh encompasses any act of charity given voluntarily, beyond the obligatory zakat.

Zakat instruments have been proven to reduce poverty levels and the gap between the rich and poor (Beik, 2009). Thus, it can be said that the existence of zakat is not only a religious obligation but also a pillar of social and economic development.The important role of zakat in encouraging socioeconomic development in society demands government intervention in the zakat management process. The government's involvement in managing zakat has been explained by Allah SWT in Quran surah *At-taubah* verses 103. The Indonesian government plays an active role in the management of zakat in Indonesia, this has been proven by the existence of regulations regarding zakat management, Law No. 23

of 2011. Zakat institution which was formed under the government called the Badan Amil Zakat Nasional (BAZNAS), And Zakat Institution in private ownership called Lembaga Amil Zakat Nasional (LAZNAS).

Table 1. 1 Potential Result of Zakat in Indonesia by Province

No.	Province	Zakat Potential (IDR million)	No.	Province	Zakat Potential (IDR million)
1	Aceh	195.4	18	West Nusa Tenggara	105.4
2	North Sumatra	201.9	19	East Nusa Tenggara	19.2
3	West Sumatra	149	20	West Kalimantan	73.7
4	Riau	116.9	21	South Kalimantan	102
5	Jambi	91.1	22	Central Kalimantan	61.8
6	South Sumatra	160.1	23	East Kalimantan	85.3
7	Bengkulu	68.6	24	North Kalimantan	20.7
8	Lampung	134.6	25	South Sulawesi	217.6
9	Bangka Belitung	31.3	26	Southeast Sulawesi	92.9
10	Riau Islands	33.6	27	Central Sulawesi	79.1
11	Banten	105	28	West Sulawesi	33.7
12	DKI Jakarta	302.9	29	North Sulawesi	29.6
13	West Java	535.4	30	Gorontalo	37.9
14	Central Java	505.4	31	Maluku	42.2
15	Special Region of Yogyakarta	81.9	32	North Maluku	38.3
16	East Java	547.4	33	West Papua	18.5
17	Bali	27.5	34	Papua	27
Total					4.372.90

Source: PUSKAS BAZNAS (2022)

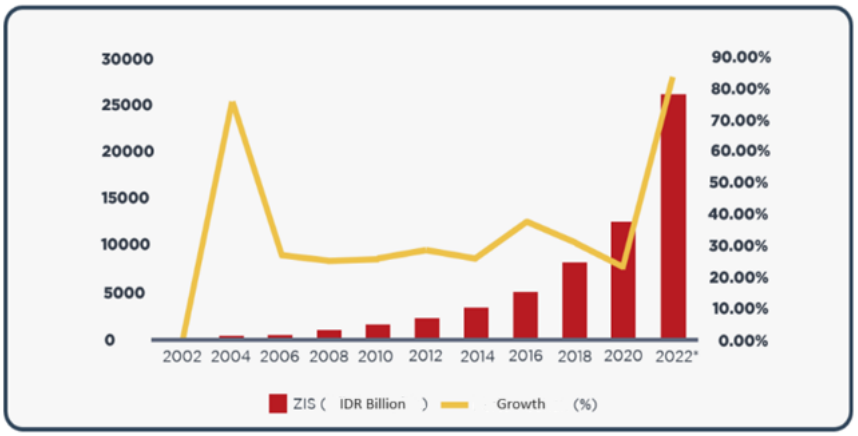
Based on Table 1.1 regarding the recapitulation of zakat potential in each district/city in a province, it is known that each province have a huge potential zakat value. However, the recapitulation values contained in the IPPZ of the city districts of each province cannot be used as an illustration of the zakat potential that can be realized by BAZNAS or LAZ at the provincial level, therefore potential measurements have also been carried out for the Provincial BAZNAS. Based on National Zakat Amil Agency Regulation Number 2 of 2016 concerning the Establishment and Work Procedures of Zakat Collection Units article 4, it

is stated that Provincial BAZNAS forms Provincial BAZNAS UPZ in institutions including (a) vertical agency offices, (b) regional work unit offices/regional institutions province, (c) provincial-owned enterprises, (d) provincial-scale private companies, (e) tertiary institutions, secondary education or other names and (f) grand mosques. Furthermore, in PP No. 14 of 2014, apart from collecting through UPZ, Provincial BAZNAS can also collect zakat directly or retail. The provincial BAZNAS zakat potential mapped in this study is the object of zakat on Aparatur Sipil Negara (ASN) and Non-ASN income, zakat from provincial Badan Usaha Milik Daerah (BUMD) companies, and retail zakat.

Indonesia is a country with a Muslim majority population, Zakat is an obligation for Muslims who are financially capable. One important aspect in improving zakat management is the implementation of zakat collection strategies that are right on target. As stated in the collection pillar of the BAZNAS RI Strategic Plan (Renstra) for 2020 - 2025, there is a target for optimizing national zakat potential. The priority program to achieve this target is mapping zakat potential and policy strategies for optimizing regional-based potential and types of zakat based on districts/cities in Indonesia. BAZNAS RI in 2022 has succeeded in mapping all district/city zakat potential and also the potential of provincial BAZNAS throughout Indonesia. The Indeks Pemetaan Potensi Zakat (IPPZ) measurement which was carried out in 2022 involved 416 districts and 98 cities in 34 provinces of Indonesia. It has comprehensively discussed all potential zakat objects in a district/city. The following table is data on the potential results of zakat in Indonesia research from Center for Strategies Studies of Badan Amil Zakat National (PUSKAS BAZNAS) on year 2022 in each province .

Furthermore, if refer to Law No. 23 of 2011 concerning Zakat Management, apart from Regency/City, Provincial BAZNAS or Regional LAZ, there are zakat management institutions that have national coverage. Which means that it has its own *muzakki* target. Therefore, it is important for BAZNAS as an institution that also collects funds nationally to map the potential of zakat as a reference in developing collection strategies. The zakat potential of BAZNAS RI mapped in this study includes zakat objects on the income of ASN Ministries and institutions, Zakat on the income of employees of national companies, Zakat on the income of the Tentara Nasional Indonesia (TNI) and Kepolisan Republik Indonesia (POLRI), Zakat on the income of Bank Indonesia (BI) and Otoritas Jasa Keuangan (OJK) employees, Zakat on the income of Badan Usaha Milik Negara (BUMN) employees, and Zakat on the income of legislative government members.

Figure 1. 1 Realization of ZIS Acceptance in Indonesia 2002-2022



Source: PUSKAS BAZNAS (2023)

Based on Figure 1.1 , the growth of Zakat, Infaq, and Sodaqoh in 2002-2022 has positive trend. Collections in 2022 will reach 22 trillion rupiah meaning there has been a quite significant increase, around Rp. 11,881.81 billion or a growth of 84.16 percent compared to year 2021. This high growth is supported by the existence of an information system and digitalization which makes it easier for people to pay ZIS.

Interesting growth trends in 2005 and 2007 where ZIS growth reached more than 95 percent due to the Aceh Tsunami (2005) and Jogja Earthquake (2007) in those years. This incident illustrates that one of the factors is increasing the amount of collection is caused by an event or natural disaster. The same thing also happened in 2020, where during the COVID-19 pandemic, the number of ZIS increased than usual, as stated in the BAZNAS Policy Brief (2020).

The national institution that collect zakat throughout Indonesia are Badan Amil Zakat Nasional (BAZNAS), Provincial BAZNAS, Regency/City BAZNAS, National LAZ, Provincial LAZ, and official Regency/City LAZ which have the obligation to report collection and distribution to BAZNAS in accordance with the mandate of Law Number 23 of 2011 regarding Zakat Management. Apart from that, in 2020 the national collection also includes BAZNAS/LAZ in coaching and unreported zakat fitrah, while in 2021 the On Balance Sheet and Off Balance Sheet reporting mechanisms will begin to be implemented.

Table 1. 2 National ZIS Collection Based on BAZNAS/LAZ Type

No	BAZNAS/LAZ Level	2020 (IDR million)	%	2021 (IDR million)	%
1	BAZNAS	385.126	3	517.594	3.67
2	BAZNAS Province	489.538	4	585.573	4.15
3	BAZNAS District/City	1.735.824	14	1.679.513	11.9
4	LAZ	4.077.297	33	4.357.597	30.87
5	OPZ (Organisasi Pengelola Zakat) in the development and unreported fitrah zakat	5.741.459	46	0	0
6	ZIS and Fitrah Off Balance Sheet			4.912.914	34.8
7	Qurban and DSKL Off Balance Sheet			2.065.002	14.63
Total		12.429.246	100	14.118.195	100

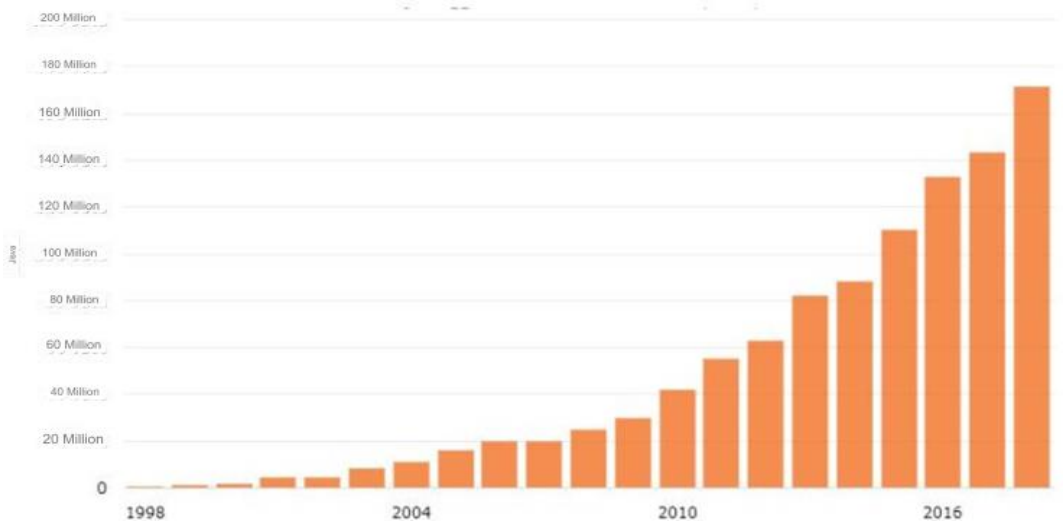
Source : PUSKAS BAZNAS (2022)

Based on data released by the Baznas Strategic Studies Center, in 2022 the realization of zakat that can be collected only reach IDR 21.3 trillion from the potential that can be achieved of IDR 327 trillion per year, it can be concluded that there is a gap between the potential and realization of zakat funding. However, the low level of zakat funding in Indonesia highlights the importance of understanding the factors that influence decision to donate zakat. The substantial gap between zakat potential and realization can be attributed to several key factors, including lack of awareness and understanding, trust issues, inadequate infrastructure, inefficient collection mechanisms, insufficient regulatory support, and cultural barriers. Many Muslims may not fully understand their zakat obligations or distrust zakat institutions due to concerns about transparency and accountability. Additionally, limited access to reliable collection and distribution infrastructure, particularly in rural areas, hinders zakat payment. Cultural factors also play a significant role, as many people prefer to pay ZIS directly within their neighborhood, believing their contributions will be more effectively used and will directly benefit to those they know. The study from PUSKAS BAZNAS found that in 2020, the amount of ZIS collected outside of official OPZ was around IDR 61,25 Trillion. This choice by the public not to pay zakat through official OPZs has led to the recorded ZIS collection in Indonesia being much lower than its potential.

There are several factors that can increase the level of zakat funding, like increasing religiosity aspect of the people in Indonesia, increasing literacy of zakat, giving reward and punishment, or implementing government policy to pay zakat. In the current digital era, developments in technology have great potential to influence amount of zakat payment.

The changes that are currently occurring have forced business actors to innovate, so that their products and services can be integrated with technology. Digitalization in all sectors, including the industrial sector, must be carried out consistently survive in the global era. Along with technological advances and revolution Industry 4.0, in Indonesia internet use is growing and developing, according to Asosiasi Penyelenggara Jasa Internet Indonesia (APJI) number of internet users in Indonesia increases every year, as can be seen in Figure 1.2

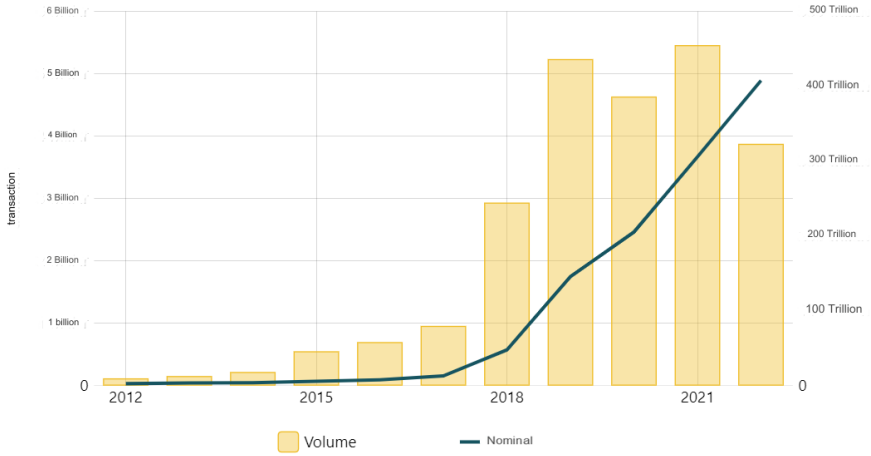
Figure 1. 2 Internet Users in Indonesia



Source: Indonesian Internet Service Providers Association (2019)

Based on the results of the APJI survey in figure 1.2, the number of internet users in Indonesia in 2018 increased by 27.91 million (10.12%) to 171.18 million people. This means that internet user penetration in the country has increased to 64.8% of the total population (APJI, 2019). According to Plunkett (2008), the Internet is becoming a more supporting tool favored in the global economic trading system because of its role strategic in expanding markets throughout the world. As many as 71 percent of Internet users have purchased a product online or via e-mail. commerce and payment via digital payment. Digital Payments in Indonesia continues to experience an increase from year to year. The population is The large and increasing number of e-commerce in Indonesia is accelerating its growth digital payment transactions in Indonesia.

Figure 1. 3 Number of Digital Payment Transactions in Indonesia



Source: Bank Indonesia (2022)

Figure 1.3 shows an increase in digital transactions every year. According to data from Bank Indonesia (BI), in 2012, the volume of transactions using electronic money reached 100.63 million transactions with a total value of approximately IDR 1.98 trillion. In 2021, the transaction volume increased to 5.45 billion transactions with a total value of IDR 305 trillion. This means that in the last decade, the volume of transactions using electronic money increased by 5,316%, and the transaction value grew by 15,392%. During the Covid-19 pandemic in 2020, the value of transactions using electronic money also grew by 41.16% compared to the previous year. As for the volume of transactions from January to July 2022, it reached 3.87 billion transactions, accounting for 70.92% of the total transactions last year. Meanwhile, the transaction value from January to July 2022 was IDR 222.9 trillion, or 72.98% of the total transaction value last year, increased due to the increase in internet users and digital payments in Indonesia every year. BAZNAS digitized zakat to follow current development. Digitalization of payments is the main focus for increasing the potential of zakat in Indonesia.

The condition of zakat in Indonesia is changing, we can see this in various ways innovations that are being and have been carried out by Organisasi Pengelola Zakat (OPZ), including efforts to integrate zakat management with technology through digital-based service processes, harmonization of integrated zakat data systems national and research-based strategic policy formulation in zakat management. The measurement of Pusat Kajian Strategis (PUSKAS) BAZNAS in 2022 stated that the Digitalization Readiness Index value of OPZ nationally achieved a score of 0.653 in the Good category with a digital readiness level in the IT-Developing position.

Zakat Institution have made collective efforts by digitalization through two platforms, namely internal platforms and external platforms. For the internal platform, OPZ

has done it digitization of collection services using several facilities, one of which is the OPZ website. Apart from the website, OPZ also has developing an Android-based application to collect zakat funds from the *muzakki*. With just a few steps, paying zakat is very easy to be fulfilled.

For external platforms, OPZ collaborates with platform providers external. First, the ride-hailing platform from Indonesia, namely Gojek. Through units his company is called Go-Give. BAZNAS, Dompet Dhuafa and Rumah Zakat has collaborated with the ride-hailing platform collect zakat funds. Second, by crowdfunding. One of the platforms The crowdfunding used is Kitabisa. Third, BAZNAS as an institution coordinator for OPZ to form Zakathub.

Transactions using e-wallets or digital wallets have become a trend in society to carry out various transactions. Indonesia will move towards a cashless society where transactions will be carried out non-cash. So, OPZ has collaborated with e-wallet platform in providing non-cash zakat payment facilities, such as Gopay, LinkAja and also OVO in receiving zakat and infaq payments. The phenomenon of low zakat receipts in Indonesia is caused by various factor Which influence it. Based on results study Which conducted by Huda, Anggraini, Ali, Mardoni, and Rini (2014) explained that there are three types of priority problems in zakat management in Indonesia, its from the regulator's side, problems from the Zakat Management Organization (OPZ) side, as well as problems from *muzakki* and mustahik.

Furthermore, Mintarti (2012) added that the problem of zakat in Indonesia is caused by institutional problems where Zakat Institution still exist for institutional forms and structures. The next cause is a problem Human Resources (HR) in the Zakat Institution environment the quality still low. This is because most people view it that amil's work is not a profession or career choice but rather side jobs which are mostly filled by people who already have pension. The final problem is a system problem in most institutions manager Zakat doesn't understand it yet. It has become a very important matter for all parties especially ZIS institution, to encourage increased compliance public Muslim in pay zakat (zakat compliance behavior*)* to Zakat Institution that have been inaugurated by the government. BAZNAS, in collaboration with the Bogor Agricultural Institute (IPB), the National Committee for Sharia Economics and Finance (KNEKS), the Ministry of Religious Affairs of the Republic of Indonesia (Kemenag RI), and Bank Indonesia (BI), conducted a study on Zakat, Infaq, and Sodaqoh (ZIS) payments made by the public that were not through official Organisasi Pengelola Zakat (OPZ).

According to the Charities Aid Foundation World Giving Index (2022), Indonesia has been named the most generous country. This statement is supported by the fact that Indonesian society has a strong culture of sharing and tends to prefer donating directly to close relatives or people in need nearby. Therefore, it can be assumed that ZIS collections have been distributed not only through official OPZ but also through individuals or unofficial institutions. Unfortunately, this strong spirit of sharing is not recorded in the Laporan Zakat Nasional (LZN) compiled by BAZNAS. LZN is compiled by BAZNAS every year to record the amount of ZIS collected and distributed through BAZNAS and LAZ on a national, provincial, and district/city scale. This data is used for strategic policy-making efforts to improve the welfare of mustahik.

The research findings show that the amount of zakat collected was Rp IDR 30,50 Trillion and Infaq Sedekah was IDR 30,75 Trillion. Based on regions, the three areas with the largest ZIS collections were Java (55.95 percent), Sumatra (22.76 percent), and Kalimantan (9.54 percent). This study was conducted through surveys in 34 provinces in Indonesia with respondents divided into three groups: Dewan Kemakmuran Masjid (DKM), non-DKM institutions, and individuals who pay zakat directly to zakat recipient (mustahik).

From the survey conducted over two months from mid-August to October 2020, data was collected from 3,211 respondents, consisting of 667 Mosque DKMs, 477 non-DKM ZIS Management Institutions, and 2,067 individuals. The largest ZIS collections were in the same regions as in 2020: Java (55.67 percent), Sumatra (22.10 percent), and Kalimantan (9.34 percent). The findings revealed that the amount of ZIS collected outside of official OPZs was greater than the amount collected by official ZIS institutions. Therefore, stronger efforts are needed from BAZNAS and official LAZ, along with government policies that provide incentives to encourage the public to channel ZIS through existing official OPZs.

The low level obedience public in paying zakat to Zakat Institution influenced by various factor, Good factor internal norexternal. There is a number of Previous study which study about decision to donate zakat. Study done by Saad and Haniffa (2014) disclose that zakat compliance behaviour influenced significant by variable someone's intention to pay zakat, the results of the research revealed that the intention variable is positively influenced by attitude and subjective norms. Results study by Azman and Bidin (2015) also revealed that attitude has a positive and significant effect on zakat compliance behaviour.

The fundraising activities for Zakat through digital payment have been gaining traction in recent years. Therefore, it is crucial to assess whether the information technology system and the digitalization efforts for Zakat can increase interest in online Zakat payment.

By understanding this, it is hoped that this behavior can lead to an increase in the number of Zakat payers through digital payment. An assessment of the interest of Zakat payers in accepting an information technology system is needed. According to Nasri and Charfeddine cited in Indrayana et al. (2016), a model that can explain the factors influencing individuals' acceptance of information technology systems is the Technology Acceptance Model (TAM). Another factor besides the acceptance of information technology systems that needs to be known to measure user interest is behavior. According to Peterson cited in Indrayana et al. (2016), user interest is an important predictor of their behavior. Khalil et al.'s (2020) study used the Theory of Planned Behavior (TPB) model as the basis for explaining behavioral intentions to comply with Zakat payment. The TPB model formed by their study determines the behavioral intention or intention to pay Zakat from attitudes, subjective norms, behavioral control perceptions, and piety. Therefore, in this study, interest is determined by attitudes, subjective norms, and perceived behavioral control towards the behavior to be undertaken. These factors are part of a model called the Theory of Planned Behavior (TPB). Both models, the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), share the similarity that an individual's behavior is shaped by their interest and attitude towards action. Both models are often used to assess the level of user acceptance of a technology-based service or to understand user behavior. Research related to Zakat objects that use a collaboration of both the TAM and TPB models still needs to be improved. The novelty of this research lies in the collaboration of the TAM and TPB models to investigate ZIS donation through digital payment.

1.2 Formulation of Problem Statement

Based on the background above, a problem formulation can be concluded as following-:

1. How does TPB model influence the decision to donate zakat, infaq, and sodaqoh (ZIS) via digital payment?
2. How does TAM model influence the decision to donate zakat, infaq, and sodaqoh (ZIS) via digital payment?
3. How does spiritual aspect influence the decision to donate zakat, infaq, and sodaqoh (ZIS) via digital payment?
4. What are the policy recommendations for increasing decision to donate zakat, infaq, and sodaqoh (ZIS) via digital payment?

1.3 Objective of The Study

Based on the problem formulation above, this study aims to:

1. To investigate TPB model influence toward decision to donate zakat, infaq, and sodaqoh (ZIS) via digital payment.
2. To investigate TAM model influence toward decision to donate zakat, infaq, and sodaqoh (ZIS) via digital payment.
3. To analyze spiritual aspect influence toward decision to donate zakat, infaq, and sodaqoh (ZIS) via digital payment.
4. Conducting policy recommendations for increasing decision to donate zakat, infaq, and sodaqoh (ZIS) via digital payment.

1.4 Significance of The Research

This study implications is to:

1. Theoretically, it becomes a reference for future researchers to carry out research taking themes related to zakat payments, infaq and sodaqoh via digital payment.
2. Practically, BAZ and LAZ can be taken into consideration decision making for innovation regarding zakat payments, infaq and sodaqoh via digital payment.
3. For the government, it can be a reference in the development process and making regulations regarding payment of ZIS via digital payment.
4. For the public, it can provide knowledge about payment donation via digital payment.

CHAPTER II

LITERATURE REVIEW

2.1 Theory of Rationality

Wachbroit (1987) offers a comprehensive exploration of rationality, distinguishing among instrumental, epistemic, and procedural rationality. Instrumental rationality pertains to making decisions that most effectively achieve one's objectives. Epistemic rationality involves forming beliefs that align with evidence and logical inference, while procedural rationality emphasizes coherent and systematic decision-making processes, regardless of outcome variability. These frameworks provide a robust foundation for analyzing human behavior and thought.

2.2 Principles of Charity

The main point of Wachbroit's discussion is the principle of charity, which posits that interpreters should understand statements in the most rational and coherent manner possible. This principle involves maximizing the truth and coherence of a speaker's statements, thereby avoiding misunderstandings and ensuring constructive dialogue. By assuming the rationality and knowledge of the speaker, the principle of charity fosters a richer exchange of ideas and promotes intellectual engagement.

Birch (1998) provides an insightful analysis of Adam Smith's theory of charity, rooted in Smith's concept of sympathy as presented in "The Theory of Moral Sentiments." Smith argues that human interactions and morality are driven by our capacity to sympathize with others. This capacity underpins charitable actions and ethical behavior. Smith's notion of the "impartial spectator" serves as an internalized moral guide, urging individuals to act ethically and charitably. Smith's economic theories, notably in "The Wealth of Nations," align with his views on charity. While self-interest drives economic behavior, sympathy and moral sentiments address social inequalities. Smith acknowledged that the market economy alone could not resolve all aspects of poverty, highlighting the necessity of charity to fill this gap. He advocated for a limited but essential role of the state in providing public goods and addressing extreme poverty, emphasizing personal responsibility in alleviating the plight of the poor.

2.3 Study Philosophy of Zakat

The position of zakat in Islam is very important, according to teaching of islam, islam is built on five things, including creed, prayer, zakat, Hajj and fasting in month of Ramadan.

Furthermore, the Quranic injunctions regarding zakat are placed alongside those concerning prayer, highlighting its importance. During the caliphate of Abu Bakr (RA), those who refused to pay zakat despite being capable were subject to severe consequences, including fighting and even death.

From these teachings, it is evident that zakat occupies a fundamental position in Islam, and neglecting it undermines the very essence of the faith. The obligations and prohibitions outlined by Allah SWT in the Quran and elaborated upon in the Hadith serve a purpose, guiding believers towards righteousness and societal welfare. Fulfilling the duty of zakat not only aids in the redistribution of wealth and alleviating the suffering of the less fortunate but also elevates individuals above materialism, fostering a sense of spiritual fulfillment and moral integrity.

Based on the previous explanation, it can be concluded that zakat it is legally obligatory for every muslim who has reached criteria of zakat payer. Apart from playing a role in fulfilling religious obligations, zakat also plays a role in fulfill social needs primarily in helping to alleviate poverty problems.

2.4 Definition of Zakat

Zakat by definition means growth or increase, meanwhile according to terminology, zakat refers to an obligation on specific wealth, to be distributed to certain groups, and at a specific time. In Islam, zakat is divided into two types, including zakat fitrah and zakat maal. Zakat fitrah is the zakat of staple food items, approximately 2.176 grams, paid during the fasting month of Ramadan with the aim of purifying the soul during fasting and providing food for the poor and needy. Meanwhile, zakat maal is zakat in the form of specific wealth that is paid when certain conditions are met. The wealth that every Muslim is obligated to give must meet the conditions stipulated in Islamic teachings. The following are the conditions for wealth that must be subject to zakat according to Qardhawi (1998) :

1. Complete Ownership

   Wealth must be owned completely, allowing one to utilize it fully under their control and authority. Additionally, the wealth must be acquired through permissible means according to Shariah, such as lawful earnings from business, gifts, or inheritance.
2. Growth (Productive or Potentially Productive)

   The term "growth" refers to the potential for wealth to increase when used as capital, such as in agriculture, trade, livestock, gold, silver, or currency. In other words, the wealth should be able to generate profit or other income.
3. Reaching the Nisab

Nisab refers to the minimum threshold of wealth that qualifies for zakat.

4. Exceeding Basic Needs

   Basic needs are the minimum requirements necessary for sustaining life. However, it is preferable to pay zakat once the nisab for zakatable wealth has been met.

5. Free from Debt

   Debts owned by an individual can be deducted from zakatable wealth. If, after deducting debts, the remaining wealth does not reach the nisab, there is no obligation to pay zakat. This is because zakat is only obligatory for those who are financially able, while individuals with debts are considered to be lacking in financial sufficiency.

6. Reaching the Haul

   Ownership of the wealth must have passed for at least twelve lunar months. This one-year requirement applies to livestock, gold, currency, tradable goods, and similar items. However, wealth from agriculture, fruits, buried treasures (rikaz), and other analogical assets like professional earnings are not required to reach one year before being subject to zakat.

2.5 Infaq and Sodaqoh

Infaq and sodaqoh are two highly recommended practices in Islam aimed at helping others and purifying one's wealth. At first glance, infaq and sodaqoh appear similar, and many people consider them to be the same practice. However, there are differences between the two. Infaq and sodaqoh are similar acts but still have distinctions.

According to Qardhawi (1998), infaq refers to wealth given by an individual or business entity outside of zakat for the benefit of the public. Sodaqoh, on the other hand, refers to wealth or non-wealth given by an individual or business entity outside of zakat for the benefit of the public. The scope of infaq is limited to wealth and material possessions, whereas sodaqoh, as understood from its definition, encompasses both wealth and non-wealth. Sodaqoh is not only about giving money or basic necessities, but even a smile to someone is considered sodaqoh.

2.6 Decision to Donate ZIS

Decision to donate ZIS is included as zakat compliance behavior, it refers to the decisions made by Muslims regarding their adherence to or violation of God's commands and the regulations established by authorized institutions for the payment of zakat to ZIS institutions. According to Noor and Saad (2016) and Sanep et al. (2011), zakat compliance

behavior can be defined as the individual's behavior in fulfilling the obligation of paying zakat to ZIS institutions based on the established regulations.

In essence, this implies that the understanding of zakat compliance behavior or revolves around the extent to which a Muslim adheres to the obligation of paying zakat to ZIS institutions in accordance with the established regulations. Zakat compliance behavior demonstrates obedience to both Allah SWT and the country, whereas tax compliance behavior merely indicates adherence to regulations established by humans.

2.7 Digital Payment

Digital payment is a method of payment using who use electronic media. Someone can make a transaction payment by short message service (SMS), internet banking, mobile banking, or electronic wallet. Along with the development of technology, people are starting to switch to using digital payments and slowly abandon the cash payment system. Digital Payment is payment model that make it easy and offer convenience to users in making payment transactions. Mobile payment industry growing rapidly, users only need to carry out transactions using the internet, namely online online, without having to meet or come far away to meet the seller. Digital Payment is a representative of all non-cash payments, which also defined as electronic payment transactions between business people buyers and sellers use savings accounts via the internet network or electronic network (Nielsen, 2016). Progressive development in mobile communication technology has led to the development of services mobile payment that meets the needs of both individuals and organizations (Phonthanukitithaworn, 2016).

2.8 ZIS Donation via Digital Payment

The history of the world economy has gone through four eras, which is the agrarian society era, the machine era following the industrial revolution, the oil exploration era, and the era of multinational corporate capitalism. These four economic waves were exclusive because they were only accessible to certain elite groups. Subsequently, the advent of the digital economy wave, with its flat and inclusive topology, has provided numerous opportunities for small and medium enterprises to enter and compete in the global business world. The term digital economy aims to describe how the internet has changed the way people conduct business. The internet (net) and the World Wide Web (web) have brought forth a new form of economy based on human intelligence networks. In the old economic regime, information was in physical form, whereas in the digital economy era, information is in digital form (Fauzia et al., 2021). Digital information management technology can be used to control operational strategies, planning, management control, and problem-solving

(Laudon, 1995), including in managing social funds such as zakat as production input to achieve efficiency and optimization.

Fundraising is the activity of collecting or gathering funds carried out by an organization. In fundraising activities, institutions must continuously promote, educate, and foster socialization, and transfer information to create awareness and need among potential donors. Therefore, fundraising activities include two main aspects: collection and marketing activities. Marketing activities become relevant when donors are informed, reminded, and encouraged to donate. These activities are part of the process of influencing potential donors to perform good deeds in the form of alms or donations. From the zakat fundraising strategies employed by OPZ, there are two types: direct fundraising and indirect fundraising (Fauzia et al., 2021). Direct fundraising is a form of fundraising that involves the participation of *muzakki* (zakat payers). There are indirect fundraising methods where the indirect fundraising approach targets *muzakki*. This method, for instance, is carried out through promotional techniques aimed at building a strong institutional image, without directly soliciting donations at that moment. In practice, digital zakat fundraising in Indonesia can be conducted through several means. Some channels used in fundraising include internal platforms, consisting of institutional internal websites, and external platforms, including e-commerce, crowdfunding, digital payment cards or machines, and e-wallets. In the digital era, technology has been optimized to facilitate life needs, including zakat distribution (Santoso, 2019).

Indonesia's digital infrastructure has been developing rapidly, yet there are still challenges and disparities, particularly in less developed regions. The country has a substantial terrestrial and subsea fiber-optic network, numerous base transceiver stations, and satellite capacity which form the backbone of its digital infrastructure. However, despite these advancements, the infrastructure is not uniformly distributed, with significant gaps in rural and remote areas where digital literacy and adoption rates are lower, the digital economy in Indonesia, valued at 44 billion dollars is projected to grow significantly, underlining the importance of robust digital infrastructure to support this expansion (UNDP, 2024). The Indonesian government's Digital Indonesia Roadmap for 2021-2024 aims to accelerate digital transformation by enhancing ICT infrastructure, with particular focus on completing 4G infrastructure across the nation and improving connectivity in underserved regions through innovative financing strategies.

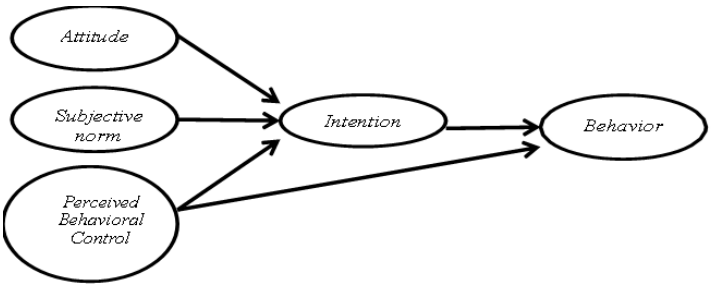
The vastness of Indonesia territory is the primary reason for the high costs of building digital infrastructure, to increase zakat participation through digital platforms while managing high initial technology investment costs, ZIS institutions can adopt several

strategies to minimize expenses. They can form partnerships with fintech companies to leverage existing infrastructure and expertise, utilize open-source software to avoid high licensing fees, and opt for cloud-based services to reduce hardware and IT costs. Implementing the platform incrementally allows for cost spreading over time, while seeking government grants and non-profit funding can provide financial support for technology initiatives. Developing a shared digital platform among multiple ZIS institutions can distribute costs, and engaging volunteers or pro bono services from tech professionals can further reduce development expenses. Additionally, involving the community in fundraising efforts with transparency about the project's benefits can encourage financial contributions. These approaches collectively help manage initial technology costs and enhance the efficiency and reach of digital zakat platforms donation target.

2.9 The Theory of Planned Behavior

The behavior of an individual is shaped by several influencing factors. These factors determine whether an individual behaves positively or negatively. Generally, the most widely used theory in behavioral research is The Theory of Planned Behavior (TPB), developed by Ajzen (1991). This theory is an advancement of the previous Theory of Reasoned Action (TRA), also developed by the same researcher, Ajzen, in 1980. The framework of TPB theoretical thinking is as follows:

Figure 2. 1 The Theory of Planned Behavior



Source: Ajzen (1991)

In TPB theory, it is explained that behavior is directly influenced by intention. The theory reveals that the intention within an individual will determine their behavior, thus intention serves as the motivation for an individual to act. The higher an individual's intention, the higher their likelihood of performing the action. Therefore, in simple terms, behavior can be interpreted as the transition from intention or a will that is realized into an action. In relation to the behavior of paying zakat, if a Muslim has a strong intention to pay zakat to ZIS institutions, then their level of compliance in paying zakat to these institutions will also be strong. However, if a Muslim has a low intention to pay zakat to ZIS

institutions, then it can be predicted that their level of compliance in paying zakat will also be low. Furthermore, Ajzen (1991) explains that there are factors influencing an individual's intention, namely attitude, subjective norms, and perceived behavioral control. The factor of perceived behavioral control not only affects intention but also directly influences behavior.

Several previous studies have utilized The Theory of Planned Behavior in the field of zakat research, The study conducted by Saad & Haniffa (2014) revealed that zakat compliance behavior is significantly influenced by an individual's intention to pay zakat. The study also found that intention is positively influenced by attitude and subjective norm. On the other hand, research by Azman & Bidin (2015) also showed that attitude has a positive and significant effect on zakat compliance behavior. The findings on zakat intention by Huda, Rini, Mardoni, & Putra (2012) and Sapingi, Ahmad, & Mohamad (2011) explain that a person's intention to pay zakat is positively and significantly influenced by attitude and control behavior, whereas subjective norm has no effect. Meanwhile, Heikal, Khaddafi, & Falahuddin (2014) revealed that attitude, subjective norm, perceived behavioral control, and past behavior variables positively and significantly influence an individual's intention to pay zakat. Muhammad & Saad (2016), using a different theoretical approach, also explained that attitude and moral reasoning positively affect an individual's intention to pay zakat.

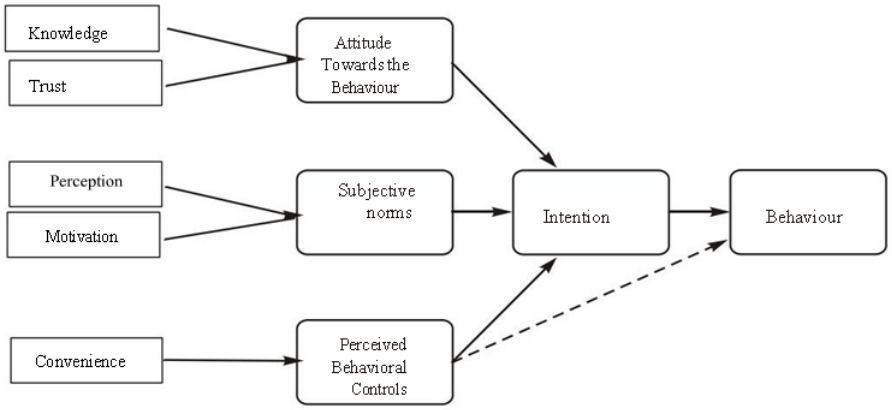
Based on the theory developed by Ajzen (1991), Intentions are assumed to capture the motivational factors that influence a behavior; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior. The theory explains that an individual's intention is assumed to be a motivational factor that will influence the realization of an action. Intention indicates the strong desire and effort of the individual to perform an action. Intention plays a very important role and contributes greatly to whether an individual will act or not. Therefore, it can be concluded that intention can also be called as the motive and interest of an individual as the basic probability to do something.

Regarding the intention to pay zakat, Bidin, et.al, (2009) explain that the intention to pay zakat is the desire and intention of an individual to fulfill the obligation of paying zakat. Based on this understanding, the intention to pay zakat in this research leads to the attitude of desire and intention of Muslim individuals to channel their zakat to ZIS institutions.

Generally a person shows an intention towards a behavior if they have evaluated it positively, experiencing social pressure to do so, and when they believe they have

opportunity and ability to do so. So with the strengthening of a person's intention towards this behavior, then The individual's possibility of displaying the behavior also increases (Ajzen, 2005). When their self-control is greater having the opportunity and being able to do so will be immediate influence their behavior.

Figure 2. 2 Independent variables related to the Theory of Planned Behavior



Source : Ajzen (2005)

1. Knowledge

Knowledge is information that has been processed and organized to gain understanding, learning and experience accumulated so that it can be applied to business problems/processes certain. Information is processed to extract critical implications and reflecting on past experiences provides the recipient with organized knowledge with high value. Knowledge is learning that results in change A person's behavior is caused by experience. (Kotler and Keller, 2009).

Knowledge can also be interpreted as symptoms encountered and acquired by humans through the observation of reason. When someone uses intelligence to recognize a certain event that has never happened before, it could lead to the acquisition of new. On Basically, knowledge has predictive or approximate capabilities towards something as a result of recognizing a shape or pattern. Data and information can sometimes confuse a person. So it is knowledge that directs action.

Zakat knowledge is people's knowledge about zakat, its purpose and the benefits of zakat, the impact that will be obtained from paying zakat will give birth to a culture of giving zakat to society as an obligation must be done. Public knowledge about zakat, views society is very thick with nuances of fiqh that must be added with a perspective that allows zakat to be empowered. Method Economic and social perspectives can apparently be added to the view zakat obligation.

2. Trust

According to Lau and Lee (1999) trust is defined as something an individual's willingness to depend on other individuals for their existence a certain risk. Willingness will arise because individuals understand towards other parties based on their past, the expectations of other parties arising will produce a positive contribution.

Trust in zakat Institution in this research is defined as the *muzakki*'s willingness or interest to use the zakat Institution in distributing zakat to mustahiq zakat because the *muzakki* is confident The institution is professional, trustworthy and transparent. Besides will foster a sense of trust in society, zakat funds collected and distributed will increase and be optimal in its utilization. In this way, the public will be interested and wish to give zakat to an amil zakat institution if they believe in it at Zakat Institution.

3. Perception

According to Slameto (2010), perception is a process that involves the entry of messages or information into the human brain, through perception Humans are in continuous contact with their environment. This connection is carried out through the senses, namely the sense of sight, listener, toucher, taster, and smeller. Another definition reveals that perception is an impression obtained by an individual through five senses, then analyzed (organized), interpreted and then evaluated, so that the individual obtains meaning (Robbins, 2003).

4. Motivation

Motivation can be defined as a process by which individuals recognize needs and take action to satisfy the needs the. Motivation can also be defined as strength, both from within or from outside that encourages someone to achieve certain goals which has been previously determined. The definition of motivation can be means that motivation can be the basis for someone to do something an activity. Motivation underlies a person's choice to do something an activity that one wants to do (Ferrinadewi, 2008).

5. Convenience

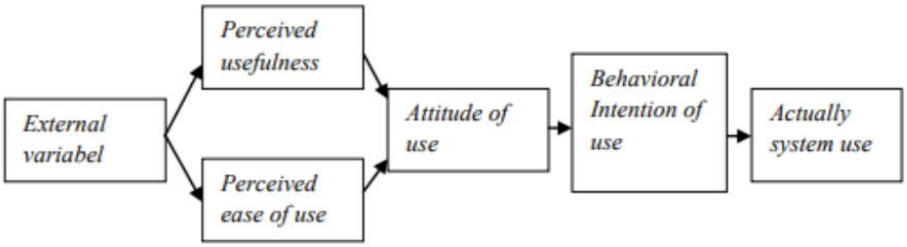
According to Davis (1989), convenience is the level to which an individual believe in the system used because the system is easy in use and easy to understand, so there is no need spend any effort (free of effort). Davis (1989) argues that there are indicators to measure perceptions of convenience :

1) Easy to learn
2) Controllable
3) Clear and understandable
4) Flexible
5) Easy to use

2.10 Technology Acceptance Model (TAM)

Davis (1989) developed the Technology Acceptance Model (TAM) where this theory examines the extent to which a technology is accepted and its benefits are felt by a user. The TAM model by Davis proposes two exogenous variables, namely perceived usefulness and perceived ease of use. The Technology Acceptance Model contains endogenous variables, namely attitudes and interest in using a technology.

Figure 2. 3 TAM Model



Source : Davis (1989)

The image above illustrates the relationship between constructs in the TAM model. External constructs or variables from the outside are evaluated to have a direct influence on the constructs of perceived ease of use and perceived usefulness. The construct of perceived ease of use is influenced by external variables related to the characteristics of a system that can enhance users' interest in IT. Fundamentally, the constructs of perceived ease of use and perceived usefulness both have an influence on the construct of attitude toward using. The construct of perceived usefulness will affect the construct of behavioral intention to use. Additionally, behavioral intention to use will also be influenced by the construct of attitude toward using and, in turn, will affect the construct of actual usage (Davis, 1989). Based on these six constructs, there are two main constructs that influence technology systems. The first construct is perceived usefulness, while the second construct is perceived ease of use (Davis, 1989). In the Technology Acceptance Model (TAM), there are five known constructs (Davis, 1989) :

1. Perceived Usefulness

   Perceived usefulness is defined by Davis (1989) as the degree of belief in a technology that the technology will improve their performance or productivity. Thompson and Howell (2015) define perceived usefulness as expectations of the benefits of technology that will make work easier.

2. Perceived Ease of Use

   Perceived ease of use is defined by Davis (1989) as an individual's belief that the use of a technology does not require significant effort. Wibowo (2017) defines perceived ease of use as the degree of belief that a technology will be easily understood and used, thus enhancing an individual's work performance.

3. Compatibility

   Compatibility, according to Rogers (2004), is the user's assessment of how consistent a new technology is with their needs, habits, experiences, and personal beliefs. Compatibility captures the consistency between innovation and the user's perceived values, needs, and current lifestyle.

4. Attitude towards Use

   Attitude is the positive or negative feeling perceived by an individual when deciding to take action (Jogiyanto, 2008:36). When someone has a higher positive attitude towards the use of new technology, their behavioral intention tends to be higher (Chuang et al, 2016).

5. Intention to Use

   Intention to use, according to Davis (1989), is a user's tendency to consistently use a technology. Wulandari (2019) defines intention to use as a user's desire to behave in a certain way with the goal of owning, disposing, and using products or services.

2.11 Donation

Donations are humanitarian activities that aim to the need for social activities (Hilda, 2017). donations in the form of funds to an association and so on (Sutarman, 2009). Society or The party who donates is called a donor, as a benefactor Institutions or foundations have several rights to know clearly regarding the use of the donated funds they have received give to the foundation. Among the rights of donors is having access to management reports Current funds and informed about mission, performance, board as well development of the institution given the donation (Mulyanto, 2009). According to Santoso Brotodiharjo (2005), donations contain the idea that the costs are incurred from the general treasury,

because This achievement was not shown to the population as a whole or to people who think that certain parties, but only certain groups certain groups. Therefore, only certain groups can obliged to pay the contribution.

2.12 ZIS Donation Applications

1) Gopay

   Gopay is a digital wallet and payment service offered by Gojek. It allows users to make transactions and payments through the Gojek app. Users can pay for various services like food delivery, transportation, and bills, as well as transfer money to other Gopay users. The platform is known for its ease of use, security features, and integration with other Gojek services, making it a convenient choice for digital payments in Indonesia (https://www.gojek.com/gopay/).

2) OVO

   OVO is a digital payment platform widely used in Indonesia. It offers services such as payments for shopping, food delivery, and transportation, as well as financial services like investment and insurance.. The platform is designed to be user-friendly and secure, ensuring a smooth transaction experience (https://www.ovo.id/).

3) Kitabisa.com

   Kitabisa.com is a crowdfunding platform that allows individuals and organizations to raise funds for various causes, including charity, medical expenses, and community projects. It is a popular platform for online donations in Indonesia, offering transparency and ease of use for both donors and fundraisers. The platform supports various payment methods, making it accessible to a wide audience (https://www.kitabisa.com/).

4) Rumah Zakat

   Rumah Zakat is a philanthropic organization in Indonesia that manages zakat, infaq, and sodaqoh donations to support various social and community development programs. The organization uses digital platforms to facilitate donations, ensuring convenience and transparency for donors. Their programs focus on areas such as education, health, economic empowerment, and disaster response (https://www.rumahzakat.org/).

5) Dompet Dhuafa

   Dompet Dhuafa is an Islamic philanthropic institution that focuses on collecting and distributing zakat, infaq, and sodaqoh. It supports various social programs aimed at poverty alleviation, education, health, and economic empowerment. The organization uses digital platforms to make the donation process easier and more

accessible to the public (https://www.dompetdhuafa.org/).

6) BAZNAS

BAZNAS (Badan Amil Zakat Nasional) is the national zakat collection agency in Indonesia. It manages the collection, distribution, and utilization of zakat funds to support social welfare programs. BAZNAS uses digital platforms to facilitate donations, providing transparency and efficiency in the management of zakat funds (https://baznas.go.id/).

7) PKPU Human Initiative

PKPU Human Initiative is a humanitarian organization that provides emergency response, social welfare, and community development programs. It focuses on disaster relief, health services, education, and economic empowerment. The organization uses digital platforms to facilitate donations and engage with supporters, ensuring efficient and transparent use of funds (https://www.pkpu.org/).

8) Link Aja

Link Aja is a digital payment service in Indonesia that offers various financial services, including payments, money transfers, and bill payments. It is supported by major state-owned enterprises, providing a reliable and secure platform for users. Link Aja aims to promote financial inclusion by making digital financial services accessible to a broader audience (https://www.linkaja.id/).

9) DANA

DANA is a digital wallet and payment platform in Indonesia that offers a range of services, including payments for online and offline merchants, bill payments, and money transfers. It is designed to be user-friendly and secure, with features such as QR code payments and integration with various merchants and services (https://www.dana.id/).

10) Daarut Tauhid

Daarut Tauhid is an Islamic foundation that focuses on education, social welfare, and community development. It manages donations and provides various programs aimed at improving the quality of life for underprivileged communities. The organization uses digital platforms to facilitate donations and engage with supporters (https://dtpeduli.org/).

11) LAZIS NU

LAZIS NU (Lembaga Amil Zakat Infaq dan Sedekah Nahdlatul Ulama) is the charitable arm of Nahdlatul Ulama, focusing on collecting and distributing zakat,

infaq, and sodaqoh. It supports various social welfare programs, including education, health, and economic development. The organization uses digital platforms to make the donation process easier and more transparent (https://lazisnu.org/).

12) LAZIS Muhammadiyah

LAZIS Muhammadiyah is the charitable organization of Muhammadiyah, one of the largest Islamic organizations in Indonesia. It manages zakat, infaq, and sodaqoh donations to support social and community development programs. The organization uses digital platforms to facilitate donations, ensuring efficiency and transparency (https://www.lazismu.org/).

13) Mobile Banking

Mobile banking refers to the use of a mobile device, such as a smartphone or tablet, to perform financial transactions and manage bank accounts. It allows customers to access their bank accounts, transfer funds, pay bills, and conduct various other financial activities remotely, without the need to visit a physical bank branch. (ojk.go.id)

2.13 Purchase Intention

Various interpretations exist regarding purchase intention. Initially, Assael (2001) characterizes it as the predisposition of customers to engage in buying or related actions concerning a product, gauged by the extent to which they are inclined to make a purchase. Additionally, Kotler and Keller (2006) stated purchase intention as the preparatory steps customers undertake before completing a purchase. Similarly, Zeithaml (1988) defines purchase intention as the inclination of customers to execute the actual purchase of a product or service, influenced by both internal and external factors. These interpretations collectively underscore purchase intention as the customer's aspiration to procure products and services that align with their preferences and necessities.

2.2 Previous Study

Previous studies on decision to donate ZIS have been conducted. The following are summarized findings of previous research utilized as a reference for this study.

Table 2. 1 Previous Study

No.	Author	Title	Result
1	Amalia, S. N. A. (2018)	Factors influencing individuals' interest in Sharia financial technology (Paytren) as a payment transaction tool (approaching Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB)).	Perceived usefulness and perceived ease of use, core components of TAM, were significant in determining user acceptance of Paytren. Additionally, TPB components such as attitude toward behavior, subjective norms, and perceived behavioral control were also influential. This dual approach provided a comprehensive understanding of the factors driving the adoption of Sharia fintech.
2	Chuang, L. M., Liu, C. C., and Kao, H. K. (2016)	The Adoption of Fintech Service : Technology Acceptance Model (TAM) Perspective	Perceived usefulness and perceived ease of use are critical factors in user acceptance of fintech. When users perceive fintech services as useful and easy to use, their likelihood of adopting these services increases significantly.
3	Davis, F. D. (1989)	Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology	Perceived usefulness and perceived ease of use in greatly influence users' attitudes toward using a technology, which in turn affects people intention to use it.
4	Duy, N. K. (2012)	Factors affecting behavioral intentions toward mobile banking usage: A study of banking customers in Ho Chi Minh City.	The study identified key factors such as perceived usefulness, perceived ease of use, trust, and compatibility with users' values and lifestyles. These findings underscored the importance of user-friendly design and reliability in mobile banking services.
5	Hair, J. F., et al. (2012)	An assessment of the use of partial least squares structural equation modeling in marketing research	PLS-SEM to be a robust method for analyzing complex models with many indicators and latent variables, making it particularly useful in exploratory research and theory development.
6	Indrayana, B., et al. (2016)	Determining factors of interest in using Instagram for online purchases using Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB)	Attitudes towards technology, subjective norms, and perceived behavioral control significantly influenced users' intentions to shop online through Instagram.
7	Kholid, M. N. (2018)	Acceptance of *muzakki* towards zakat crowdfunding in Indonesia: Preliminary research	Key factors such as trust, perceived ease of use, and perceived usefulness were critical in influencing *muzakki*'s

			acceptance. Improving these factors could enhance the adoption of zakat crowdfunding platforms.
8	Farouk, A. U., Md Idris, K., and Saad, R. A. J. (2018)	The Influence of Religiosity, Spirituality, and Financial Literacy on the Intention to Pay Zakat among Academicians in Nigeria: A Conceptual Model.	Proposes a conceptual model that integrates religiosity, spirituality, and financial literacy as determinants affecting the intention to pay zakat. The research highlights how these factors collectively influence the zakat payment behavior among academic professionals in Nigeria
9	Mahendra, T. (2014)	Individual interest in the use of Mobile Banking: Approach of Modified Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB)	The study identified attitudes towards mobile banking, subjective norms, perceived behavioral control, and perceived risk as key determinants. Addressing security concerns was emphasized as crucial for increasing user adoption.
10	Saad and Haniffa (2014)	Determinants of Zakah (Islamic Tax) Compliance Behavior.	zakat compliance behaviour influenced significant by variable intention to pay zakat, intention variable is positively influenced by attitude and subjective norms.

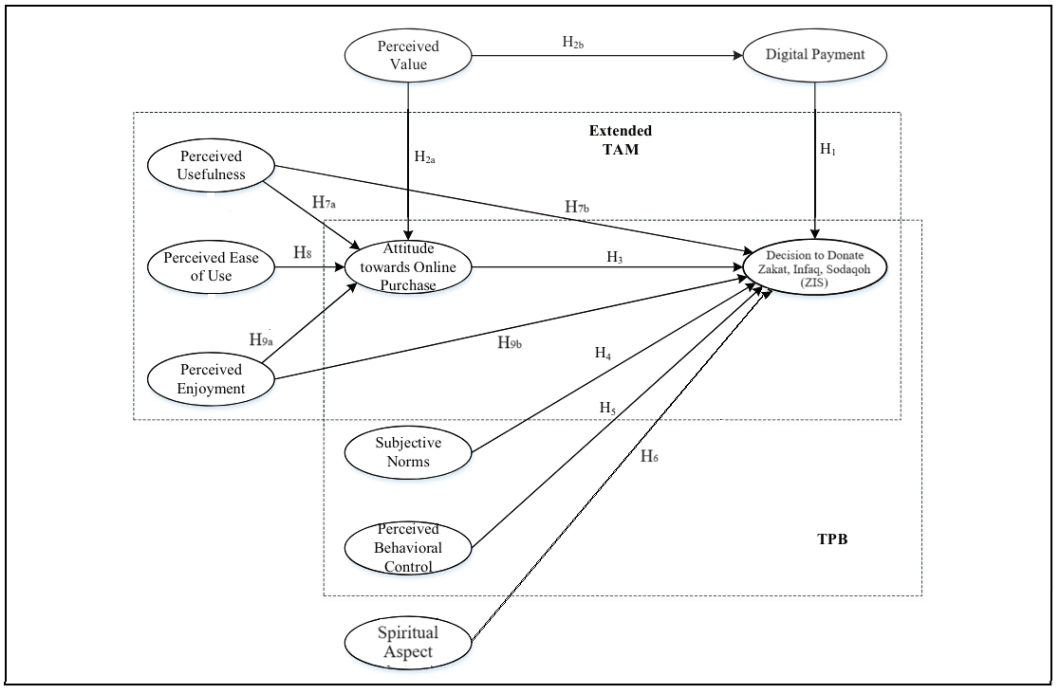
No.	Author	Title	Results
11	Pikkarainen, T., et al. (2004)	Consumer acceptance of online banking: an extension of the technology acceptance model	TAM variable significantly influenced users' acceptance of online banking, providing a more comprehensive understanding of the variables affecting its adoption.
12	Reinartz, W., et al. (2009)	An empirical comparison of the efficacy of covariance-based and variance-based SEM	Compares the effectiveness of covariance-based and variance-based structural equation modeling (SEM). They found both methods effective but noted that PLS-SEM is particularly useful for exploratory research and complex models. The choice of method should be based on the research context and objectives.
13	Taylor, S., and Todd, P. A. (1995)	Understanding information technology usage: A test of competing models	result showed that combining elements from different models provided a better understanding of IT usage behavior, offering a more nuanced view of the factors influencing technology adoption.
14	Venkatesh, V., and Davis, F. (2000)	A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies	Presents a theoretical extension of the TAM model based on four longitudinal field studies. The result showed that social influence and cognitive processes significantly impact technology adoption over time, providing deeper insights into technology acceptance.
15	Ivan Rahmat Santoso (2019)	Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0	The application of digital technology in the revolutionary era 4.0 by ZIS institutions can increase the efficiency of zakat management.
16	Saragih, A. H. (2018)	Generation XYZ's perception on zakat mal and tax the planned behavior perspective	Attitudes towards zakat mal and tax, societal pressures, and perceived ease or difficulty of making these payments play significant roles in shaping the intentions of young adults.
17	Nurul Huda and Abdul Gofur (2012)	*Muzakki* Intention Analysis In Paying Zakat Profession	Attitude variables, subjective norms, behavioral control, income, education and knowledge have a significant influence on the intention variable and

			increase the efficiency of zakat management.
18	Nurillah, S. L., Aini, Z. N., Timur, Y. P., and Widiastuti, T. (2022)	Online review and rating on consumer purchase intention: The moderating role of religiosity.	The research found that positive online reviews and high ratings significantly enhance consumer purchase intentions. Furthermore, religiosity moderates this relationship.
19	Eka Satrio and Dodik Siswantoro (2016)	Factor Analysis Income, Trust And Deep Religiosity Influencing Interests *Muzakki* To Pay Zakat Income Through Amil Zakat Institution	The results of empirical research show that the variables of income, trust and religiosity have a significant effect on interest in giving zakat to *muzakki*
20	Wahyudin, Siti Z.W., and Larisa Pradisti (2018)	Intention Analysis Paying Zakat Based Planned Behavior Approach (Study on Lazis Baitul Arqam Purwokerto)	The research results prove that attitudes towards behavior, Subjective norms and Control Behavior has a significant influence on *muzakki*'s intention to pay zakat in Purwokerto

Source : Processed by author

2.3 Research Framework

Figure 3. 1 Research Framework



Source : Processed by author

Based on figure 3.1. the author introduced a consolidated framework that integrates the Theory of Planned Behavior (TPB) with an extended version of the Technology

Acceptance Model (TAM). The theory of planned behavior (TPB) emerged as a suitable theoretical framework to explore customer purchase intention regarding ZIS payments.

The TPB emphasizes the importance of attitude towards online purchases, subjective norms, and perceived behavioral control as predictors of online purchase intention. Building upon this framework, the study extended the TPB model by incorporating perceived value as a determinant of attitude (Aertsens et al., 2009).

To provide a comprehensive understanding of online purchase intention, the extended Technology Acceptance Model (TAM) was integrated with the TPB. Originally, the TAM focused on perceived ease of use and perceived usefulness to forecast computer usage acceptance (Davis and Davis, 1989). In this research, TAM constructs were integrated into the TPB framework, where perceived ease of use and perceived usefulness directly influenced attitude towards online purchases. Additionally, perceived ease of use served as a precursor to perceived usefulness, and perceived usefulness could impact online purchase intention. Perceived enjoyment, considered an extension of TAM, and Percevied value considered as extension of TPB was also included in the proposed framework (Chang et al., 2015).

Using intermediating variables such as "attitude toward online purchase" is essential for several reasons. Firstly, it links beliefs to intentions, mediating the relationship between perceived ease of use, perceived usefulness, and the intention to use digital payment methods for ZIS. This helps predict whether individuals will adopt these systems. Secondly, it captures behavioral nuances by encompassing various beliefs and feelings about digital payments, revealing subtleties in donor behavior that direct measures of intention might miss. Thirdly, identifying attitudes as key intermediaries allows for targeted interventions. For instance, if donors are confident in the security of online transactions but concerned about transparency, efforts can focus on improving transparency and reporting mechanisms. Lastly, understanding these attitudes can guide the design of digital payment platforms to better meet donor expectations, enhancing user experience with features like detailed transaction histories, immediate confirmations, and personalized donation options, thereby increasing adoption rates. Moreover, digital payment was introduced as another determinant of online purchase intention.

CHAPTER III

METHODOLOGY

3.1 Research Object

In this study, the author employs variables consisting of exogenous and endogenous variables as follows:

Exogenous Variables

1. Perceived usefulness (From TAM model)
2. Perceived Ease of Use (From TAM model)
3. Perceived Enjoyment (From TAM model)
4. Perceived Value (From TPB model)
5. Subjective Norm (From TPB model)
6. Perceived Behavioral Control (From TPB model)
7. Spiritual Aspect (Islamic Variable)
8. Digital Payment

Endogenous Variables

1. Attitude towards online purchase (From TAM and TPB model)
2. Decision to donate Zakat, Infaq, Sodaqoh (ZIS)

The research participants are muslim people of Indonesia who had made payment of ZIS donation through digital payment.

3.2 Research Method

The method used in this research is a quantitative approach with Structural Equation Model (SEM) data analysis. This method has quantitative characteristics which used for study about behavior of individual or group by taking a sample from population and using a questionnaire as data collection (Prasetyo and Jannah, 2005).

3.3 Research Design

The study employs a hypothesis testing design to examine the relationship between variables. This design aims to test specific hypotheses regarding the correlation between variables, without implying causality or differences between two or more variables. The objective of this study is to investigate the influence and connection between the researched variables.

3.4 Population And Sample of the Study

3.4.1 Population

The population in this study were muslim people in Indonesia who had made donation of Zakat Infaq Sodaqoh (ZIS) via digital payment. According to data from the Badan Pusat Statistik (BPS) Indonesia in 2023, there are 241.7 million muslim population in Indonesia. Specifically, based on data from PUSKAS BAZNAS in 2022, the number of individuals paying zakat (*muzakki*) reached 201,739 people, and the number of entity (institutional) *muzakki* was 255 companies. Meanwhile, the number of entities that donated infaq and sodaqoh (*munfik*) to BAZNAS (Central) was 29 institutions, and individual *munfik* totaled around 1,2 million people. Based on research conducted by the Charities Aid Foundation (CAF) World Giving Index, Indonesia has become the most generous country. This aligns with online donation data released by World Giving Index, indicating that throughout 2023, more than 3.1 million donors contributed through available applications. The participation of many people was channeled into 36,000 social fundraising activities or programs, aimed at helping and alleviating the burdens of those in need, such as victims of natural disasters, education, housing, and other social and humanitarian programs.

3.4.2 Sample

The population of people who donate Zakat, Infaq, and Sodaqoh (ZIS) is very numerous and widespread all across Indonesia. Thus, the *muzakki* sampling technique was used is non-probability sampling. Type of purposive sampling with quota technique Sampling is used to meet the research needs of the research This requires samples ranging because it uses analytical methods Partial Least Square-Structural Equation Modeling (PLS-SEM). The criteria for institutions in this research are institutions that have facilitated the payment of zakat infaq and sodaqoh (ZIS) via digital payment. The sample size is calculated using the formula proposed by Hair et al., (2014), where the sample size can be computed by multiplying the number of indicators. Following this guideline, the sample size for this research is:

$$n = \text{number of indicators} \times 10$$

With 10 variables and each variable has 3 indicators in this study, the sample size obtained is as follows:

$n = 30 \times 10 = 300$ respondents. So this research will take about minimum 300 samples.

The sample criteria in this research are as follows :

1. Muslim people of Indonesia
2. selected respondents who had made donation of Zakat Infaq Sodaqoh (ZIS) via digital payment.

3.5 Instrumentation and Data Collection method

3.5.1 Data Collection

Technique collection used in study is as follows:

1. Online questionnaire, by spreading list of question to respondents
2. Literature study, by gather data from various source like journal, book, report, website, and literature

3.5.2 Research Instrument

This instrument was developed using a Likert scale. This scale also known as summated scale , which is a scale that is often used in Social science mainly measures a person's attitudes. As it develops time, scale This can be used to measure opinion, personality, describe life nor environment somebody, emotions, needs personal, and depiction work (Aprilia and Ghozali, 2013).

By using a Likert scale, the variables being measured are described in the form of indicators and measurements. Next, the size of the indicator lowered in form question study Which will answered by respondents. In this study, the author utilizes a 5-point Likert scale. According to Hertanto (2017), the advantage of a questionnaire instrument employing a 5-point Likert scale is its ability to accommodate responses from respondents that are neutral or uncertain. The following is answer choices as follows :

Table 3. 1 Scale Measurement

Statement	Score
Strongly agree	5
Agree	4
Neutral	3
Disagree	2
Strongly disagree	1

3.6 Data Analysis Technique

The data analysis approach employed in this study is Partial Least Squares Structural Equation Modeling (PLS-SEM). This method is chosen for its ability to yield robust analysis results aligned with the main objective of prediction. PLS-SEM is characterized

by its flexibility in handling various types of data (nominal, ordinal, interval, and ratio). Additionally, PLS-SEM offers the advantage of not only validating existing theories but also contributing to theory development through predictive modeling. Hence, there is no requirement in this research to transform ordinal data into intervals (Ghazali, 2014).

1. Evaluation of Measurement Model

This evaluation will analyze validity, reliability and see level of prediction of each indicator on the latent variable by analyzing the matter following:

a. Convergent Validity , this is used to measure the correlation of latent variables to each indicator. Size reflection individual This said high if the value is more than 0.70 with the construct you want to measure. However, Ghazali (2014) revealed that for study initial stage of loading value 0.5-0.6 considered quite good.
b. Discriminant Validity, Garson (2016) explains this test is used For see the prediction level latent construct to the indicator block. To see whether it is good or not latent variable predictions for the indicator block can be seen in the values square root of Average Variance Extracted (AVE). Predictions are said good if the square root value of AVE is greater than the correlation between variableslatent.
c. Average Variance Extracted (AVE), test For evaluate average communality on every variable latent in model reflexive. Garson(2016) explains that the AVE value must be above 0.50, which is the value the disclose that at least factor latent capableexplained each indicator is half from variance.
d. Composite Reliability test, This for measure internal consistency and the value must be above 0.70. Composite reliability values are in variationrange from 0 to 1, with 1 indicating an estimate of reliability Which very strong. Garson (2016) has summarize a number of opinionabout criteria reliability of various expert namely as follows 0.70 is the minimum value of reliability in a research with objectives confirmation, 0.80 or more show exists reliability Which Good, And 0.90 or more show exists reliability Which very high. Composite reliability is test alternative other from Cronbach's alpha, If the test results are compared, the composite reliability is greater accurate than Cronbach's alpha.

2. Evaluation of Structural Model

Testing model structural can analyzed from this following component :

a. R-Square Analysis (R^2) , According to Hair et al., (2011) there are three categories of

R squared values, which is strong (>0.75), moderate (0.25-0.75), and weak (<0.25). The R-Square test (R^2) has a purpose to explain the large proportion of variation in the dependent variable that can beexplained by all independent variables.

b. Multicollinearity Analysis , to test whether there is multicollinearity in model PLS-SEM can seen on mark tolerance or mark Variance Inflation Factor (VIF). Garson (2016) mention that If tolerance value < 0.20 then multilinearity is detected or if mark VIF > 5 so can allegedly exists multicollinearity.

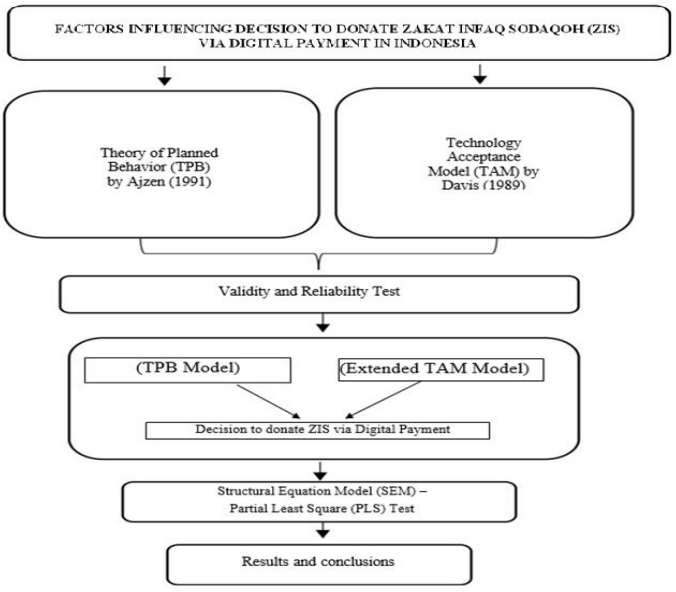
c. Analysis Q-Square Predictive Relevance, analysis This useful For measures how well the observed values are generated by the model and also parameter estimation. Garson (2016) mention that a q-square value greater than 0 (zero) has the predictive relevance value is good, while the q-square value is less than zero show that model not enough own predictive relevance.

d. Testing Hypothesis (Resampling bootstrapping), this stage will carry out statistical tests or t tests by analyzing on results bootstrapping or path coefficients. Test hypothesis is compare between t count and t table. If t count is greater Tablet table ($t_{count} > t_{table}$), then the hypothesis is accepted. In addition, to see the test hypothesis in PLS-SEM can be seen from the p-value, if the p- value value more small from 0.05 so hypothesis accepted And likewiseon the contrary (Gravetter and Wallnau, 2013).

3.7 Research Flow

Based on the previous discussion, the research flow is structured as follows:

Figure 3.1 Research Flow



Source : processed by author

3.8 Hpothesis

The following is hypothesis formulation and relationship between variables based figure 3.1 as follows:

Digital payment refers to all forms of non-cash transactions, encompassing electronic payment methods conducted between buyers and sellers via internet or electronic networks using savings accounts (Teoh et al., 2013). The above arguments lead to the following hypothesis:

H1. Digital payment positively affects Decision to Donate ZIS

Perceived value is widely recognized as a significant concept in service marketing (Boksberger and Melsen, 2011). Aertsens et al. (2009) emphasized that perceived value is intertwined with an individual's cognitive system and identified a comprehensive set of 10 values that encompass specific values. Additionally, Aertsens et al. (2009) demonstrated a connection between perceived value and attitude, as illustrated by the expectancy-value model of attitudes. Hence, we propose the following hypothesis:

H2a. Perceived value positively influences attitude toward online purchase

Studies in the literature pointed out that there was a relationship between perceived value and digital payment transaction. Hu et al. (2009) suggested that a company would have higher value when they have digital payment facilities. These arguments lead to the following hypothesis:

H2b. Perceived value positively influences digital payment transactions

Attitude is a key psychological concept extensively utilized by various researchers (Ajzen, 1991; Fishbein and Ajzen, 2009; Gao et al., 2017; Paul et al., 2016). Initially defined by Ajzen (1991), attitude toward a behavior refers to "the degree to which a person holds a favorable or unfavorable evaluation or appraisal of the behavior in question." Both the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) recognize attitude as a crucial predictor of behavioral intention (Chang et al., 2015; Fishbein and Ajzen, 2009). These arguments lead to the following hypothesis:

H3. Attitude toward online purchase positively affects Decision to Donate ZIS

Subjective norms, as defined by Ajzen (1991), represent "the extent to which an individual perceives social pressure to engage in or refrain from a particular behavior." It is considered a significant predictor of behavioral intention. While subjective norms have demonstrated

substantial influence in various pro-environmental studies (Wang et al., 2016), their impact appears to vary across different contexts. Given the importance of subjective norms in shaping individual behavioral intentions and their potential impact on online purchase intentions, we posit the following hypothesis:

H4. Subjective norms positively affect Decision to Donate ZIS

Perceived Behavioral Control (PBC) refers to an individual's perception of the ease or difficulty of performing a behavior (Ajzen, 1991; Gao et al., 2017). Ajzen (2002) further divides PBC into two components: self-efficacy, which is likely to influence intention, and controllability, which affects actual behavior. PBC consistently demonstrates its impact on behavioral intention across various research domains (Gao et al., 2017; Nguyen et al., 2019; Paul et al., 2016; Wang et al., 2016; Yadav and Pathak, 2017). Therefore, this study proposes the following hypothesis:

H5. Perceived behavioral control positively affects online purchase intention

In the Extended TAM Model, digital payment adoption represents new technology implementation, commonly assessed using the Technology Acceptance Model (TAM) (Davis and Davis, 1989). Originally, Davis and Davis (1989) emphasized perceived ease of use (PEU) and perceived usefulness (PU) as primary determinants of user acceptance, with PU exerting a stronger influence. In online business, ease of use enhances online purchases, attracting customers to make digital transactions, thus positively impacting attitudes and purchase intentions.

Extended TAM versions introduced perceived enjoyment as an additional factor, influencing online perceived intention (Chen et al., 2018). These arguments lead to the following hypotheses:

H6. Spiritual aspect is positively affect Decision to Donate ZIS
H7a. Perceived usefulness is positively associated with attitude toward online purchase
H7b. Perceived usefulness is positively associated with Decision to Donate ZIS
H8. Perceived ease of use is positively associated with attitude toward online purchase

Perceived enjoyment can be viewed as a common factor in both the TAM and TPB models. In the TAM context, it refers to "the degree to which interacting with an online business website is perceived as enjoyable in itself, separate from its utilitarian value" (Davis et al., 1992). Within the TPB framework, perceived enjoyment represents an affective state associated with a specific behavior (Fishbein and Ajzen, 2009). Essentially, perceived ease of use in online purchasing enhances customers' positive experiences, encouraging them to

continue their actions and ultimately leading to a favorable attitude towards the behavior and an increased likelihood of engaging in it. Aertsens et al. (2011) indicated a connection between experience and attitude in their research, suggesting that perceived enjoyment (a type of experience in this context) can influence attitude. Therefore, we propose the following hypothesis:

H9a. Perceived enjoyment positively influences attitude toward online purchase

In their study on affective states, particularly anticipated regret, Fishbein and Ajzen (2009) demonstrated a significant increase in the predictive power of intention when anticipated regret was included. This finding suggests a positive correlation between affective states, which represent an aspect of intrinsic motivation, and behavioral intention. In the realm of online business payment research, Qiu and Li (2008) proposed that perceived enjoyment closely aligns with intrinsic motivation and can influence adoption intentions online business payment. Based on these findings, we propose the following hypothesis:

H9b. Perceived enjoyment positively influences Decision to Donate ZIS

3.9 Variable Indicators

Variable Indicators in this study are as follows:

Table 3. 2 Variable Indicators

No.	Variable	Indicator	Symbol	Source
1	**Attitude towards Online Purchase**	Using Digital Payment for ZIS payments is a good idea.	ATT1	Davis (1989); Venkatesh (2000); Pikkarainen (2004)
		Channeling paid ZIS to ZIS fund distribution programs is a wise action.	ATT2	(Indrayana et al., 2016); (Amalia, 2018)
		Preferring ZIS payment services through Digital Payment to other people.	ATT3	(Duy, 2012); (Mahendra, 2014)
2	**Decision to Donate ZIS**	Interest in recommending Digital Payment for ZIS payments.	DTD1	(Duy, 2012)
		Interest in using ZIS payment services digitally into favorite type of ZIS payment transaction.	DTD2	(Indrayana et al., 2016)
		Muzakki's interest in consistently paying zakat digitally.	DTD3	(Amalia, 2018)
3	**Percevied**	Increasing flexibility.	PU1	Davis (1989);

	Usefulness			
		Assisting users in choosing the desired ZIS fund distribution program.	PU2	(Amalia, 2018)
		ZIS payments via Digital Payment are easier compared to conventional methods.	PU3	(Indrayana et al., 2016); (Kholid, 2018)
4	**Perceived Ease of Use**	Digital Payment is easy to use.	PEU1	(Amalia, 2018)
		Instructions for ZIS payment via digital payment are clear and easy to understand.	PEU2	(Indrayana et al., 2016); (Duy, 2012)
		Digital Payment can be used anytime, anywhere.	PEU3	(Duy, 2012); (Mahendra, 2014)
5	**Subjective Norm**	The social environment suggests paying ZIS via Digital Payment.	SN1	Venkatesh (2000); Pikkarainen (2004)
		The social environment pays ZIS via Digital Payment.	SN2	(Indrayana et al., 2016); (Duy, 2012);
		Paying ZIS using digital payment because of social influence.	SN3	(Amalia, 2018)
6	**Perceived Behavioral Control**	Having the ability to use Digital Payment.	PBC1	Taylorand Todd (1995)
		Having resources to pay ZIS through Digital Payment.	PBC2	(Indrayana et al., 2016)
		Having knowledge to pay ZIS through digital payment.	PBC3	(Amalia, 2018)
7	**Spiritual Aspect**	Paying ZIS functions to purify and cleanse the heart.	SA1	(Amalia, 2018)
		Paying ZIS is a religious obligation.	SA2	(Indrayana et al., 2016)
		Seeking blessings and approval from Allah SWT.	SA3	(Duy, 2012); (Mahendra, 2014)
8	**Percevied Enjoyment**	Digital transactions build Convenience in conducting ZIS transactions.	PE1	Davis (1989);
		Convenience builds Loyalty in conducting ZIS transactions via digital payment.	PE2	Venkatesh (2000); Pikkarainen (2004)
		Recommend ZIS transactions based on convenience.	PE3	(Amalia, 2018)

9	**Percevied Value**	ZIS institutions have higher value when they have digital payment facilities.	PV1	Davis (1989);
		Ease in transactions adds value to customer trust.	PV2	Venkatesh (2000); Pikkarainen (2004)
		Values affect the credibility of ZIS institutions.	PV3	(Amalia, 2018)
10	**Digital Payment**	Availability area of Digital Payment applications in ZIS institutions.	DP1	Taylorand Todd (1995)
		Features of ZIS payment via digital payment are easy to understand.	DP2	(Indrayana et al., 2016)
		Completeness of features in ZIS payment application via digital payment.	DP3	(Amalia, 2018)

Source : Processed by Author

CHAPTER IV

RESULT AND DISCUSSION

4.1 Result Analysis

In investigating the factors influencing the decision to donate ZIS via digital payment in Indonesia through an integrated TPB and TAM model, The author circulated a comprehensive online questionnaire from google form within almost three weeks, from June 3, 2024 until June 22, 2024. Initially, a pilot test of 30 respondents was conducted to refine the questions based on feedback and testing the validity and reliability test. The target population included Muslims eligible to donate ZIS via digital payment in Indonesia, selected through stratified random sampling to ensure diverse representation. The distribution was spread via Google Forms, shared on social media like instagram and whatsapp status and relevant whatsapp group forums of islamic economic communities like Masyarakat Ekonomi Syariah (MES), Forum Silaturahim Studi Ekonomi Islam (FoSSEI), Badan Eksekutif Mahasiswa (BEM), and university students all across Indonesia. The result analysis in this study are as follows.

4.1.1 Respondent Characteristics

This study established respondent characteristics as a profile description of the respondents, the people who donate ZIS (Zakat, Infaq, and Sodaqoh) through digital payments in Indonesia. Initially there were 432 respondents who filled out the research questionnaire, but after selection only 400 data were valid and became research subjects. The characteristics of respondents are as follows:

Table 4. 1 Respondent Characteristics

Respondent Profile	Frequency (n)	Percentage (%)
Age		
17-28 Years	160	40
29-46 Years	204	51
47-58 Years	29	7.3
≥59 Years	7	1.7
Education		
High School	45	11.3
Diploma/S1	250	62.4
Master/S2	100	25
S3/PhD	5	1.3

Occupation		
Civil Servant/State-Owned Enterprise Employee	63	15.8
Unemployed	4	1
Lecturer/Researcher	48	12
Freelancer	3	0.7
Teacher	14	3.5
Housewife	33	8.3
Private Employee	132	33
Student	50	12.4
Entrepreneur	45	11.
Medical Staff	4	1
Self-employed	4	1

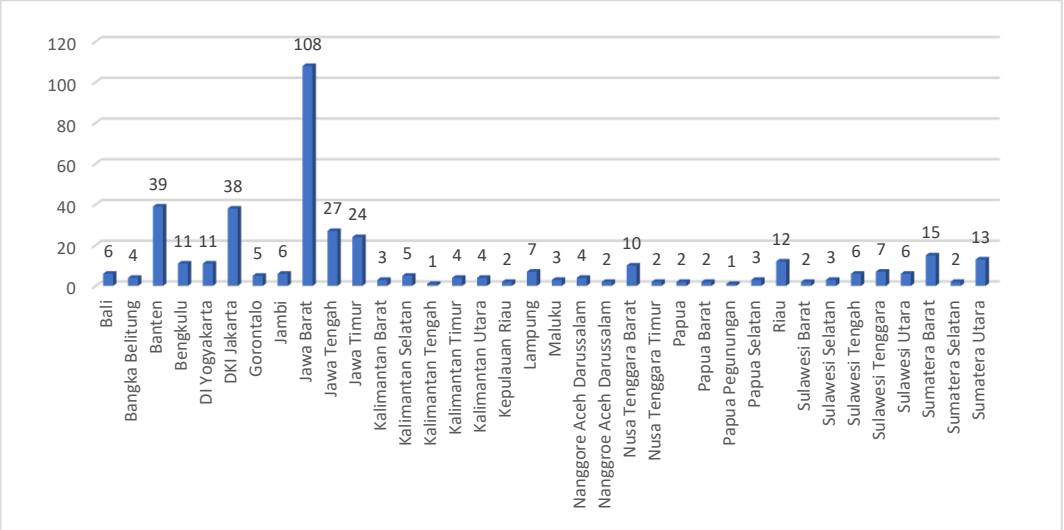
Source : processed by author

From the table 4.1 above, based on age distribution, the majority of respondents were aged 29-46 years with 204 people (51%), followed by respondents aged 17-28 years with 160 people (40%). Respondents aged 47-58 years were 29 people (7.3%), while respondents aged 59 years or older were only 7 people (1.7%). The data indicating that the majority of respondents are millennials generation. While millennials prefer to use digital payment methods, it implies that the preferences and behaviors of this age group will significantly influence the study's overall conclusions. Millennials are generally known for their tech-savviness and tendency to adopt digital solutions, it is reasonable to infer that a significant portion of this age group might be inclined towards using digital payment systems.

Regarding education, most respondents had a Diploma or Bachelor's Degree, totaling 250 people (62.4%), followed by respondents with a Master's Degree, totaling 100 people (25%). Respondents with only a High School education numbered 45 people (11.3%), and those with the highest education level of Doctorate or PhD numbered only 5 people (1.3%). Based on the data on respondents' education levels, the majority of ZIS payers have a a Diploma or Bachelor's Degree Currently, a Bachelor's Degree is a common requirement for entering the workforce in Indonesia, so it is not surprising that most respondents in the field hold this level of education. The higher the education level, the more one should be aware of the importance of paying zakat. This also indicate that the survey sample is relatively well-educated, which may affect their knowledge, attitudes, and behaviors related to the topics being studied.

In terms of occupation, respondents were dominated by private employees with a total of 132 people (33%). Respondents who were Civil Servants or State-Owned Enterprise Employees numbered 63 people (15.8%), followed by students with 50 people (12.4%) and lecturers/researchers with 48 people (12%). Other professions included entrepreneurs with 45 people (11.3%), housewives with 33 people (8.3%), teachers with 14 people (3.5%), and medical staff with 4 people (1%). Some respondents also worked as freelancers (0.7%) and self-employed (1%). The least number of respondents were unemployed, with only 4 people (1%). The largest group of respondents are private employees, this indicates that the survey data is heavily influenced by the perspectives and experiences of individuals working in the private sector, which can shape the findings and implications of the study. This study also presents data on the domicile of respondents who donate ZIS through digital payments in Indonesia. Based on the graph below, respondents are spread across various provinces with varying numbers and percentages.

Figure 4. 1 Respondent Domicile



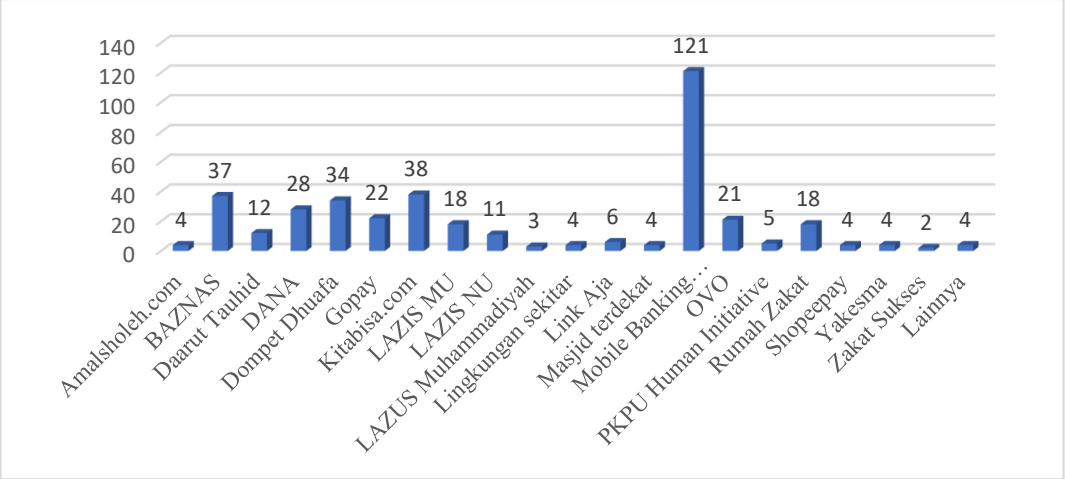
Source : Processed by author

Based on the figure above, it shows that the majority of respondents come from West Java, with a frequency of 108 people (27%), followed by respondents from Banten with 39 people (9.75%) and DKI Jakarta with 38 people (9.5%). Central Java and East Java also have a significant number of respondents, each with 27 people (6.75%) and 24 people (6%).

Other provinces with a considerable number of respondents include West Sumatra with 15 people (3.75%), North Sumatra with 13 people (3.25%), and Riau with 12 people (3%). Respondents from DI Yogyakarta and Bengkulu each totaled 11 people (2.75%),

while those from West Nusa Tenggara totaled 10 people (2.5%). Some provinces had a smaller yet still significant number of respondents, such as Lampung and Southeast Sulawesi, each with 7 people (1.75%), Central Sulawesi, North Sulawesi, Bali, and Jambi each with 6 people (1.5%). Respondents from other provinces were scattered with frequencies between 1 to 5 people, with percentages less than 1%. This distribution shows that ZIS donations through digital payments in Indonesia are not only concentrated in certain areas but fairly evenly spread across the country, although with varying numbers of respondents in each province. The provinces in Java dominate the number of respondents, followed by several provinces in Sumatra and Sulawesi. This reflects the higher accessibility and penetration of digital payment in these areas. Below is a graph regarding the digital payment applications frequently used by respondents:

Figure 4. 2 Digital Payment Applications



Source : processed by author

Based on the available table, the majority of respondents use Mobile Banking QRIS or transfer methods, with a frequency of 121 people (30.25%). This indicates that Mobile Banking QRIS/Transfer is the most popular digital payment method among respondents. The Kitabisa.com application is also quite popular, used by 38 respondents (9.5%), followed by BAZNAS with 37 respondents (9.25%) and Dompet Dhuafa with 34 respondents (8.5%). The DANA application is used by 28 respondents (7%), while Gopay and OVO are used by 22 respondents (5.5%) and 21 respondents (5.25%), respectively.

Other applications used include LAZIS MU and Rumah Zakat, each with 18 respondents (4.5%), Daarut Tauhid with 12 respondents (3%), and LAZIS NU with 11 respondents (2.75%). Other applications like Link Aja, PKPU Human Initiative, and

various platforms have lower usage frequencies (1.25% to 1%). There are also a number of respondents who donate through other platforms or methods such as Amalsholeh.com, local communities, nearby mosques, Shopeepay, Yakesma, and Zakat Sukses, each with a frequency of 4 people (1%) or lower. This data shows that respondents have diverse preferences in choosing digital payment applications for ZIS donations, with a primary tendency towards using Mobile Banking QRIS/Transfer. Other popular applications are Kitabisa.com, BAZNAS, and Dompet Dhuafa, reflecting the respondents' trust and comfort in using these platforms for their donations.

4.1.2 Descriptive Analysis

Table 4. 2 Average (Mean) Score of Questionnaire Items

Code	Statement	*Mean*
Attitude toward Online Purchase		
ATOP1	Using a Digital Payment System to make Zakat, Infaq and Sodaqoh (ZIS) donations is a good idea.	4.45
ATOP2	Zakat, Infaq and Sodaqoh (ZIS) that have been paid can be channeled into useful programs which is a wise action.	4.47
ATOP3	I like the Zakat, Infaq and Sodaqoh (ZIS) payment service via Digital Payment.	4.39
Mean (Attitude toward Online Purchase)		**4.44**
Perceived Ease of Use		
PEU1	Donating Zakat, Infaq and Sodaqoh (ZIS) becomes easier by using the Digital Payment Application.	4.49
PEU2	I have no difficulty using the Digital Payment Application to Donate Zakat, Infaq and Sodaqoh (ZIS).	4.35
PEU3	The Digital Payment Application feature makes it easy for me to choose the type of Zakat, Infaq and Sodaqoh (ZIS) donations.	4.41
Mean (Perceived Ease of Use)		**4.41**
Perceived Usefulness		
PU1	The use of a Digital Payment System increases flexibility in Zakat, Infaq and Sodaqoh (ZIS) payments.	4.53
PU2	The Digital Payment System helps me choose the desired Zakat, Infaq and Sodaqoh (ZIS) fund distribution program.	4.43
PU3	Payment of Zakat, Infaq and Sodaqoh (ZIS) via the Digital Payment System is easier than conventional (offline/cash).	4.32
Mean (Perceived Usefulness)		**4.43**
Digital Payments		

DP1	The Digital Payment Application for donating Zakat, Infaq and Sodaqoh (ZIS) has complete features	4.06
DP2	The instructions for paying Zakat, Infaq and Sodaqoh (ZIS) via the Digital Payment System are clear and easy to understand.	4.26
DP3	The Digital Payment System for Donating Zakat, Infaq, and Sodaqoh (ZIS) is quite available in my area.	4.27
Mean (Digital Payment)		**4.20**
Subjective Norms		
SN1	My social circle suggests donating Zakat, Infaq and Sodaqoh (ZIS) through a digital payment system.	3.79
SN2	I donate Zakat, Infaq, and Sodaqoh (ZIS) using the Digital Payment system because it follows my social environment.	3.55
SN3	My social circle donates Zakat, Infaq, and Sodaqoh (ZIS) using the Digital Payment system	3.73
Mean (Subjective Norms)		**3.69**
Perceived Behavioral Control		
PBC1	I have the ability to use the Digital Payment System.	4.44
PBC2	I have the resources to donate Zakat, Infaq, and Sodaqoh (ZIS) using the Digital Payment system.	4.34
PBC3	I have the knowledge to donate Zakat, Infaq, and Sodaqoh (ZIS) using the Digital Payment system.	4.37
Mean (Perceived Behavioral Control)		**4.38**
Spiritual Aspect		
SA1	Donating Zakat, Infaq, and Sodaqoh (ZIS) functions to purify and cleanse the heart.	4.60
SA2	Donating Zakat, Infaq and Sodaqoh (ZIS) is a religious obligation.	4.60
SA3	I seek blessings and blessings from Allah SWT by donating Zakat, Infaq, and Sodaqoh (ZIS).	4.63
Mean (Spiritual Aspect)		**4.61**
Perceived Enjoyment		
PE1	Digital transactions give me comfort in donating Zakat, Infaq and Sodaqoh (ZIS).	4.30
PE2	Convenience in digital transactions grows my loyalty in donating Zakat, Infaq and Sodaqoh (ZIS).	4.29
PE3	I recommend Donating Zakat, Infaq, and Sodaqoh (ZIS) via the Digital Payment System because of its convenience.	4.28
Mean (Perceived Enjoyment)		**4.29**

Perceived Value		
PV1	I consider myself satisfied with the quality of the digital payment application for donating Zakat, Infaq and Sodaqoh (ZIS) that currently exists	4.19
PV2	Zakat, Infaq and Sodaqoh (ZIS) institutions have added value when they have Digital Payment facilities.	4.28
PV3	I consider that donating Zakat, Infaq and Sodaqoh (ZIS) through the Digital Payment System is the right decision and will be approved by other people.	4.10
Mean (Perceived Value)		**4.19**
Decision to Donate ZIS		
DTD1	I have a plan to donate Zakat, Infaq, and Sodaqoh (ZIS) through a digital payment system consistently every month.	4.13
DTD2	I intend to increase the frequency of donating Zakat, Infaq, and Sodaqoh (ZIS) in the future.	4.32
DTD3	I plan to recommend friends to donate Zakat, Infaq, and Sodaqoh (ZIS) via the Digital Payment System in the future.	4.12
Mean (Decision to Donate ZIS)		**4.19**

Source : Processed by author

1. Attitude toward Online Purchase

a) ATOP1 (Mean: 4.45): Respondents agree that using digital payment systems for ZIS donations is a good idea, reflecting acceptance of this technology in religious donation practices. This indicates that respondents see positive value and benefits in using technology for social and religious activities.

b) ATOP2 (Mean: 4.47): Respondents strongly agree that funds channeled through digital payment systems can be used for beneficial programs, showing their belief that technology can enhance the effectiveness and efficiency of donation distribution.

c) ATOP3 (Mean: 4.39): Respondents agree that they like the ZIS payment services through digital systems, indicating that their user experience with this service is generally positive and satisfying.

2. Perceived Ease of Use

a) PEU1 (Mean: 4.49): Respondents strongly agree that donating is easier with digital payment applications, showing that this technology indeed simplifies the donation process compared to conventional methods.

b) PEU2 (Mean: 4.35): Respondents agree that they do not encounter difficulties in using the application, reflecting a user-friendly design and ease of navigation within the application.

c) PEU3 (Mean: 4.41): Respondents agree that the application's features make it easy to choose the type of donation, indicating that the application is well-designed to meet users' needs for making various types of donations.

3. Perceived Usefulness

a) PU1 (Mean: 4.53): Respondents strongly agree that the digital payment system increases flexibility, showing that this technology provides practical benefits in managing donations.

b) PU2 (Mean: 4.43): Respondents agree that this system helps them in selecting fund distribution programs, indicating that this technology provides donors with more control over directing funds according to their preferences.

c) PU3 (Mean: 4.32): Respondents agree that payments through digital systems are easier compared to conventional methods, showing that this technology overcomes some of the barriers present in offline donations.

4. Digital Payments

a) DP1 (Mean: 4.06): Respondents agree that digital payment applications have complete features, indicating that the application offers various functionalities needed for donations.

b) DP2 (Mean: 4.26): Respondents agree that payment instructions are clear and easy to understand, indicating that the application is designed to be user-friendly for various users.

c) DP3 (Mean: 4.27): Respondents agree that digital payment systems are sufficiently available in their area, indicating that this technology has good accessibility.

5. Subjective Norms

a) SN1 (Mean: 3.79): Respondents somewhat agree that their social environment supports the use of digital payment systems for ZIS donations, showing some positive social influence.

b) SN2 (Mean: 3.55): Respondents somewhat agree that they use digital payment systems due to social influence, indicating that while this influence exists, it is not very strong.

c) SN3 (Mean: 3.73): Respondents somewhat agree that their social environment also uses digital payment systems, indicating that this practice is becoming common in their social circles.

6. Perceived Behavioral Control

a) PBC1 (Mean: 4.44): Respondents strongly agree that they have the ability to use digital payment systems, indicating high confidence in their technological skills.

b) PBC2 (Mean: 4.34): Respondents agree that they have the necessary resources to use digital payment systems, indicating that they feel they have the financial access and capability to donate.

c) PBC3 (Mean: 4.37): Respondents agree that they have sufficient knowledge to use digital payment systems, showing that they feel well-informed about how this technology works.

7. Spiritual Aspect

a) SA1 (Mean: 4.60): Respondents strongly agree that donating ZIS serves to purify and cleanse the heart, showing the very high spiritual value they associate with donations.

b) SA2 (Mean: 4.60): Respondents strongly agree that donating ZIS is a religious obligation, indicating strong understanding and commitment to religious teachings.

c) SA3 (Mean: 4.63): Respondents strongly agree that they seek blessings and approval from Allah SWT by donating ZIS, indicating that spiritual motivation is the main factor in their decision to donate.

8. Perceived Enjoyment

a) PE1 (Mean: 4.30): Respondents agree that digital transactions provide convenience in donating ZIS, indicating that their user experience with this technology is generally positive.

b) PE2 (Mean: 4.29): Respondents agree that the convenience of digital transactions fosters their loyalty, indicating that this positive experience can increase long-term commitment to digital donations.

c) PE3 (Mean: 4.28): Respondents agree that they recommend ZIS donations through digital payment systems because of their convenience, indicating that user satisfaction drives them to recommend this technology to others.

9. Perceived Value

a) PV1 (Mean: 4.19): Respondents agree that they are satisfied with the quality of digital payment applications, indicating that the application meets their expectations in terms of functionality and performance.

b) PV2 (Mean: 4.28): Respondents agree that ZIS institutions gain added value with digital payment facilities, indicating that this technology enhances the perceived value of these institutions.

c) PV3 (Mean: 4.10): Respondents agree that donating ZIS through digital payment systems is the right decision and will be approved by others, indicating that they believe their choice to use this technology will be supported by others.

10. Decision to Donate ZIS

a) DTD1 (Mean: 4.13): Respondents agree that they plan to donate consistently every month through digital payment systems, showing a strong intention to use this technology regularly.

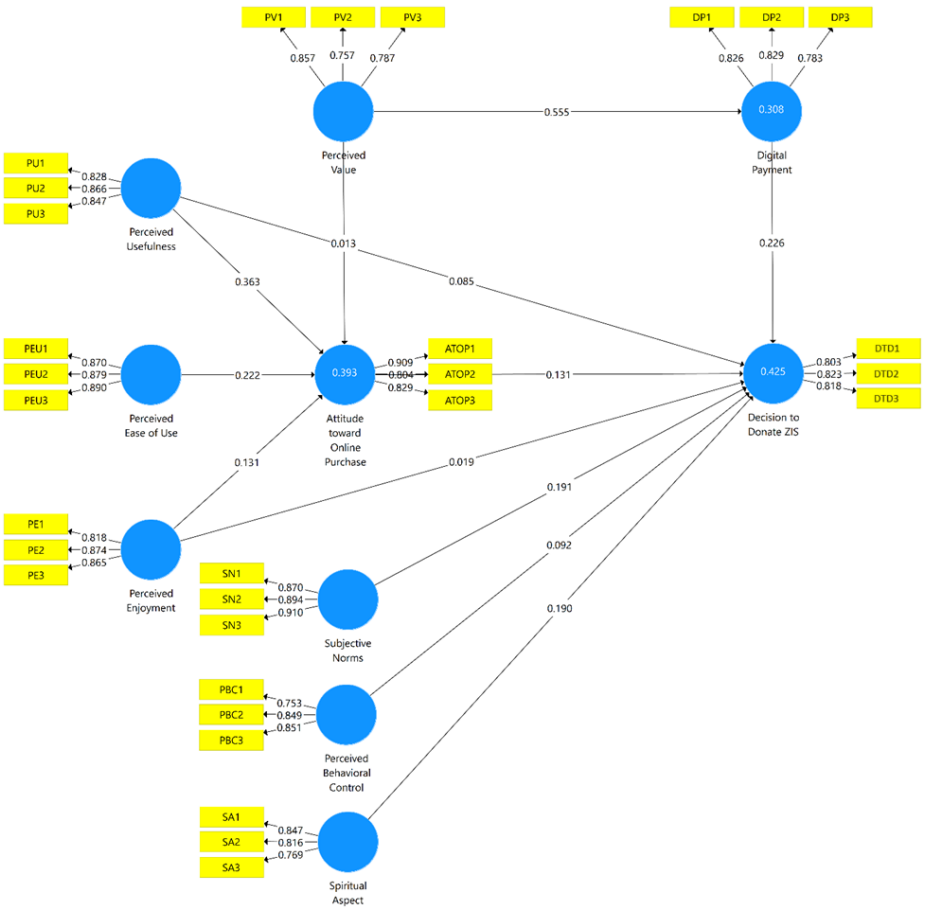
b) DTD2 (Mean: 4.32): Respondents agree that they intend to increase the frequency of donations, indicating that their positive experience with the digital payment system encouraged them to donate more often.

c) DTD3 (Mean: 4.12): Respondents agree that they plan to recommend the digital payment system to friends, showing that they are satisfied enough with this service to recommend it to others.

4.1.3 Analysis of the SEM-PLS Model

This study uses a variance-based or component-based approach with the Partial Least Square (PLS) method. The model obtained using the Partial Least Square (PLS) method is as follows:

Figure 4. 3 Algorithm Model



Source : processed by author with Smart PLS 3.0

4.1.4 Measurement Model Assessment

Measurement model assessment is performed by testing convergent validity and discriminant validity.

1. Convergent Validity

Convergent validity is used to determine which items can be used as indicators for the overall latent variables. Average variance extracted (AVE) is a measure of the amount of variance that is captured by a construct in relation to the amount of variance due to measurement error. This test's results are measured based on the value of the loading factor (outer loading) of the construct indicators and the Average Variance Extracted (AVE). According to Garson (2016), Convergent validity is achieved if each indicator's Factor Loading is > 0.7 and each AVE is > 0.5. The results of the convergent validity test are presented in the following table:

Table 4. 3 Convergent Validity Test Results

Variable	Indicator	Outer Loading	AVE	Description
Attitude toward Online Purchase	ATOP1	0.909	0.720	Valid
	ATOP2	0.804		Valid
	ATOP3	0.829		Valid
Perceived Ease of Use	PEU1	0.870	0.774	Valid
	PEU2	0.879		Valid
	PEU3	0.890		Valid
Perceived Usefulness	PU1	0.828	0.718	Valid
	PU2	0.866		Valid
	PU3	0.847		Valid
Digital Payment	DP1	0.826	0.664	Valid
	DP2	0.829		Valid
	DP3	0.783		Valid
Subjective Norms	SN1	0.870	0.795	Valid
	SN2	0.894		Valid
	SN3	0.910		Valid
Perceived Behavioral Control	PBC1	0.753	0.671	Valid
	PBC2	0.849		Valid
	PBC3	0.851		Valid
Spiritual Aspect	SA1	0.847	0.658	Valid
	SA2	0.816		Valid
	SA3	0.769		Valid
Perceived Enjoyment	PE1	0.818	0.727	Valid

Variable	Indicator	Outer Loading	AVE	Description
	PE2	0.874		Valid
	PE3	0.865		Valid
Perceived Value	PV1	0.857	0.642	Valid
	PV2	0.757		Valid
	PV3	0.787		Valid
Decision to Donate ZIS	DTD1	0.803	0.661	Valid
	DTD2	0.818		Valid
	DTD3	0.823		Valid

Source : processed by author

Based on the table above, it is known that all indicators have a factor loading value > 0.7 and the AVE value of each construct variable > 0.5. This indicates that all indicators in this study meet convergent validity and can proceed to the next testing.

2. Discriminant validity

Discriminant validity testing on reflective indicators is done by comparing the values in the cross-loading table. An indicator is declared valid if it has the highest loading factor value on the targeted construct compared to the cross-loading values on other constructs **(**Garson, 2016). The results of discriminant validity testing based on cross-loading values are as follows:

Table 4. 4 Cross Loading Score

	ATOP	DP	DTD	PBC	PE	PEU	PU	PV	SA	SN
ATOP1	0.909	0.382	0.479	0.349	0.426	0.509	0.563	0.316	0.384	0.230
ATOP2	0.804	0.353	0.348	0.326	0.334	0.415	0.418	0.206	0.367	0.131
ATOP3	0.829	0.422	0.344	0.397	0.381	0.405	0.504	0.288	0.435	0.079
DP1	0.372	0.403	0.826	0.256	0.470	0.588	0.444	0.449	0.420	0.298
DP2	0.461	0.504	0.829	0.445	0.534	0.480	0.511	0.429	0.443	0.326
DP3	0.293	0.422	0.783	0.372	0.436	0.343	0.477	0.477	0.289	0.255
DTD1	0.342	0.803	0.455	0.282	0.389	0.408	0.384	0.241	0.357	0.254
DTD2	0.349	0.818	0.439	0.393	0.376	0.327	0.372	0.300	0.321	0.284
DTD3	0.415	0.823	0.444	0.299	0.435	0.304	0.437	0.325	0.428	0.326
PBC1	0.323	0.242	0.301	0.753	0.404	0.470	0.378	0.377	0.310	0.016
PBC2	0.296	0.374	0.388	0.849	0.462	0.285	0.439	0.377	0.224	0.237
PBC3	0.423	0.339	0.388	0.851	0.413	0.416	0.379	0.390	0.260	0.208
PE1	0.400	0.314	0.559	0.454	0.818	0.526	0.497	0.544	0.538	0.241
PE2	0.398	0.424	0.487	0.444	0.874	0.323	0.524	0.527	0.527	0.332
PE3	0.360	0.504	0.479	0.439	0.865	0.364	0.452	0.525	0.434	0.398
PEU1	0.470	0.361	0.424	0.420	0.371	0.870	0.551	0.319	0.428	-0.006

	ATOP	DP	DTD	PBC	PE	PEU	PU	PV	SA	SN
PEU2	0.396	0.343	0.531	0.349	0.372	0.879	0.499	0.204	0.316	-0.013
PEU3	0.503	0.405	0.566	0.431	0.475	0.890	0.654	0.379	0.477	0.081
PU1	0.472	0.375	0.487	0.359	0.455	0.557	0.828	0.314	0.398	0.195
PU2	0.551	0.444	0.544	0.490	0.513	0.637	0.866	0.396	0.468	0.186
PU3	0.465	0.423	0.460	0.379	0.486	0.454	0.847	0.335	0.407	0.201
PV1	0.344	0.428	0.597	0.386	0.536	0.396	0.423	0.857	0.377	0.376
PV2	0.153	0.141	0.305	0.360	0.489	0.148	0.205	0.757	0.257	0.355
PV3	0.213	0.173	0.323	0.373	0.467	0.206	0.299	0.787	0.277	0.440
SA1	0.392	0.416	0.432	0.279	0.515	0.442	0.464	0.327	0.847	0.031
SA2	0.388	0.387	0.419	0.267	0.510	0.370	0.377	0.327	0.816	0.167
SA3	0.352	0.285	0.273	0.207	0.367	0.315	0.378	0.306	0.769	-0.031
SN1	0.119	0.294	0.264	0.099	0.286	0.009	0.151	0.422	0.016	0.870
SN2	0.177	0.355	0.378	0.239	0.325	0.042	0.234	0.415	0.083	0.894
SN3	0.169	0.294	0.312	0.204	0.423	0.019	0.220	0.441	0.104	0.910

Source : processed by author

Based on the cross-loading estimation results presented in the table 4.4 above, it shows that most of the value of the construct correlation with its indicators is greater than the value of the correlation with other constructs. Thus, it can be concluded that most of constructs or latent variables have good discriminant validity, where the indicators on the respective constructs are better than the indicators on other constructs. In addition, the Fornell-Larcker Criterion discriminant validity test is used to prove the discriminant validity of two or more factors or constructs. The AVE value of each construct is compared with the shared variance value between constructs. If the AVE of the construct is greater than the shared variance with other constructs, then discriminant validity can be supported. The results of discriminant validity testing based on the Fornell-Larcker Criterion values are presented in the following table:

Table 4. 5 Fornell-Larcker Criterion Score

	ATOP	PEU	PU	DTD	SN	PBC	SA	PE	PV	DP
ATOP	**0.849**									
PEU	0.524	**0.880**								
PU	0.588	0.652	**0.847**							
DTD	0.455	0.423	0.490	**0.815**						
SN	0.175	0.027	0.229	0.355	**0.891**					
PBC	0.422	0.459	0.487	0.398	0.207	**0.819**				
SA	0.466	0.470	0.503	0.455	0.077	0.313	**0.811**			
PE	0.451	0.465	0.573	0.492	0.385	0.521	0.581	**0.853**		

	ATOP	PEU	PU	DTD	SN	PBC	SA	PE	PV	DP
PV	0.322	0.350	0.414	0.356	0.477	0.462	0.394	0.622	**0.802**	
DP	0.463	0.576	0.589	0.547	0.361	0.443	0.473	0.592	0.555	**0.813**

Source : processed by author

From the table 4.5 above, it can be concluded that all constructs are different from each other. The diagonal shows the square root of the AVE value of each construct, and the construct correlation values are higher than other correlation values among constructs.

Next is the Heterotrait-Monotrait Ratio (HTMT) validity test. Based on this test, According to Henseler et.al, (2015), HTMT value of all constructs must be lower than 0.85. The results of the discriminant validity test based on the HTMT values are presented in the following table:

Table 4. 6 Heterotrait-Monotrait Ratio (HTMT) Score

	ATOP	PEU	PU	DTD	SN	PBC	SA	PE	PV	DP
ATOP										
PEU	0.624									
PU	0.723	0.774								
DTD	0.584	0.529	0.628							
SN	0.205	0.050	0.271	0.434						
PBC	0.541	0.587	0.617	0.517	0.230					
SA	0.601	0.569	0.644	0.595	0.132	0.422				
PE	0.557	0.564	0.710	0.621	0.452	0.664	0.739			
PV	0.371	0.373	0.486	0.403	0.593	0.608	0.499	0.784		
DP	0.593	0.726	0.757	0.732	0.443	0.578	0.619	0.765	0.672	

Source : processed by author

Based on the table 4.6 above, it shows that the HTMT validity test results obtained from all constructs have HTMT values smaller than 0.85. The values of all these parameters exceed the minimum required values. Therefore, all construct data are valid for use in this model.

4.1.5 Internal Consistency

Internal consistency is assessed through Composite Reliability (CR) and Cronbach's Alpha. Both measures indicate the reliability of constructs in the model. According to Garson (2016), Composite Reliability should be greater than 0.7, and Cronbach's Alpha should also be above 0.7 for each construct to confirm reliability. The results are summarized in the following table:

Table 4. 7 Internal Consistency Test Results

Variable	*Cronbach's Alpha*	*Composite Reliability*	Description
Attitude toward Online Purchase	0.805	0.885	Reliable
Perceived Ease of Use	0.854	0.911	Reliable
Perceived Usefulness	0.804	0.884	Reliable
Decision to Donate ZIS	0.747	0.855	Reliable
Subjective Norms	0.871	0.921	Reliable
Perceived Behavioral Control	0.758	0.859	Reliable
Spiritual Aspect	0.744	0.852	Reliable
Perceived Enjoyment	0.813	0.889	Reliable
Perceived Value	0.748	0.843	Reliable
Digital Payment	0.743	0.854	Reliable

Source : processed by author

Based on the table 4.7 above, it can be explained that the results of the composite reliability testing show good results because all latent variables are reliable, as they have composite reliability values greater than 0.7. This indicates that all indicators serve as valid measures for their respective constructs. Furthermore, from the table, it can be seen that all latent variables have Cronbach's alpha values above 0.6.

4.1.6 Structural Model Assessment

After performing the measurement model assessment, the next step is to conduct a structural model assessment to test the research hypotheses. The structural model assessment is conducted by examining the Variance Inflation Factor (VIF), Q-Square, and R-Square score.

1. Collinearity Test (VIF)

Garson (2016) mention that a variable can be used in a model if there is no high collinearity with a VIF value < 5. If the VIF value > 5, then the variable must be removed from the research model. The VIF values of every variables are shown in the following table:

Table 4. 8 Collinearity (VIF) Score of Variables

	Attitude toward Online Purchase	Decision to Donate ZIS
Attitude toward Online Purchase		1.691
Perceived Ease of Use	1.782	
Perceived Usefulness	2.080	2.134

	Attitude toward Online Purchase	Decision to Donate ZIS
Subjective Norms		1.289
Perceived Behavioral Control		1.541
Spiritual Aspect		1.806
Perceived Enjoyment	2.051	2.391
Perceived Value	1.647	
Digital Payment		1.948

Source : processed by author

Based on the VIF values in the table 4.8, all values are < 5, indicating that the data does not have high collinearity. Attitude toward Online Purchase and Decision to Donate ZIS are the endogenous variables in this study, while the rest is the exogenous variables. This implies that the variables used will not cause errors in assessing significance and weight estimation. The multicollinearity test was also conducted on each indicator of each variable, and the results can be seen in the table below.

Table 4. 9 Collinearity (VIF) Score of Indicators

Indicator	VIF	Indicator	VIF	Indicator	VIF	Indicator	VIF
ATOP1	3.209	**PBC1**	2.137	**PU1**	2.536	**SA1**	4.755
ATOP2	2.237	**PBC2**	3.892	**PU2**	3.892	**SA2**	4.573
ATOP3	2.513	**PBC3**	3.414	**PU3**	2.766	**SA3**	3.733
DP1	4.813	**PE1**	3.447	**PV1**	3.796	**SN1**	4.965
DP2	4.864	**PE2**	2.823	**PV2**	2.437	**SN2**	3.947
DP3	3.359	**PE3**	2.724	**PV3**	2.483	**SN3**	4.946
DTD1	2.184	**PEU1**	2.223				
DTD2	3.458	**PEU2**	3.183				
DTD3	2.833	**PEU3**	3.832				

Source : processed by author

Based on Table 4.9, the indicators and constructs of each variable are free from multicollinearity. According to Garson (2016), if the VIF score is greater than 5, it can be said that the indicator exhibits multicollinearity. From the table, it is evident that all VIF indicator values are below 5, indicating no multicollinearity. However, there are VIF scores that are close to 5, such as indicators DP1 at 4.813 and DP2 at 4.864, SA1 at 4.755 and SA2 at 4.573, and SN1 at 4.965 and SN3 at 4.946. This is due to similar questions, such as between DP1 (the digital payment application for donating ZIS has complete features) and DP2 (the instructions for paying ZIS through the digital payment system are clear and easy to understand). Other similar questions include SA1 (donating ZIS serves to purify and

cleanse the heart) and SA2 (donating ZIS is a religious obligation), as well as SN1 (my social environment recommends donating ZIS through the digital payment system) and SN3 (I donate ZIS using the digital payment system because I follow my social environment). Overall, the questions in the questionnaire do not contain multicollinearity, but when broken down into thirty questions, there are some questions that almost exhibit multicollinearity due to their similarity, leading to similar responses from the respondents.

2. Predictive Relevance Test (Q-Square)

The Q-Square test is conducted to determine whether the research model is valid and relevant. Garson (2016) mention that if the Q-Square value > 0, it means the research model has predictive relevance. The Q-Square values are shown in the following table:

Table 4. 10 Q-Square Score

	SSO	SSE	*Q-Square*
Attitude toward Online Purchase	1200.00	872.69	0.273
Digital Payment	1200.00	958.47	0.201
Decision to Donate ZIS	1200.00	875.85	0.270

Source : processed by author

Based on the table above, the Q-Square score obtained from these three variables are above 0, indicating that the research model used is valid and has predictive relevance. This means the research model's endogenous variables can be predicted by its exogenous variables.

3. Determination Coefficient Test (R-Square)

R squared is a value that shows how much the independent (exogenous) variables influence the dependent (endogenous) variables. R squared is also known as the coefficient of determination, which explains how well the dependent data can be explained by the independent data (Ghozali, 2016). The value of R squared ranges from 0 to 1, with the closer it is to one, the better it is. There are three categories of R squared values, which is strong, moderate, and weak, R squared value of 0.75 and above falls into the strong category, values from 0.25 to 0.75 fall into the moderate category, and values below 0.25 fall into the weak category (Hair et al., 2011). The adjusted R squared value functions to address a common issue with R squared, which is its tendency to increase as more independent variables are added to the model. In contrast, the adjusted R squared can accurately measure the confidence level in adding independent variables to enhance the model's predictive power. The R-Square score of this research are presented in the following table:

Table 4. 11 R-Square Score

	R Square	*R Square Adjusted*
Attitude toward Online Purchase	0.393	0.387
Digital Payment	0.308	0.307
Decision to Donate ZIS	0.425	0.415

Source : processed by author

The research results show that the R-Square score for the variable "Attitude toward Online Purchase" is 0.393 with an R-Square Adjusted value of 0.387. This indicates that the model has a moderate predictive strength in explaining the attitude toward online purchase, where about 39.3% of the variation in the attitude toward online purchase can be explained by the model and the rest is explained by other variables outside of this study. For the variable "Digital Payment," the R-Square score is 0.308 with an R-Square Adjusted score of 0.307. This score indicates that the model has moderate predictive strength. About 30.8% of the variation in digital payment can be explained by the model and the rest is explained by other variables outside of this study. For the variable "Decision to Donate ZIS," the R-Square score is 0.425 with an R-Square Adjusted score of 0.415. This indicates that the model has moderate predictive strength in explaining the decision to donate ZIS, with about 42.5% of the variation in the decision to donate ZIS being explained by the model and the rest is explained by other variables outside of this study. Overall, the R-Square score indicate that the research model has moderate predictive strength in explaining the attitude toward online purchase, the use of digital payment, and the decision to donate ZIS.

A low R-squared score in this study indicating the intention to use digital platforms for ZIS could be influenced by several factors. several reasons for a low R-squared score in this research are as follows:

1. Cultural Preferences: In many cultures, there is a strong preference for direct interactions and direct contributions, especially for charitable activities like ZIS. People might prefer to make donations in person or through traditional methods, such as paying directly to a local beneficiary or community member, rather than using digital platforms. This cultural inclination can result in a lower explanatory power of the model, as it doesn't fully capture these preferences. This reason was inline with study by Niswah, et.al., (2019) that conducting a study about muslim millennial's intention of donating for charity using fintech platform, the result of the study showed only 0.201 R-squared score, the reason is because there are still many people in Indonesia that

donate ZIS directly, data from PUSKAS BAZNAS (2022) also stated that ZIS collected outside official zakat institutions direct ZIS donation to neighboorhood totaled approximately 61 trillion rupiahs.

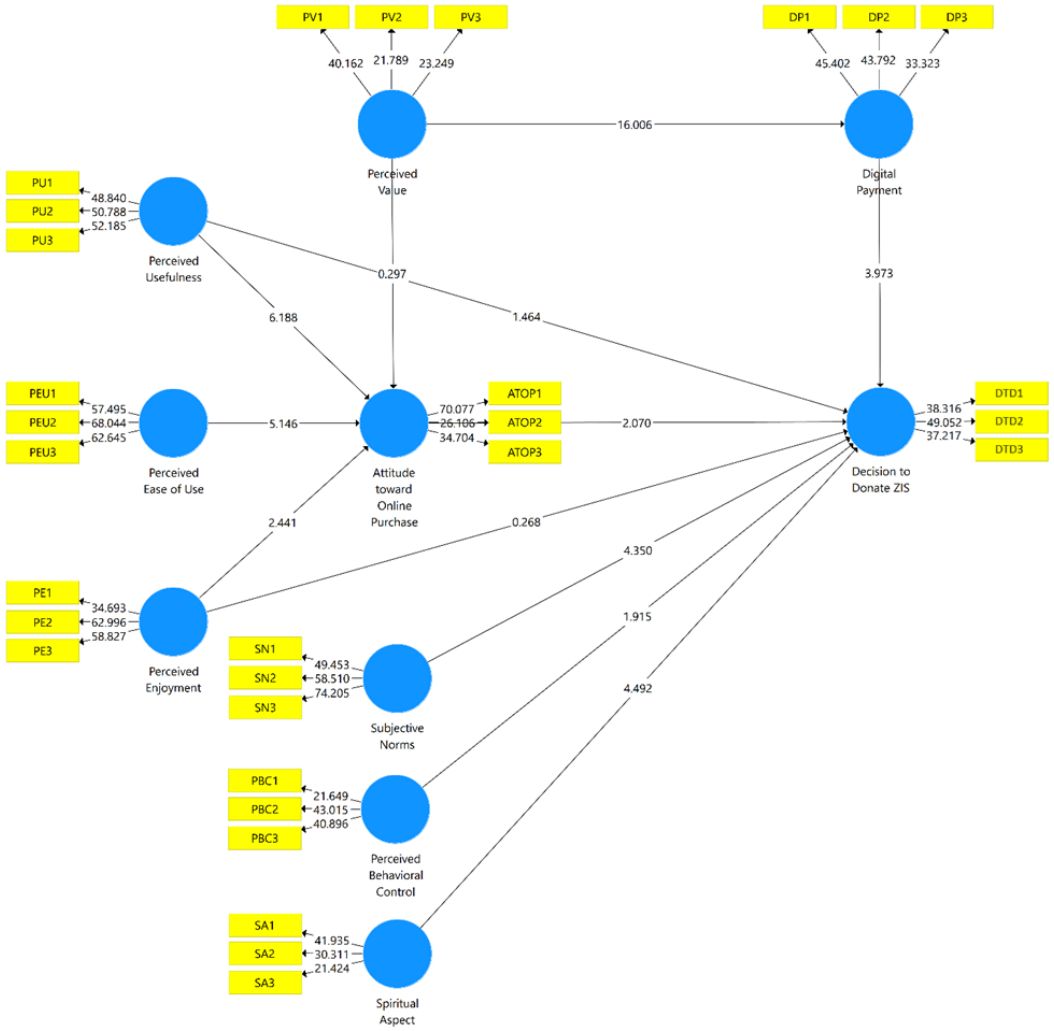
2. Lack of Awareness or Trust: If individuals are not familiar with or do not trust digital payment systems for ZIS, their intention to use these platforms might be low. In such cases, the model might not account for these factors effectively, leading to a lower R-squared value. Study by Farouk, et.al., (2018) also stated that factors like low financial literacy and trust could lead to lower ZIS donation via institutions.
3. Technological Barriers: In regions with vastness territory like Indonesia, it's difficult to develop digital infrastructure. Limited digital infrastructure or lower digital literacy could lead to lower decision to donate ZIS via digital platforms. This can contribute to a lower R-squared value if these barriers are not adequately addressed in the model.
4. Limited Scope of Variables: The model might not include all relevant variables that affect the intention to use digital platforms. For example, variables related to personal experiences, socio-economic status, or specific cultural practices might be missing, which can result in a lower R-squared value. Analyzing respondent profiles reveals that factors like age, income, and geographic location influence the willingness to use digital platforms, with younger and more tech-savvy individuals and those from urban areas showing greater openness to digital ZIS usage.
5. Early Stage of Adoption: If the adoption of digital platforms for ZIS is still in its early stages, the intention to use such platforms might not be well established. In such cases, the model might not fully capture the dynamics of adoption, leading to a lower R-squared value.

Despite the low R-square, these findings offer crucial insights into the barriers to digital ZIS adoption. Addressing these issues through targeted strategies such as enhancing cultural acceptance, building trust in digital systems, and improving technological access can help bridge the gap between actual and potential zakat collection. By fostering greater trust in digital ZIS platforms and addressing identified barriers, it is possible to improve the efficiency and effectiveness of ZIS collection.

4.1.7 Hypothesis Testing

Hypothesis testing is conducted by examining the t-statistics measured with the t-table. In PLS, the sample is used for hypothesis testing using the bootstrapping method. The following are the results of the bootstrap path diagram using SmartPLS 3.0 :

Figure 4. 4 Bootstrapping Model



Source : processed by author with Smart PLS 3.0

The relationship between latent variables can be considered significant if the t-statistics are higher than the t-table values. The results of the hypothesis testing in this study are shown in the following table:

Table 4. 12 Hypothesis Testing Results

Hyp.	Construct Relationship	*Path Coefficient*	*T Statistics*	*P-Value*	Description
H1	Digital payment → Decision to Donate ZIS	0.226	3.973	0.000	Significant
H2a	Perceived value → Attitude toward online purchase	0.013	0.297	0.766	Not Significant
H2b	Perceived value → Digital payment transactions	0.555	16.006	0.000	Significant

Hyp.	Construct Relationship	*Path Coefficient*	*T Statistics*	*P-Value*	Description
H3	Attitude toward online purchase → Decision to Donate ZIS	0.131	2.070	0.039	Significant
H4	Subjective norms → Decision to Donate ZIS	0.191	4.350	0.000	Significant
H5	Perceived behavioral control → Decision to Donate ZIS	0.092	1.915	0.056	Not Significant
H6	Spiritual aspect → Decision to Donate ZIS	0.190	4.492	0.000	Significant
H7a	Perceived usefulness → Attitude toward online purchase	0.363	6.188	0.000	Significant
H7b	Perceived usefulness → Decision to Donate ZIS	0.085	1.464	0.144	Not Significant
H8	Perceived ease of use → Attitude toward online purchase	0.222	5.146	0.000	Significant
H9a	Perceived enjoyment → Attitude toward online purchase	0.131	2.441	0.015	Significant
H9b	Perceived enjoyment → Decision to Donate ZIS	0.019	0.268	0.789	Not Significant

Source : processed by author

Hypothesis testing in this study uses a two-tailed test with a 5% error rate. Therefore, the critical value to be met is 1.96 for the two-tailed test according to Gravetter and Wallnau (2013). The positive or negative effect between exogenous latent constructs and endogenous latent constructs is determined by the path coefficient value. Based on this description, conclusions on the hypotheses in this study are as follows:

1. H1: Digital payment has a significant effect on the decision to donate ZIS, with a path coefficient of 0.226 and a t-statistic of 3.973 (p-value 0.000). This indicates that the better the digital payment system, the higher the decision to donate ZIS, highlighting the importance of ease and efficiency of digital payments in encouraging ZIS donation participation.

2. H2a: Perceived value does not have a significant effect on the attitude toward online purchase, with a path coefficient of 0.013 and a t-statistic of 0.297 (p-value 0.766). Based on the results of the questionnaire related to perceived value, respondent believed that these facilities improve ZIS institutions value, and felt confident that using these systems for ZIS donations aligns with social norms, but there are other variables that have more influence than perceived value on the attitude toward online purchase, this shows that the perceived value by consumers does not directly influence their attitude toward online purchase.

3. H2b: Perceived value has a significant effect on digital payment transactions, with a path coefficient of 0.555 and a t-statistic of 16.006 (p-value 0.000). Based on the results of the questionnaire related to perceived value, respondents consistently rated the perceived value of digital payment applications highly. They expressed strong satisfaction with the quality and performance. This indicates that the higher the perceived value by users, the higher the level of digital payment transactions, showing that perceived value is an important factor in the adoption of digital payment technology.

4. H3: Attitude toward online purchase has a significant effect on the decision to donate ZIS, with a path coefficient of 0.131 and a t-statistic of 2.070 (p-value 0.039). Based on the questionnaire results related to Attitude toward Online Purchase, respondents showed that they agreed it is a good idea, believed it supports beneficial programs, and enjoyed using these services. This indicates a positive and satisfying user experience with digital payments for religious donations. This means that a positive attitude toward online purchase encourages individuals to be more inclined to donate ZIS through online platforms, emphasizing the relationship between online payment experience and the intention to donate.

5. H4: Subjective norms have a significant effect on the decision to donate ZIS, with a path coefficient of 0.191 and a t-statistic of 4.350 (p-value 0.000). Based on the questionnaire results related to subjective norms, respondents agreed that their social environment supports and uses digital payment systems for ZIS donations, showing some positive social influence. They also somewhat agreed that social influence impacts their usage, though not strongly. This indicates that social pressure or norms perceived by individuals from their environment play an important role in the decision to donate ZIS, showing the importance of social influence in donation behavior.

6. H5: Perceived behavioral control does not have a significant effect on the decision to donate ZIS, with a path coefficient of 0.092 and a t-statistic of 1.915 (p-value 0.056). Based on the questionnaire results related to Perceived Behavioral Control, respondents agreed that they have the ability to use digital payment systems, showing high confidence in their technological skills, they also agreed that they have the necessary resources and sufficient knowledge to use these systems, indicating they feel financially capable and well-informed about the technology, but there are other variables that have more influence than Perceived behavioral control on the decision to donate ZIS, this result also indicates that an individual's ability to control behavior does not directly affect their decision to donate ZIS.

7. H6: Spiritual aspect has a significant effect on the decision to donate ZIS, with a path coefficient of 0.190 and a t-statistic of 4.492 (p-value 0.000). Based on the questionnaire results related to the spiritual aspect, respondents strongly agreed that donating ZIS purifies and cleanses the heart, highlighting its high spiritual value. They also strongly agreed that it is a religious obligation, indicating a strong commitment to religious teachings. Furthermore, respondents strongly agreed that they seek blessings and approval from Allah SWT by donating ZIS, showing that spiritual motivation is the main factor in their decision to donate. This indicates that a person's spiritual values play an important role in their decision to donate ZIS, highlighting that religious motivation is a key factor in donation behavior.

8. H7a: Perceived usefulness has a significant effect on the attitude toward online purchase, with a path coefficient of 0.363 and a t-statistic of 6.188 (p-value 0.000). Based on the questionnaire results regarding perceived usefulness, respondents provided positive assessments across several dimensions. Based on the questionnaire results regarding perceived usefulness, respondents provided positive assessments across several dimensions. Moreover, they recognized the ease of digital payments compared to traditional methods, highlighting how technology simplifies the donation process and overcomes offline barriers. These findings underscore the significant role of perceived usefulness in shaping attitudes towards and adoption of digital payment technologies for charitable contributions. This indicates that the greater the perceived usefulness of online purchase, the more positive the consumer's attitude toward online purchase, showing that perceived usefulness is an important determinant in attitude formation.

9. H7b: Perceived usefulness does not have a significant effect on the decision to donate ZIS, with a path coefficient of 0.085 and a t-statistic of 1.464 (p-value 0.144). Based on the questionnaire results regarding perceived usefulness, They acknowledged the digital payment system's ability to enhance flexibility, respondents also agreed that the system facilitates selecting fund distribution programs empowering donors with greater control over their contributions, but there are other variables that have more influence than Perceived usefulness on the decision to donate ZIS, this also indicates that the perceived usefulness of using technology does not directly influence the decision to donate ZIS.

10. H8: Perceived ease of use has a significant effect on the attitude toward online purchase, with a path coefficient of 0.222 and a t-statistic of 5.146 (p-value 0.000). Based on the questionnaire results for perceived ease of use, Respondents acknowledged that digital

payment applications simplify the donation process, highlighting the technology's effectiveness compared to conventional methods. They also indicated a user-friendly experience with minimal usability issues, and noted the application's capability in facilitating different types of donations, underscoring its designed versatility and ease of use. This indicates that the easier the online platform is to use, the more positive the consumer's attitude toward online purchase, showing that ease of use is an important factor in forming a positive attitude.

11. H9a: Perceived enjoyment has a significant effect on the attitude toward online purchase, with a path coefficient of 0.131 and a t-statistic of 2.441 (p-value 0.015). respondents consistently reported positive experiences with digital payment systems for donating ZIS. Based on the questionnaire results regarding to perceived enjoyment, they found digital transactions convenient, fostering a sense of satisfaction in their donation process. Additionally, respondents indicated that this convenience enhances their loyalty, suggesting a likelihood of continued use. This indicates that the higher the level of enjoyment perceived from the online purchase experience, the more positive the consumer's attitude toward online purchase, showing that emotional factors play an important role in attitude formation.

12. H9b: Perceived enjoyment does not have a significant effect on the decision to donate ZIS, with a path coefficient of 0.019 and a t-statistic of 0.268 (p-value 0.789). Based on the questionnaire results regarding to perceived enjoyment, respondent expressed willingness to recommend digital payment systems for ZIS donations to others, underscoring their overall positive perception and endorsement of the technology's convenience and effectiveness in facilitating charitable contributions, but there are other variables that have more influence than Perceived enjoyment on the decision to donate ZIS, this also indicates that the level of enjoyment perceived from using technology does not directly influence the decision to donate ZIS.

4.2 Discussion

In this section, the results of the analysis using SmartPLS 3.0 software will be explained. This research aim to analyze how the TAM, TPB, and spiritual factors influence the decision to donate Zakat, Infaq, and Sodaqoh (ZIS) through digital payment methods based on the hypotheses. Following this, the author formulates policy recommendations for stakeholders regarding the decision to donate zakat via digital payment. The findings reveal several key points.

4.2.1 H1 : Digital payment has a significant effect on the decision to donate ZIS

The research findings showing that digital payments have a positive and significant impact on the decision to donate ZIS are consistent with Ivan Rahmat Santoso's (2019) findings on the benefits of digital technology in zakat management during the Industrial Revolution 4.0 era. Santoso (2019) highlighted that digital technology enables ZIS institutions to improve efficiency in the collection, management, and distribution of zakat funds. This result inline with Mahendra (2014) that stated technological aspect in in service marketing can explain that the convenience and speed provided by digital payments increase the perceived value for *muzakki* (zakat donors), encouraging them to be more active in donating zakat.

From an operational management perspective, integrating digital technology in zakat management can also enhance operational efficiency. Using digital platforms for zakat fund collection can reduce administrative costs, optimize management processes, and minimize human error risks. This not only accelerates the fund collection process but also increases the level of trust and transparency in zakat management, which are crucial factors influencing the community's decision to participate in charitable activities like zakat. Thus, these findings are relevant not only theoretically but also practically in developing more effective and inclusive zakat management strategies for the future.

4.2.2 H2a: Perceived value does not have a significant effect on the attitude toward online purchase

The research findings showing that perceived value does not significantly influence attitude toward online purchase raise interesting questions about consumer dynamics in online payment contexts. Previous study suggests that there is a relationship between perceived value or the value perceived by consumers regarding a product or service with digital payment transactions (Hu et al., 2009). This theory suggests that the convenience and benefits provided by digital payment facilities can enhance the perceived value of consumers towards a particular e-commerce company or platform.

However, the finding that perceived value does not significantly affect attitudes toward online purchases highlights that in the context of consumer decision-making, other factors may have a more dominant influence, as explained by Ajzen (2005) there are independent variables related to the Theory of Planned Behavior aside perceived value variable, the other variable is like knowledge, trust, motivation, and convenience. Previous study from Qiu and Li (2008) also showed that trust in online transaction security, service quality, competitive pricing, and satisfying user experience have more influential than percieved value variable in shaping consumer attitudes and intentions to make online purchases. In practice, this indicates that although companies have offered high perceived value through their digital payment facilities, it is not enough to significantly influence consumer attitudes toward their online purchase decisions. Therefore, to increase consumer adoption and preference for online payment, companies need to consider more than just perceived value and focus efforts on more substantive and influential elements such as security, service quality, and overall user experience.

4.2.3 H2b: Perceived value has a significant effect on digital payment transactions

The research findings showing that perceived value positively and significantly affects digital payment transactions are consistent with research conducted by Amalia (2018), emphasizing the importance of attitude towards behavior in consumer decision-making. According to Ajzen's (1991) theory of planned behavior, attitude reflects an individual's positive or negative evaluation of a behavior being considered. In the context of digital payment transactions, the level of perceived value that consumers have regarding the convenience, security, and efficiency of using digital payment facilities can shape a positive attitude towards using these payment methods.

The Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) also acknowledge that attitude is an important predictor of behavioral intention (Chang et al., 2015; Fishbein and Ajzen, 2009). If consumers perceive that using digital payment transactions provides significant value, such as facilitating transactions, reducing inconvenience, or enhancing control over personal finances, they are likely to have a more positive attitude towards using the technology. Thus, these findings underscore the importance of building positive value perceptions among consumers regarding technological innovations in influencing purchasing behavior and digital technology usage. For companies and platforms aiming to increase the adoption of digital payments, focusing on enhancing and reinforcing the perceived value for consumers can be an effective strategy to influence user attitudes and intentions to adopt and use the technology broadly.

4.2.4 H3: Attitude toward online purchase has a significant effect on the decision to donate ZIS

The research findings showing that attitude toward online purchase positively and significantly affects the Decision to Donate ZIS illustrate the complexity of psychological factors influencing donation behavior in an online context. Ajzen's (1991) theory of subjective norms defines subjective norms as the perceived social pressure to perform or not perform a particular behavior. In the context of online donations, a positive attitude toward online purchases can be reflected in individuals' tendencies to support and participate in charitable activities like ZIS donations. If individuals have a favorable attitude towards online purchases, they are more likely to use online platforms for donations because of their perceptions of the practicality, security, and convenience offered by these platforms.

Previous studies have shown that subjective norms significantly influence behavioral intentions, although their impact can vary depending on the context (Wang et al., 2016). In this context, a positive attitude toward online purchases can reinforce subjective norms that support participation in ZIS donations through online platforms. This indicates that social perceptions and the surrounding environment can play a crucial role in shaping individuals' intentions to donate online. Therefore, to increase participation in online donations, it is important for platforms and organizations managing donations to not only reinforce positive attitudes towards using online platforms but also build supportive subjective norms for charitable activities like ZIS donations within online communities.

4.2.5 H4: Subjective norms have a significant effect on the decision to donate ZIS

The research findings showing that subjective norms positively and significantly affect the Decision to Donate ZIS highlight the importance of subjective norms in shaping donation intentions in an online context. Ajzen's (1991) Perceived Behavioral Control (PBC) theory emphasizes that individuals' perceptions of ease or difficulty in performing a behavior can influence their intentions and actual behaviors. In this context, subjective norms reflect the extent to which individuals feel pressured or encouraged by social influences to donate through online platforms.

Previous studies have shown that subjective norms significantly influence behavioral intentions because individuals tend to align their behavior with what they perceive as accepted norms in their social environment (Ajzen, 1991; Wang et al., 2016). In the case of the Decision to Donate ZIS, if subjective norms support and encourage

participation in donations through online platforms, individuals are more likely to follow through with their intentions to donate. However, this is in contrast to research by Saragih (2018), which states that subjective norms have a negative effect or have no impact on zakat compliance. The intention and compliance of a Muslim in giving zakat do not come from the impact of other people such as family or closest colleagues, but from a personal view that believes that zakat is an obligation that must be carried out by every Muslim (Nurillah et al., 2021; Saragih, 2018). Therefore, to increase participation in online ZIS donations, it is important to build supportive social norms among platform users and provide an environment that facilitates the donation process, thereby strengthening the intentions and actual actions of potential donors.

4.2.6 H5: Perceived behavioral control does not have a significant effect on the decision to donate ZIS

The research findings showing that perceived behavioral control does not significantly affect the decision to donate ZIS highlight the complexity of factors influencing donation intentions in an online context and their implications for the Extended Technology Acceptance Model (TAM). In the Extended TAM, the adoption of digital payments is considered as the implementation of new technology, typically evaluated using the Technology Acceptance Model (TAM) (Davis and Davis, 1989). According to Davis and Davis (1989), perceived ease of use (PEU) and perceived usefulness (PU) are identified as the main determinants of user acceptance of technology, with PU having a stronger influence. In the context of online business, ease of use enhances online purchasing by attracting customers to conduct digital transactions, positively influencing purchase attitudes and intentions.

However, the finding that perceived behavioral control does not significantly affect the decision to donate ZIS suggests that other factors are more dominant in influencing individuals' intentions to donate through online platforms. Perceived behavioral control, as defined by Ajzen (1991), includes individuals' perceptions of ease or difficulty in performing a particular behavior. In the context of the decision to donate ZIS, factors such as subjective norms, perceived value related to the online donation process, and user experience with the platform have a more significant influence on shaping donation intentions and actions. Therefore, it is important for platforms and organizations managing donations to consider various aspects to enhance participation and effectiveness in online donations, including strengthening factors that positively influence donation intentions.

This result not inline with Amalia (2018) that indicates individual's ability to control their behavior affect their intention to pay Zakat. However this result inline with Nurul Huda and Abdul Gofur (2012) that show unsignificant effect of Perceived behavioral control to Intention to pay zakat

4.2.7 H6: Spiritual aspect has a significant effect on the decision to donate ZIS

The research findings showing that the spiritual aspect positively and significantly affects the decision to donate ZIS highlight the importance of the spiritual dimension in influencing donation behavior in the context of zakat, infaq, and sodaqoh (ZIS). The spiritual aspect includes religious values, faith, and awareness of religious obligations that can motivate individuals to contribute voluntarily and sustainably.

Theories and previous studies suggest that spiritual values can be significant factors in shaping donation intentions and behaviors. According to Ajzen's (1991) Theory of Planned Behavior (TPB), attitudes, subjective norms, and perceived behavioral control (PBC) influence behavioral intentions, including in the context of donations. In the case of the spiritual aspect, this dimension can strengthen positive subjective norms towards donating ZIS, where individuals feel driven by their spiritual values and religious responsibilities to participate in charity.

The study conducted by Farouk, et.al, (2018) explored the factors that influence the intention to pay zakat among academicians in Nigeria. Their findings indicate that religiosity significantly impacts the intention to pay zakat. Individuals with a strong adherence to religious beliefs and practices are more likely to fulfill their zakat obligations, as religiosity acts as a moral and ethical guide, promoting zakat as a religious duty. Furthermore, the study highlights the role of spirituality in influencing zakat payment intentions. Those with higher levels of spirituality, characterized by a deep sense of inner peace and connection to the divine, show a greater inclination to pay zakat. This is because spirituality fosters empathy and compassion, which align with the charitable nature of zakat (Farouk et al., 2018). This result is not aligns with the survey results conducted by Gopay and Kopernik (2020), which indicate that the largest motivation for donation among Indonesian society is based on social values at 57%, whereas religious values account for only 38%. The lack of significant influence of religiosity is due to the community's minimal knowledge and understanding of the meaning and essence of paying Zakat, Infaq, Sodaqoh, Wakaf, or donations.

Thus, these findings suggest that considering spiritual values in fundraising strategies and educating the community about the importance of donations can enhance participation and commitment in religious practices like ZIS, especially through increasingly used online platforms

4.2.8 H7a: Perceived usefulness has a significant effect on the attitude toward online purchase

The research findings that show perceived usefulness has a positive and significant impact on attitude toward online purchases underscore the importance of the perceived benefits in influencing consumer attitudes towards online payment. Perceived usefulness refers to an individual's perception of how beneficial an online product or service is in meeting their needs and goals. The Technology Acceptance Model (TAM) developed by Davis (1989) emphasizes that perceived usefulness is one of the main determinants of user acceptance of technology. In the context of online purchases, if consumers believe that online payment offers significant benefits such as convenience, speed, a wider selection of products, or better prices compared to offline purchases, they are likely to have a more positive attitude toward online payment.

Previous studies also support these findings by showing that perceived usefulness significantly and positively influences consumer attitudes and intentions to use digital technology in various purchasing contexts (Chen et al., 2018; Venkatesh et al., 2003). Therefore, for companies and e-commerce platforms, focusing on enhancing and communicating the perceived benefits of the online payment experience can be an effective strategy to increase acceptance and usage of their platforms by consumers.

4.2.9 H7b: Perceived usefulness does not have a significant effect on the decision to donate ZIS

The research findings that show perceived usefulness does not have a significant impact on the decision to donate ZIS highlight the complexity of factors influencing donation intentions and behavior in charitable contexts such as zakat, infaq, and sodaqoh (ZIS). Perceived usefulness refers to an individual's perception of how beneficial a technology or service is in meeting their needs or goals. The Technology Acceptance Model (TAM) developed by Davis (1989) emphasizes that perceived usefulness is a key factor in user acceptance of technology. In the context of the decision to donate ZIS, the

findings that perceived usefulness does not significantly influence donation intentions can be explained by several factors. One reason is that ZIS donations are often driven by religious motivations and obligations, where factors such as beliefs and spiritual awareness have a greater influence on motivating individuals to donate than considerations of the practical benefits of using technology.

Previous studies also support these findings by showing that in the context of charity and social activities such as donations, factors such as subjective norms, spiritual values, and emotions are more dominant than rational considerations of perceived benefits (Wang et al., 2016). Therefore, to increase participation in ZIS donations through online platforms, it is important for institutions and platforms involved to strengthen spiritual values, build supportive social norms, and emphasize the emotional aspects that motivate individuals to donate voluntarily and sustainably.

4.2.10 H8: Perceived ease of use has a significant effect on the attitude toward online purchase

The research findings that show perceived ease of use has a positive and significant impact on attitude toward online purchases are consistent with theories emphasizing the importance of positive experiences in influencing consumer attitudes and behaviors in e-commerce contexts. The Technology Acceptance Model (TAM) suggests that perceived ease of use, which refers to the extent to which consumers perceive a technology to be easy to use, is a main factor in user acceptance of technology (Davis et al., 1992). In the context of online purchases, easy and intuitive use of e-commerce platforms enhances user satisfaction, reduces transaction barriers, and overall fosters a positive attitude toward online payment.

Previous studies have also confirmed that positive experiences related to perceived ease of use significantly influence consumer attitudes toward technology and their online behavior (Aertsens et al., 2011). Another study by Eka Satrio and Dodik Siswantoro (2016) are inline with this result, this research shows that when consumers find an online platform easy to use and providing a pleasant experience, they tend to have a more supportive attitude toward online payment. Therefore, to increase the adoption and use digital platforms, it is important for ZIS institution to continuously improve user interfaces, simplify transaction processes, and enhance the overall payment experience to better meet consumer expectations and needs.

4.2.11 H9a: Perceived enjoyment has a significant effect on the attitude toward online purchase

The research findings that show perceived enjoyment has a positive and significant impact on attitude toward online purchases align with theories highlighting the role of intrinsic motivation in influencing consumer behavior in online purchasing contexts. The theory of anticipated regret by Fishbein and Ajzen (2009) suggests that emotions and affective states, such as perceived enjoyment, can enhance the predictive power of behavioral intentions. Another study by Qiu and Li (2008) shows that perceived enjoyment, which is closely related to intrinsic motivation, can influence the intention to adopt online payment in business. A pleasant experience in interacting with technology or online platforms can increase user enjoyment and satisfaction, which in turn affects positive attitudes towards online payment behavior. Therefore, in the context of e-commerce, enhancing perceived enjoyment through better and more enjoyable user experience design can be an effective strategy to increase consumer interest and engagement in online transactions.

4.2.12 H9b: Perceived enjoyment does not have a significant effect on the decision to donate ZIS

The research findings that show perceived enjoyment does not have a significant impact on the decision to donate ZIS highlight the complex dynamics in the motivations and factors influencing donation behavior in charitable contexts. Perceived enjoyment reflects the level of pleasure an individual feels when engaging in a particular activity or behavior. In the context of the decision to donate ZIS, these findings indicate that factors such as enjoyment during the donation process are not the main factors motivating individuals to participate in charity through online platforms.

Previous theories on social behavior and decision-making have highlighted that factors such as subjective norms, religious beliefs, and social responsibility often play a more dominant role in influencing donation intentions and behavior (Fishbein and Ajzen, 2009). Another study by Wahyudin, et al (2018) inline with this result, in charitable contexts such as zakat, infaq, and sodaqoh, spiritual values and religious obligations can be the primary drivers encouraging individuals to donate, rather than merely the enjoyment or satisfaction they derive from the donation process itself.

CHAPTER V
CONCLUSION, IMPLICATIONS, AND RECOMMENDATIONS

5.1 Conclusion

The aim of this study is to determine the influence of variables from the TPB model, TAM model, and spiritual aspect toward the decision to donate ZIS via digital payment. This research expands and strengthens the study of individual intentions that describe or indicate an individual's tendency to display a behavior according to Ajzen and Fishbein (1991) in the Theory of Planned Behavior (TPB). TPB theory is conducted by individuals based on their knowledge and understanding of something, reinforced by individual beliefs based on perceptions of a concrete action, thereby resulting in a definite behavioral tendency. This research also reinforces the conception of the Technology Acceptance Model (TAM) introduced by Davis (1989) which explores how extensively a user adopts a technology and perceives its benefits. Based on the research findings and discussions in the previous chapter, it can be concluded that :

1. Digital payment significantly influences the decision to donate ZIS. The convenience and efficiency provided by digital payment platforms play a crucial role in encouraging individuals to make decision to donate ZIS.
2. Perceived value does not significantly impact attitudes toward online purchases. While perceived value is often thought to influence consumer behavior, this study found that other factors may be more influential in shaping attitudes towards online payment.
3. Perceived value significantly affects digital payment transactions. Consumers' perceptions of the benefits and convenience of digital payments positively influence their willingness to engage in such transactions.
4. Attitude toward online purchases significantly influences the decision to donate ZIS. A positive attitude towards online payment translates into a greater level of using online platforms for charitable donations.
5. Subjective norms significantly affect the decision to donate ZIS. Social influences and perceived pressures from others play a significant role in shaping individuals' intentions to donate.
6. Perceived behavioral control does not significantly impact the decision to donate ZIS. Individuals' perceptions of their ability to perform the donation behavior did not significantly influence their decision to donate.

7. The spiritual aspect significantly influences the decision to donate ZIS. Spiritual values and religious motivations are key factors driving individuals to participate in charitable giving.
8. Perceived usefulness significantly impacts attitudes toward online purchases. The benefits and practicality of online payment strongly shape consumer attitudes, making them more favorable towards online purchases.
9. Perceived usefulness does not significantly influence the decision to donate ZIS. Despite its importance in other contexts, perceived usefulness was not a significant factor in the decision to make charitable donations.
10. Perceived ease of use significantly affects attitudes toward online purchases. The easier it is to use online payment platforms, the more positive consumers' attitudes towards online payment will be.
11. Perceived enjoyment significantly impacts attitudes toward online purchases. Enjoyment derived from the payment experience positively influences consumers' attitudes towards making purchases online.
12. Perceived enjoyment does not significantly influence the decision to donate ZIS. Enjoyment from using the technology did not have a significant impact on the decision to make charitable donations.

5.2 Implications

The implications of this research proof that a significance influence of variable will encourage a higher level of decision-making in paying ZIS via digital payment. There are some significant and insignificant influence of TPB and TAM variables toward decision to donate zakat and the implication of that as follows :

1. The digital payment variable positively influences the decision to donate ZIS, suggesting implications that modernizing payment methods can enhance the ease and frequency of charitable contributions, potentially increasing overall donation levels and efficiency in fund distribution. ZIS institution should collaborate a program with leading fintech companies , this program will develop user-friendly and secure payment platforms specifically designed for ZIS donations. Through this initiative, it will promote the use of syariah mobile banking and syariah digital wallets, ensuring that these methods become the primary channels for ZIS donations.

2. Perceived value does not significantly impact attitudes toward online purchases but

perceived value significantly affects digital payment transactions, suggesting implications that there might be a dissociation between the evaluation of a product and the willingness to use a specific payment method.

3. Attitude toward online purchases significantly influences the decision to donate ZIS, suggesting implications that positive experiences with online payment could bring to increased ZIS donations through digital platforms. People who have positive experiences with online payment might be more comfortable and trusting of using digital platforms for charitable donations like ZIS. Just like online shopping platforms, ZIS donation platforms need to be user-friendly, secure, and offer a smooth donation experience.

4. Subjective norms significantly affect the decision to donate ZIS suggesting implication that that social influence and the perception of what others are doing can be a powerful motivator for charitable giving. Close individuals such as family, friends, or role models influence someone's decision to pay ZIS. This finding highlights the importance of building good ecosystem and leveraging social influence to encourage ZIS donations through digital platforms by utilize Social proof like showcase testimonials from satisfied donors or highlight the number of people who have already donated ZIS online, collaborate with religious leaders or community figures who can promote online ZIS giving within their networks, and develop features that allow donors to see who else is donating and create a sense of collective action.

5. Perceived behavioral control does not significantly impact the decision to donate ZIS, suggesting implications that factors like confidence in one's ability to donate or knowledge of the donation process might not be as crucial as previously thought. However, it seems other factors play a bigger role in zakat decisions lik for many people, zakat is a religious duty, and the decision to donate might be driven more by faith than by perceived ease of the process.

6. The spiritual aspect significantly influences the decision to donate ZIS, suggesting implications that religious beliefs and the desire to fulfill religious obligations are powerful motivators for charitable giving. possible implications of this finding is like emphasize the religious significance, clearly communicate how online ZIS platforms can facilitate the fulfillment of religious obligations. Partner with religious Institutions, collaborate with mosques or religious leaders to promote online ZIS giving as a way to uphold religious duty.

7. Perceived usefulness significantly impacts attitudes toward online purchases, but perceived usefulness does not significantly influence the decision to donate ZIS, suggesting implications that the motivations behind online payment and ZIS donations are fundamentally different. People are drawn to online payment platforms because they perceive them as useful, convenient, time-saving, and offering wider product selections, but the decision to donate ZIS is driven by deeper motivations, likely religious obligations or the desire to fulfill a spiritual duty. Here, usefulness might be less important than the act of giving itself.

8. Perceived ease of use significantly affects attitudes toward online purchases, suggesting implications that a smooth and user-friendly donation process on ZIS platforms could be a key factor in encouraging more donations. Just like with online shopping, a positive experience with the ZIS platform can encourage repeat donations and positive word-of-mouth promotion. To enhance the ease of use for donors, ZIS institutions should consider implementing strategies like develop a donation platform with a straightforward and intuitive interface. Ensure that the donation process is easy to understand and navigate, accommodating donors with varying levels of technical proficiency, offer a diverse range of payment methods to accommodate donor preferences.

9. Perceived enjoyment significantly influences attitudes toward online purchases, but it does not significantly influence the decision to donate ZIS, suggesting implications that the motivations behind impact of enjoyment to behavorial attitude and intention to donate are fundamentally different.

5.3 Recommendations

Based on the research findings, the contribution of the research and the policy recommendations are as follows:

1. Contribution to ZIS Institutions

   Understanding the factors that influence ZIS donations via digital payment allows ZIS institutions to adopt technologies that enhance fund collection efficiency and transparency. This research can contribute in designing effective marketing strategies that align with donor preferences and behavior, leading to increased participation and retention. Additionally, adopting user-friendly digital payment systems and incorporating features like real-time tracking can enhance donor experience, fostering

a stronger connection between donors and institutions and positioning ZIS institutions as leaders in the philanthropic sector.

2. Contribution to the Government

   This research provides insights for policymakers to develop supportive regulations for digital payment technologies for ZIS, thereby increasing public participation in donations. By promoting digital payments, the government can encourage financial inclusion, especially for underserved populations, integrating them into the formal financial system. Public awareness campaigns based on this research can highlight the benefits of digital donations, driving greater adoption and fostering a culture of philanthropy, ultimately enhancing the effectiveness of social welfare programs.

3. Contribution to Academics

   The research enriches academic literature by integrating TPB and TAM models in the context of ZIS donations via digital payment, providing a foundation for future studies. Since research related to ZIS payment through digital payment in Indonesia is still very limited, it is advisable for future research to use other variables such as perceptions of zakat law, service quality of ZIS institutions, trust in ZIS institutions, and others. This research offers valuable empirical data for exploring technology adoption in philanthropy and Islamic finance, enabling validation of existing theories and development of new hypotheses. The integration of the spiritual aspect into TAM and TPB models enriches the theoretical framework used to study technology adoption in charitable giving. This approach provides a more holistic understanding of donor behavior, considering both technological and spiritual factors. The findings can inform curriculum development in financial technology, Islamic finance, and social entrepreneurship, equipping students with knowledge and skills to leverage technology for social good.

4. Contribution to Society

   Understanding digital payments for ZIS benefits society by making donations more convenient and accessible, encouraging more people to give and increasing donation volumes to support social welfare initiatives. The research raises public awareness about the importance of technology in charitable activities, fostering a culture of giving. It can also inspire collaborations between religious leader in the community and the ZIS institution to develop innovative digital donation solutions, enhancing donor engagement and satisfaction, and making charitable giving more efficient, transparent, and impactful.

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APPENDIX

1. SMART-PLS Output

Outer Loadings

	Attitude toward Online Purchase	Decision to Donate ZIS	Digital Payment	Perceived Behavioral Control	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness	Perceived Value	Spiritual Aspect	Subjective Norms
ATOP1	0.909									
ATOP2	0.804									
ATOP3	0.829									
DP1			0.826							
DP2			0.829							
DP3			0.783							
ITP1		0.803								
ITP2		0.818								
ITP3		0.823								
PBC1				0.753						
PBC2				0.849						
PBC3				0.851						
PE1						0.818				
PE2						0.874				
PE3						0.865				
PEU1					0.870					
PEU2					0.879					
PEU3					0.890					
PU1							0.828			
PU2							0.866			
PU3							0.847			
PV1								0.857		
PV2								0.757		
PV3								0.787		
SA1									0.847	
SA2									0.816	
SA3									0.769	
SN1										0.870
SN2										0.894
SN3										0.910

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude toward Online Purchase	0.805	0.815	0.885	0.720
Decision to Donate ZIS	0.747	0.749	0.855	0.664
Digital Payment	0.743	0.744	0.854	0.661
Perceived Behavioral Control	0.758	0.785	0.859	0.671
Perceived Ease of Use	0.854	0.863	0.911	0.774
Perceived Enjoyment	0.813	0.821	0.889	0.727
Perceived Usefulness	0.804	0.809	0.884	0.718
Perceived Value	0.748	0.846	0.843	0.642
Spiritual Aspect	0.744	0.762	0.852	0.658
Subjective Norms	0.871	0.881	0.921	0.795

Fornell-Larcker Criterion

	Attitude toward Online Purchase	Decision to Donate ZIS	Digital Payment	Perceived Behavioral Control	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness	Perceived Value	Spiritual Aspect	Subjective Norms
Attitude toward Online Purchase	0.849									
Decision to Donate ZIS	0.455	0.815								
Digital Payment	0.463	0.547	0.813							
Perceived Behavioral Control	0.422	0.398	0.443	0.819						
Perceived Ease of Use	0.524	0.423	0.576	0.459	0.880					
Perceived Enjoyment	0.451	0.492	0.592	0.521	0.465	0.853				
Perceived Usefulness	0.588	0.490	0.589	0.487	0.652	0.573	0.847			
Perceived Value	0.322	0.356	0.555	0.462	0.350	0.622	0.414	0.802		
Spiritual Aspect	0.466	0.455	0.473	0.313	0.470	0.581	0.503	0.394	0.811	
Subjective Norms	0.175	0.355	0.361	0.207	0.027	0.385	0.229	0.477	0.077	0.891

Cross Loadings

	Attitude toward Online Purchase	Decision to Donate ZIS	Digital Payment	Perceived Behavioral Control	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness	Perceived Value	Spiritual Aspect	Subjective Norms
ATOP1	0.909	0.382	0.479	0.349	0.509	0.426	0.563	0.316	0.384	0.230
ATOP2	0.804	0.353	0.348	0.326	0.415	0.334	0.418	0.206	0.367	0.131
ATOP3	0.829	0.422	0.344	0.397	0.405	0.381	0.504	0.288	0.435	0.079
DP1	0.372	0.403	0.826	0.256	0.588	0.470	0.444	0.449	0.420	0.298
DP2	0.461	0.504	0.829	0.445	0.480	0.534	0.511	0.429	0.443	0.326
DP3	0.293	0.422	0.783	0.372	0.343	0.436	0.477	0.477	0.289	0.255
ITP1	0.342	0.803	0.455	0.282	0.408	0.389	0.384	0.241	0.357	0.254
ITP2	0.349	0.818	0.439	0.393	0.327	0.376	0.372	0.300	0.321	0.284
ITP3	0.415	0.823	0.444	0.299	0.304	0.435	0.437	0.325	0.428	0.326
PBC1	0.323	0.242	0.301	0.753	0.470	0.404	0.378	0.377	0.310	0.016
PBC2	0.296	0.374	0.388	0.849	0.285	0.462	0.439	0.377	0.224	0.237
PBC3	0.423	0.339	0.388	0.851	0.416	0.413	0.379	0.390	0.260	0.208
PE1	0.400	0.314	0.559	0.454	0.526	0.818	0.497	0.544	0.538	0.241
PE2	0.398	0.424	0.487	0.444	0.323	0.874	0.524	0.527	0.527	0.332
PE3	0.360	0.504	0.479	0.439	0.364	0.865	0.452	0.525	0.434	0.398
PEU1	0.470	0.361	0.424	0.420	0.870	0.371	0.551	0.319	0.428	-0.006
PEU2	0.396	0.343	0.531	0.349	0.879	0.372	0.499	0.204	0.316	-0.013
PEU3	0.503	0.405	0.566	0.431	0.890	0.475	0.654	0.379	0.477	0.081
PU1	0.472	0.375	0.487	0.359	0.557	0.455	0.828	0.314	0.398	0.195
PU2	0.551	0.444	0.544	0.490	0.637	0.513	0.866	0.396	0.468	0.186
PU3	0.465	0.423	0.460	0.379	0.454	0.486	0.847	0.335	0.407	0.201
PV1	0.344	0.428	0.597	0.386	0.396	0.536	0.423	0.857	0.377	0.376
PV2	0.153	0.141	0.305	0.360	0.148	0.489	0.205	0.757	0.257	0.355
PV3	0.213	0.173	0.323	0.373	0.206	0.467	0.299	0.787	0.277	0.440
SA1	0.392	0.416	0.432	0.279	0.442	0.515	0.464	0.327	0.847	0.031
SA2	0.388	0.387	0.419	0.267	0.370	0.510	0.377	0.327	0.816	0.167
SA3	0.352	0.285	0.273	0.207	0.315	0.367	0.378	0.306	0.769	-0.031
SN1	0.119	0.294	0.264	0.099	0.009	0.286	0.151	0.422	0.016	0.870
SN2	0.177	0.355	0.378	0.239	0.042	0.325	0.234	0.415	0.083	0.894
SN3	0.169	0.294	0.312	0.204	0.019	0.423	0.220	0.441	0.104	0.910

Heterotrait-Monotrait Ratio (HTMT)

	Attitude toward Online Purchase	Decision to Donate ZIS	Digital Payment	Perceived Behavioral Control	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness	Perceived Value	Spiritual Aspect	Subjective Norms
Attitude toward Online Purchase										
Decision to Donate ZIS	0.584									
Digital Payment	0.593	0.732								
Perceived Behavioral Control	0.541	0.517	0.578							
Perceived Ease of Use	0.624	0.529	0.726	0.587						
Perceived Enjoyment	0.557	0.621	0.765	0.664	0.564					
Perceived Usefulness	0.723	0.628	0.757	0.617	0.774	0.710				
Perceived Value	0.371	0.403	0.672	0.608	0.373	0.785	0.486			
Spiritual Aspect	0.601	0.595	0.619	0.422	0.569	0.739	0.644	0.499		
Subjective Norms	0.205	0.434	0.443	0.230	0.050	0.452	0.271	0.593	0.132	

Inner VIF Values

	Attitude toward Online Purchase	Decision to Donate ZIS	Digital Payment	Perceived Behavioral Control	Perceived Ease of Use	Perceived Enjoyment	Perceived Usefulness	Perceived Value	Spiritual Aspect	Subjective Norms
Attitude toward Online Purchase		1.691								
Decision to Donate ZIS										
Digital Payment		1.948								
Perceived Behavioral Control		1.541								
Perceived Ease of Use	1.782									
Perceived Enjoyment	2.051	2.391								
Perceived Usefulness	2.080	2.134								
Perceived Value	1.647		1.000							
Spiritual Aspect		1.806								
Subjective Norms		1.289								

Construct Crossvalidated Redundancy

	SSO	SSE	Q^2 (=1-SSE/SSO)
Attitude toward Online Purchase	1200.000	872.688	0.273
Decision to Donate ZIS	1200.000	875.848	0.270
Digital Payment	1200.000	958.469	0.201
Perceived Behavioral Control	1200.000	1200.000	
Perceived Ease of Use	1200.000	1200.000	
Perceived Enjoyment	1200.000	1200.000	
Perceived Usefulness	1200.000	1200.000	
Perceived Value	1200.000	1200.000	
Spiritual Aspect	1200.000	1200.000	
Subjective Norms	1200.000	1200.000	

R Square

	R Square	R Square Adjusted
Attitude toward Online Purchase	0.393	0.387
Decision to Donate ZIS	0.425	0.415
Digital Payment	0.308	0.307

Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Attitude toward Online Purchase -> Decision to Donate ZIS	0.131	0.135	0.063	2.070	0.039
Digital Payment -> Decision to Donate ZIS	0.226	0.228	0.057	3.973	0.000
Perceived Behavioral Control -> Decision to Donate ZIS	0.092	0.090	0.048	1.915	0.056
Perceived Ease of Use -> Attitude toward Online Purchase	0.222	0.226	0.043	5.146	0.000
Perceived Enjoyment -> Attitude toward Online Purchase	0.131	0.131	0.054	2.441	0.015
Perceived Enjoyment -> Decision to Donate ZIS	0.019	0.011	0.072	0.268	0.789
Perceived Usefulness -> Attitude toward Online Purchase	0.363	0.364	0.059	6.188	0.000
Perceived Usefulness -> Decision to Donate ZIS	0.085	0.089	0.058	1.464	0.144
Perceived Value -> Attitude toward Online Purchase	0.013	0.013	0.043	0.297	0.766
Perceived Value -> Digital Payment	0.555	0.561	0.035	16.006	0.000
Spiritual Aspect -> Decision to Donate ZIS	0.190	0.192	0.042	4.492	0.000
Subjective Norms -> Decision to Donate ZIS	0.191	0.192	0.044	4.350	0.000

Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Ease of Use -> Attitude toward Online Purchase -> Decision to Donate ZIS	0.029	0.031	0.017	1.716	**0.087**
Perceived Enjoyment -> Attitude toward Online Purchase -> Decision to Donate ZIS	0.017	0.018	0.013	1.348	**0.178**
Perceived Usefulness -> Attitude toward Online Purchase -> Decision to Donate ZIS	0.048	0.050	0.027	1.777	**0.076**
Perceived Value -> Attitude toward Online Purchase -> Decision to Donate ZIS	0.002	0.002	0.007	0.251	**0.802**
Perceived Value -> Digital Payment -> Decision to Donate ZIS	0.125	0.128	0.032	3.896	**0.000**

2. Questionnaire Form

Research Title: Factors Influencing Decision to Donate Zakat, Infaq, and Sodaqoh (ZIS) Via Digital Payment in Indonesia: Integrated TPB and TAM Model

Assalamu'alaikum Warahmatullahi Wabarakatuh,

My name is Suhail, a student at the Faculty of Economics and Business, International Islamic University of Indonesia (UIII).

Thank you for taking the time to participate in this research. I am currently conducting my final project research titled "Factors Influencing Decision to Donate Zakat, Infaq, and Sodaqoh through Digital Payment Systems in Indonesia using an integrated approach of the Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM)."
This research aims to:

1. Understand how digital payment systems affect the decision to donate Zakat, Infaq, and Sodaqoh (ZIS).
3. Identify the key factors that influence Indonesians' decision to donate Zakat, Infaq, and Sodaqoh (ZIS) via digital payment systems.
4. Assess the utilization level of digital payments in the decision-making process for donating Zakat, Infaq, and Sodaqoh (ZIS).

Instructions for Filling Out the Questionnaire:
Please read each statement carefully before answering.Answer the questions honestly and based on your experience.For each question, select the response that best matches your opinion on the following scale:
1: Strongly Disagree
2: Disagree
3: Neutral
4: Agree
5: Strongly Agree

Pre-question : Have you ever made a Zakat/Infaq/Sodaqoh (ZIS) donation online through a digital payment system/website/application?

- Yes
- No

Variable 1: Attitude Towards Online Payment	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
Using Digital Payment Systems to donate Zakat, Infaq, and Sodaqoh (ZIS) is a good idea.					
Paying Zakat, Infaq, and Sodaqoh (ZIS) which can be channeled into beneficial programs is a wise action.					
I like the service of paying Zakat, Infaq, and Sodaqoh (ZIS) through Digital Payment.					
Variable 2: Perceived Ease of Use	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
Donating Zakat, Infaq, and Sodaqoh (ZIS) becomes easier by using Digital Payment Applications.					
I do not experience difficulties in using Digital Payment Applications to donate Zakat, Infaq, and Sodaqoh (ZIS).					
The features of Digital Payment Applications make it easy for me to choose the type of donation: Zakat, Infaq, and Sodaqoh (ZIS).					
Variable 3: Perceived Usefulness	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
Using Digital Payment Systems increases flexibility in paying Zakat, Infaq, and Sodaqoh (ZIS).					
Digital Payment Systems help me choose the desired Zakat, Infaq, and Sodaqoh (ZIS) fund distribution programs.					
Paying Zakat, Infaq, and Sodaqoh (ZIS) through Digital Payment Systems is easier than doing it conventionally (offline/cash).					

Variable 4: Digital Payment System	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The Digital Payment Application for donating Zakat, Infaq, and Sodaqoh (ZIS) has complete features.					
The instructions for paying Zakat, Infaq, and Sodaqoh (ZIS) through the Digital Payment System are clear and easy to understand.					
The Digital Payment System for donating Zakat, Infaq, and Sodaqoh (ZIS) is sufficiently available in my area.					

Variable 5: Subjective Norms	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
My social environment recommends donating Zakat, Infaq, and Sodaqoh (ZIS) through the digital payment system.					
I donate Zakat, Infaq, and Sodaqoh (ZIS) using the Digital Payment System because I follow my social environment.					
My social environment donates Zakat, Infaq, and Sodaqoh (ZIS) using the Digital Payment System.					

Variable 6: Perceived Behavioral Control	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I have the ability to use the Digital Payment System.					
I have the resources to donate Zakat, Infaq, and Sodaqoh (ZIS) using the Digital Payment System.					
I have the knowledge to donate Zakat, Infaq, and Sodaqoh (ZIS) using the Digital Payment System.					

Variable 7: Spiritual Aspect	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Donating Zakat, Infaq, and Sodaqoh (ZIS) serves to purify and cleanse the heart.					
Donating Zakat, Infaq, and Sodaqoh (ZIS) is a religious obligation.					
I seek blessings and the pleasure of Allah SWT by donating Zakat, Infaq, and Sodaqoh (ZIS).					

Variable 8: Perceived Convenience	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Digital transactions provide me with convenience in donating Zakat, Infaq, and Sodaqoh (ZIS).					
The convenience of digital transactions fosters my loyalty in donating Zakat, Infaq, and Sodaqoh (ZIS).					
I recommend donating Zakat, Infaq, and Sodaqoh (ZIS) through the Digital Payment System because of its convenience.					

Variable 9: Perceived Value	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I am satisfied with the quality of the digital payment application for donating Zakat, Infaq, and Sodaqoh (ZIS) currently available.					
Zakat, Infaq, and Sodaqoh (ZIS) institutions have more value when they have digital payment facilities.					
I believe donating Zakat, Infaq, and Sodaqoh (ZIS) through the Digital Payment System is the right decision and will be approved by others.					

Variable 10: Decision to Donate Zakat, Infaq, and Sodaqoh (ZIS)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I plan to consistently donate Zakat, Infaq, and Sodaqoh (ZIS) through the digital payment system every month.					
I intend to increase the frequency of donating Zakat, Infaq, and Sodaqoh (ZIS) in the future.					
I plan to recommend to my friends to donate Zakat, Infaq, and Sodaqoh (ZIS) through the Digital Payment System in the future.					