



## FACTORS INFLUENCING MUZZAKI'S INTEREST IN PAYING ZAKAT VIA DIGITAL PAYMENTS

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### ABSTRACT

This research investigates the influence of attitudes, subjective norms, and perceptions on muzzaki's interest in paying zakat via digital payments. This research uses quantitative methods. The research population is Bogor city residents of productive age. The sampling technique used was simple random sampling, with a sample of 126 respondents. The data sources used are primary and secondary data. Primary data was obtained by distributing questionnaires directly to respondents in Bogor, while secondary data was obtained through literature reviews from various sources such as journals, books, and official websites. The research findings show that attitudes and subjective norms positively affect interest in paying zakat via digital payments. Perception does not affect interest in paying zakat via digital payments. Theoretically, this research contributes to understanding digital zakat payment behavior in Indonesia. In practical terms, this underlines the need for zakat management bodies to increase interest and accessibility in digital payments, ensuring efficient collection and distribution of zakat. The implications of this research extend to digital financial platforms and policymakers, emphasizing the importance of user-friendly and trustworthy digital zakat services.

Keywords: interest, attitude, subjective norms, perception, zakat.

### INTRODUCTION

Zakat, an integral aspect of Islamic worship with significant social implications, is pivotal in community empowerment, social security, education, and healthcare. Indonesia a predominantly Muslim nation, zakat's potential is immense, estimated at 327 trillion rupiah annually (Khoeron 2023). However, the actual collection is a mere fraction of this potential, approximately 3.3% or 8.3 trillion Rupiah. With its large population, Bogor city in West Java has a significant zakat potential, estimated at 120 billion Rupiah annually (Saripudin 2016). However, like the national trend, its collection could be much higher, only 6 billion in 2022. Despite this, BAZNAS Bogor city has made notable achievements in zakat management, including being named the best city/regency BAZ at the national level in 2009, achieving second-best national ranking in 2010, and being recognized as the second-best regional BAZNAS in 2013. The success of BAZNAS Bogor city is evident in their increasing zakat collection, enabling them to distribute funds to various programs benefiting eight *asnaf*. However, there remains a need for enhanced strategies to increase zakat collection. Factors such as growing awareness, innovative approaches, market potential, supportive regulations, and improved IT infrastructure drive Zakat Management Organizations' growth (Soekapdjo, Tribudhi, and Nugroho 2019).

The digital era has ushered in innovative methods for zakat collection, primarily through digitalization. It includes online zakat payments, the



development of digital platforms, and collaborations with fintech companies. BAZNAS, for instance, has developed an online platform and a mobile-based application and collaborated with fintech companies for zakat payment services (Hudaefi et al. 2020). Digital technology, transitioning from manual to automated systems, is increasingly prevalent in various sectors, including zakat management (Ansori 2016). The World Forum Zakat (WFZ) International Conference 2019 emphasized the role of digital technology in zakat management. In Bogor city, BAZNAS has partnered with kitabisa.com and dononline.id since 2019, offering efficient digital zakat services. Even though there has been progress in collecting digital zakat, many factors influence people's interest in paying zakat. Previous research has explored the technology acceptance model (TAM) in various contexts, such as internet banking, mobile banking, mobile shopping, crowdfunding waqf model, and e-commerce (Safeena et al. 2013; Awa, Ojiabo, and Emecheta 2015; Yadav, Chauhan, and Pathak 2015; Ghazali et al. 2018; Asmy 2018; Giovanis et al. 2019). However, its application in assessing intentions in the context of zakat has been explored less. Studies have examined TAM expansion in general philanthropy, fintech services, and Islamic fintech, but not specifically in zakat (Chuang, Liu, and Kao 2016; Darmansyah et al. 2021; Usman et al. 2022).

Previous research has conducted studies regarding people's interest in paying zakat, such as that conducted by Rulian, Anggraeni, and Lubis (2015); Mukhibad, Fachrurrozie, and Nurkhin (2019); Prabawa (2019); Khalil, Amin, and Azman (2020); Athar and Arif (2021); Kharisma and Jayanto (2021); Ninglasari (2021); Alfadri, Yarham, and Siregar (2022); Harmaini, Basri, and Arafah (2023); Batubara et al. (2023); Nuraini and Budiandru (2023), with different factors, objects and results. Previous studies have also examined attitudes, subjective norms, and perceptions influencing interest in paying zakat. Research examining the influence of attitudes on interest in paying zakat has been carried out by Sedjati, Basri, and Hasanah (2018); Ninglasari (2021); Purwadani and Ridlwan (2022); Santoso et al. (2022); Sofiyawati and Halimah (2022), finding that attitude had a positive effect on the interest in paying zakat. Different research by Setianingsih, Irsyad, and Velayati (2022) found that attitude, often considered a critical factor in zakat compliance, did not significantly influence it among farmers.

Research examining the influence of subjective norms on interest in paying zakat was conducted by Astuti and Prijanto (2021); Ninglasari (2021); Setianingsih, Irsyad, and Velayati (2022), found that subjective norms have a positive effect on interest in paying zakat. Different from research by Mujahidah and Akbar (2022); Santoso et al. (2022) found that subjective norms do not affect interest in paying zakat. Research examining the influence of perception on interest in paying zakat was conducted by Astuti and Prijanto (2021); Ninglasari (2021); Santoso et al. (2022); Setianingsih, Irsyad, and Velayati found that perception has a positive effect on interest in paying zakat. Different from research by Hindardjo and Evi (2022); Rahim and Mahmud (2023) found that perception does not affect interest in paying zakat. Based on the results of previous research, inconsistent results can be seen, which can be used as a research gap, so further research needs to be carried out with different objects and data from a digital payment perspective. This research investigates and analyzes



the influence of attitudes, subjective norms, and perceptions on muzzaki's interest in paying zakat through digital payments.

## LITERATURE REVIEW

### Zakat

Zakat is a particular portion of assets that every Muslim must pay if they have reached the specified conditions. Zakat is an essential pillar of Islam, providing social protection and addressing inequality. The teachings of the Prophet Muhammad further underscore the importance of this. Al-Quran surah Al-Baqarah verse 110 reads:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

Meaning: *"Establish prayer and pay zakat. All the good that you do for yourself you will get (reward) from Allah. Indeed, Allah is All-Seeing of what you do."*

Zakat is one of the pillars of Islam, the prophet Muhammad in a hadith said that zakat is considered one of the foundations of the Islamic religion: *"Islam is built on five: testimony that there is no god but Allah and Muhammad is Allah's messenger, establishing prayers, paying zakat, going on the pilgrimage, and fasting Ramadan"* (Bukhari and Muslim). Apart from that, the command to give zakat was also conveyed through another hadith, the prophet Muhammad said when he sent Muadz bin Jabal to Yemen: *"When the prophet Allah sent Mu'adh to Yemen, he said to him, "You are going to a nation from the people of the Scripture, so let the first thing to which you will invite them, be the Tauhid of Allah. If they learn that, tell them that Allah has enjoined on them, five prayers to be offered in one day and one night. And if they pray, tell them that Allah has enjoined on them Zakat of their properties and it is to be taken from the rich among them and given to the poor"* (Ibn Abbas).

### Theory of Planned Behavior (TPB)

TPB is a theory that predicts someone's planned behavior (Ajzen 2020). This theory was initially named the theory of reasoned action (TRA), which was proposed by Ajzen and Fishbein (1975). TPB will predict individual behavior that arises from a person's behavioral intentions, where attitudes, social norms, and perceived behavioral control will determine behavioral intentions. Planned behavior uses a model of the object of behavior, namely feelings about the ability to control everything that influences whether to carry out the behavior (Ajzen 2002).

### Technology Acceptance Model (TAM)

TAM is a model that discusses the theory of acceptance of a new technology (Davis, Bagozzi, and Warshaw 1989). This model is a development of TRA. This model provides a broad understanding regarding the acceptance of a technology by its users. The TAM model aims to explain the factors that determine the acceptance of information-based technology in general and explain the behavior of end users. TAM provides a basis for knowing the influence of external factors on internal beliefs, namely attitudes, intentions, and interests.



## **Attitude**

Attitude is a mental evaluation held by individuals towards objects, people, or events, which can be positive, negative, or neutral and influence a person's actions (Katz 1960). In the context of technology, attitudes toward adopting new technology are often studied, as explained in the TAM (Scherer, Siddiq, and Tondeur 2019). This model indicates that perceptions of usefulness and ease of use are the main factors influencing a person's attitude toward technology, a concept also supported by the research Ramadania and Braridwan (2019).

## **Subjective Norms**

Subjective norms are a person's perception of social pressure to perform or not perform a behavior (Ajzen 2020). Subjective norms play a crucial role in shaping individual behavior, especially in the context of technology adoption and digital payments. This concept, central to the TPB, refers to the perceived social pressure to perform or not perform a particular action. It emphasizes how individuals' behavior is influenced not only by personal attitudes but also by the expectations of others.

## **Perception**

Perception is the experience of an event obtained by inferring information and interpreting messages (Chacko and Conway 2019). Perceived behavioral control is a person's feeling about how easy or difficult it is to carry out a specific behavior (Ajzen 2020). Perception is fundamental in understanding how individuals interact with and adopt new technologies, including digital payment systems. It encompasses how individuals perceive these systems' ease of use, usefulness, and trustworthiness, which significantly influences their willingness to adopt them. TAM is a critical framework in this context. It posits that an individual's perception of a technology's ease of use and usefulness are primary determinants of their acceptance and usage (Kamal, Shafiq, and Kakria 2020). This model has been widely applied in studies examining the adoption of various technologies, including digital payment systems.

## **Hypothesis Development**

Digital payments have revolutionized transactions, permeating various aspects of life, including religious practices such as zakat payment. It is crucial to consider various relevant theories and research findings to understand how digital payments are accepted and adopted in the context of zakat. Models like the TAM and TPB provide insights into the factors influencing technology acceptance. TAM, for instance, highlights the importance of perceived usefulness and ease of use in technology adoption. At the same time, TPB emphasizes the role of subjective norms, perceived behavioral control, and attitudes toward behavior. In the context of zakat, these factors become particularly significant. A positive attitude towards digital payments, including trust in their security and ease of use, can influence the tendency of muzakki to adopt digital zakat payments. Research has shown that positive perceptions of online payment systems influence individuals' decisions to adopt such technologies. Additionally, subjective norms,



such as social pressure and environmental influences, can affect muzzaki's decision to adopt digital payment methods for zakat.

Firstly, must consider attitudes towards digital payments. According to the TAM theory, a positive attitude towards technology is critical in its acceptance and use. In the context of digital zakat, the positive attitude of muzzaki towards digital payments is crucial. It includes trust in their security and ease of use, which can increase their tendency to pay zakat digitally. Research by Chandra et al. (2020) shows that trust, security, and ease of use influence this attitude, which also applies to digital zakat. The research conducted by Sedjati, Basri, and Hasanah (2018); Ninglasari (2021); Purwadani and Ridlwan (2022); Santoso et al. (2022); Sofiyawati and Halimah (2022) found that attitude had a positive effect on the interest in paying zakat. The hypothesis (H1) is that attitudes positively affect interest in paying zakat through digital payments.

Secondly, must consider subjective norms. The TPB emphasizes the role of subjective norms in shaping individual behavior. Research by Taylor and Todd (1995) shows that subjective norms and perceived behavioral control significantly influence the intention to use new technology. In the context of digital zakat payment, social pressure, and environmental influences can affect muzzaki's decision to adopt this payment method. Research by Smith and McSweeney (2007) on charitable donations found that social norms significantly influence individuals' donation behavior, which can be applied to digital zakat payment. Then, research conducted by Astuti and Prijanto (2021); Ninglasari (2021); Setianingsih, Irsyad, and Velayati (2022) found that subjective norms have a positive effect on interest in paying zakat. The hypothesis (H2) is that subjective norms positively affect interest in paying zakat through digital payments.

Thirdly, must explore the role of perceptions toward digital payments. Perceptions about digital payments also play a significant role in the decision to adopt this technology. Gefen, Karahanna, and Straub's (2023) research shows that perceptions of security and trust in online payment systems significantly influence individuals' decisions to adopt such technologies. In the context of zakat, positive perceptions of the efficiency and reliability of digital zakat payment systems can encourage muzzaki to adopt them. Venkatesh et al. (2008) added that user experience influences perceptions of ease of use, which is highly relevant in the context of zakat, where user-friendly and intuitive payment systems are more likely to be adopted by muzzaki. Then, research conducted by Astuti and Prijanto (2021); Ninglasari (2021); Santoso et al. (2022); Setianingsih, Irsyad, and Velayati (2022) found that perception has a positive effect on interest in paying zakat. The hypothesis (H3) is that perceptions positively affect interest in paying zakat through digital payments.

## METHOD

This research uses quantitative methods with a survey tool in the form of a questionnaire as the main instrument. The research population is Bogor city residents of productive age. Population data was obtained from the Central Statistics Agency in 2021 and covers various generations, from post-generation Z, generation Z, generation Y, and generation X, to the Boomer and Pre-Boomer generations, with a total population of around 5.5 million people. The sampling



technique used was simple random sampling, with the Slovin approach, obtaining a sample of 126 respondents. The data used in this research consists of primary data and secondary data. Primary data was obtained by distributing questionnaires directly to respondents in Bogor city. In contrast, secondary data was obtained through a literature review from various sources such as journals, books, and official websites. The data collection technique uses a questionnaire with a Likert scale, which includes options from "strongly agree" to "strongly disagree" with specific weights.

The primary focus, the dependent variable (Y), is interest in digital zakat payments, representing individuals' inclination to use digital platforms for zakat contributions. Three vital independent variables (X) include attitude (X1), encompassing individuals' overall evaluation and emotional response to digital zakat payments; subjective norms (X2), assessing the influence of social factors and significant others' opinions in the decision-making process; and perception (X3), examining beliefs about benefits, risks, and convenience associated with digital zakat payments. Data analysis was carried out using the structural equation modeling (SEM) method with the help of SMART-PLS software. The data analysis includes validity and reliability testing, structural model testing, and research hypothesis testing.

## RESULTS AND DISCUSSIONS

### Demographic of Respondents

A demographic table summarizing the characteristics of the respondents is presented in Table 1. Characteristics of the respondents based on their gender, age range, education level, and occupation. Table 1, shows that out of the 126 respondents surveyed, the majority were male, with 70 respondents or 55.6%, and females accounted for 56 respondents or 44% of the total. Regarding the age of respondents in this study, there was a wide distribution, but the largest group was those born between 1981 and 1996, with 57 respondents or 45.2%. The next largest age group was those born between 1965 and 1980, with 50 respondents or 39.7%. Respondents born between 1997 and 2012 numbered 17 or 13.5%, and the smallest group was those born between 1946 and 1964, with 2 respondents or 1.6%.

In terms of the highest level of education, most respondents held a bachelor's degree, with 90 respondents (71%), followed by those with a Postgraduate degree (Master's/Ph.D.), totaling 16 respondents (12.7%). For those with a Diploma, there were 14 respondents (11.1%), and the least represented were those with a High School/Vocational School education, totaling 6 respondents (4.8%). Regarding occupation, most respondents were Private Employees, 86 or 68.3%. Next, Entrepreneurs and Others each accounted for 13 respondents or 10.3%. Civil Servants numbered 10 respondents or 7.9%. Lastly, the least represented were Students, with 4 respondents or 3.2%.

In terms of the most frequently used e-wallets, Gopay was the most popular among respondents, used by 53 respondents or 42.1%. OVO was the second most used by 26 respondents, or 20.6%. 20 respondents, or 15.9%, used Shopee Pay. Link Aja was used by 9 respondents, or 7.1%, followed by Link Aja



Syariah, with 5 respondents or 4%. Jenius Pay was the least used e-wallet, with only 2 respondents or 1.6%.

**Table 1 Demographic of Respondents**

	Characteristics	Quantity	Percentage
Gender	Female	56	44.40%
	Male	70	55.60%
Year of Birth	1946 – 1964	2	1.60%
	1965 – 1980	50	39.70%
	1981 – 1996	57	45.20%
	1997 – 2012	17	13.50%
Last Education	Postgraduate (MSc/PhD)	16	12.70%
	Bachelor's Degree (BSc)	90	71.40%
	Diploma	14	11.10%
	High School / Vocational School	6	4.80%
Occupation	Private Employee	86	68.30%
	Student	4	3.20%
	Civil Servant	10	7.90%
	Entrepreneur	13	10.30%
	Others	13	10.30%
Most Frequently Used E-wallet	Dana	11	8.70%
	Gopay	53	42.10%
	Jenius Pay	2	1.60%
	Link Aja	9	7.10%
	Link Aja Syariah	5	4.00%
	OVO	26	20.60%
	Shopee Pay	20	15.90%

Source: primary data (processed)

### Validity and Reliability

Based on Table 2, almost all indicators have an outer loading value of  $\geq 0.7$ . Maintaining the measurement model means the value of the outer loading indicator is 0.50 or higher (Hair et al. 2021). This means that it can be stated that all indicators have reached the validity value. Internal consistency reliability is known through evaluating Cronbach's Alpha and composite reliability values obtained from PLS calculations. The standard value of Cronbach's Alpha and composite reliability is 0.6 - 0.7 to indicate acceptable reliability, and if the value is 0.7 - 0.9, then the reliability is satisfactory. Based on Table 2, it is known that all latent variables have achieved satisfactory reliability values.

Convergent Validity testing is carried out to determine that the measuring instrument used positively correlates with measuring instruments of the same construct (Hair et al. 2021). Convergent validity can be determined by evaluating the Average Variance Extracted (AVE) value, which is the average R<sup>2</sup> value of the indicators in a construct. The standard AVE value is above 0.5, indicating that a construct is successfully explained by the variables in the indicator (Hair et al. 2021). Table 2 shows that all the constructs used have achieved a convergent validity value greater than 0.5, and further analysis can be carried out.



**Table 2 Validity and Reliability Indicator Results**

	<b>Outer Loading</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>AVE</b>
Interest	0.913	0.927	0.945	0.774
	0.884			
	0.873			
	0.870			
	0.858			
Attitude	0.688	0.864	0.894	0.517
	0.638			
	0.762			
	0.761			
	0.843			
	0.672			
	0.650			
Subjective Norms	0.907	0.738	0.883	0.791
	0.871			
Perception	0.901	0.757	0.892	0.804
	0.893			

*Source: primary data (processed)*

### Hypothesis

Based on the two-step approach in Structural Equation Modeling (SEM) analysis, after analyzing the measurement model by conducting validity and reliability tests, analyze the structural model to determine the relationship between the variables tested in the research. The relationship between latent variables and the hypothesis will be tested in the structural model analysis by evaluating the t-value and p-value. The t-statistic and p-value were analyzed to determine the relationship between latent variables. The results of the structural model analysis using t-calculated values can be seen in Table 3. In the formative relationship model, each indicator's outer weight (weighing) is compared to determine which indicator contributes most to one construct. At an alpha of 5%, the indicator with the most negligible weight ( $t\text{-statistic} > 1.96$ ) indicates a significant relationship between exogenous and endogenous variables. Furthermore, relationship analysis can also be carried out by looking at the p-value to see the significant strength of the relationship between exogenous and endogenous variables. The standard significance of the p-value is 0.05, which means that the exogenous variable significantly influences the endogenous variable if it has a p-value  $\leq 0.05$ .

**Table 3 Hypothesis Results**

	<b>Hypothesis</b>	<b>Original Sample</b>	<b>T-Statistics</b>	<b>P-Values</b>
H1	Attitude → Interest	0.407	5.020	0.000
H2	Subjective Norms → Interest	0.399	5.106	0.000
H3	Perception → Interest	0.081	1.034	0.302

*Source: primary data (processed)*





Table 3 shows that attitude towards interest has an original sample value of 0.407, t-statistic  $5.020 > 1.96$ , and p-value  $0.000 < 0.05$ , meaning that attitude positively affects interest, so H1 is accepted. Subjective norms on interest have an original sample value of 0.399, t-statistic  $5.106 > 1.96$ , and p-value  $0.000 < 0.05$ , meaning that subjective norms positively affect interest, so H2 is accepted. Perception of interest has an original sample value of 0.081, t-statistic  $1.034 < 1.96$ , and p-value  $0.302 > 0.05$ , meaning that perception does not affect interest, so H3 is rejected.

### **Attitudes on Interest in Paying Zakat via Digital Payments**

This research shows that the attitude positively affects interest in paying zakat via digital payments. It means that when muzzaki have a positive attitude towards digital payments, their interest in paying zakat via digital payments will also be higher. The indicators used in the attitude variable are knowledge and understanding regarding digital payment applications, digital zakat, and access to digital payments. With the results of this research, the higher the public's understanding of digital payments and the importance of zakat, the greater the public's interest in giving zakat through digital payments. Apart from that, the more access the public has to digital payments, the higher the interest in paying zakat online.

The results of this research are also supported by research by Sedjati, Basri, and Hasanah (2018); Ninglasari (2021); Purwadani and Ridlwan (2022); Santoso et al. (2022); Sofiyawati and Halimah (2022) where attitude has a positive and significant influence on interest in paying zakat. Also, in their research Hasyim, Arafah, and Kuswarini (2020), respondents' attitudes were influenced by positive experiences using the online platform for ZISWAF payments. Attitude is a factor in a person who is studied to respond positively or negatively to the assessment of something given. Research conducted by Usman et al. (2022) revealed that attitudes positively influence the intention to use fintech in paying philanthropic funds. With these significant positive results on attitudes towards digital zakat payments, BAZNAS should increase cooperation with online platforms and develop IT structures to socialize zakat payments through digitalization further. Among the technical collaborations, BAZNAS can distribute the QRIS that BAZNAS has on online platforms that are currently popular.

### **Subjective Norms on Interest in Paying Zakat Via Digital Payments**

This research found that subjective norms positively affect interest in paying zakat through digital payment applications. So, if society's subjective norms are upbeat and high, it will increase people's interest in paying zakat via digital payment applications. The results of this research are supported by research by Astuti and Prijanto (2021); Ninglasari (2021); Setianingsih, Irsyad, and Velayati (2022), which states that subjective norms have a positive effect on interest in paying zakat. In addition, Amalia (2018) stated that the more positive and higher a person's subjective norms, the greater his interest in using online payment applications. This result also aligns with the theory put forward by Ajzen et al. (2018), where subjective norms are social encouragement to do or not do something. Some literature states that increasing subjective norms can increase



the intention to donate (Al-Hareth 2019; Linardi and Nur 2021; Pitchay et al. 2022). As explained in more detail, the research tested the influence of subjective norms on the intention to donate and found a strong relationship between subjective norms and behavioral intentions. The research results also show that the environment can explain why someone carries out particular behaviors. Subjective norms are proven more efficient and dominant towards new and potential. It is caused by inexperienced adopters and users who need to gain their own experience and tend to rely on the advice and information of others before adopting an innovation.

Subjective norms are a person's perception or view of other people's beliefs, influencing their interest in or not carrying out behavior. This research shows that subjective norms are essential in influencing a person, especially in giving zakat. Subjective norms relate to the social pressure others feel to do or not do specific behavior (Ajzen et al. 2018). Subjective norms are the most critical factor in forming intentions to do something. One of the positive impacts of consumer trust in a product or brand is the growth of subjective norms in consumers. Subjective norms are social incentives to do or not do something (Ajzen et al. 2018). Subjective norms are human thoughts that require doing something or not doing anything. Subjective norms are determinants of intention that arise from social pressure/influence on a person's view of other people's beliefs as a consideration for carrying out or not carrying out a specific behavior (Ajzen et al. 2018). In the digital era, social communities formed because of social media technology have a strong influence in providing information and building opinions about something within a group. Digital payment applications have become widespread among smartphone users for use in electronic transactions due to the growing social influence in the environment or society, especially regarding the benefits of electronic wallets in paying zakat. BAZNAS can take a more social and community approach through schools, religious studies, or other community associations.

### **Perception on Interest in Paying Zakat via Digital Payments**

This research found that the perception does not affect interest in paying zakat via digital payment. If respondents perceive digital payment nicely, this does not necessarily affect their interest in paying zakat on that platform. The perception indicators used in this research are the perception of the ease of digital payments, the usefulness of digital payments, and the level of trust in digital payments. These results indicate that the convenience of digital payments does not encourage them to want to give zakat increasingly. Apart from that, respondents were also wondering whether digital payments were trustworthy in collecting zakat funds. This result is also supported by research by Hindardjo and Evi (2022); Rahim and Mahmud (2023) said that perception does not affect interest in paying zakat. Research by Ulum and Cahyono (2020) shows that muzaki needs to consider the perception of a zakat institution when giving zakat to that institution. Apart from that, research conducted by Baskoro and Karmanto (2020) shows that the perception of ease in a digital application has little effect on people's interest in paying zakat, infaq, alms, and waqf through the application.

The TPB theory assumes that a person's decision to behave is not made spontaneously but is influenced directly and indirectly by attitudes, norms, and



perceived control over that behavior (Ajzen et al. 2018). In the context of donation activities, Smith and McSweeney (2007) tested the TPB theory by emphasizing the influence of moral, social, and descriptive norms and past behavior on a person's behavior. A person's intention to donate is influenced by the belief that donating is a form of good morals (moral norms). The decision to donate is also influenced by social pressure (social norms) and the perception that other people behave like themselves (descriptive norms). In TPB theory, individual perceptions about a product, place, and value of an institution/company can influence interest in doing something. The perception that emerges among the public is based on the experiences and impressions created by digital payments.

This research cannot explain the idea put forward by Ramli and Rahmawati (2020) that the perceived usefulness of a technology service can influence interest in using it. Apart from that, the results of this research are also not in line with research conducted by Wiharjo and Hendratmi (2020) regarding interest in using online zakat in Kuala Lumpur, research by Ichwan, Salim, and Srimulyani (2020) regarding perceptions of the use of online zakat in Indonesia regarding the determination of muzaki paying zakat using fintech Gopay and research by Niswah, Mutmainah, and Legowati (2019) regarding the interest of millennial Muslim groups to donate through platforms fintech as well as Oktavendi and Mua'ammal (2021) research on the adoption of online ZIS payments by Generation Z.

This difference in results is due to several factors, including the public's perception that the benefits of e-zakat services are not yet effective in maximizing performance, the lack of public knowledge regarding the clarity of the contract to be used when paying zakat digitally, and the absence of suggestions from zakat institutions to pay zakat online. Even though e-zakat services are easy to use anytime and anywhere, only some use them in routine activities, such as paying zakat, infaq, and alms. Respondents stated that they had never used these services because they needed to gain knowledge and experience regarding the application and benefits of fintech. Apart from that, there are spiritual benefits associated with muzaki, including direct prayer and a sense of fulfillment through direct payment of infaq and zakat alms.

Thus, based on the findings of this study, the public still considers that zakat services on digital payment applications are less than expected. Therefore, if the application continues to evaluate service improvements and improvements to e-zakat services, especially in terms of benefits, such as adding additional (new) facilities that can provide more significant benefits when using the service, such as containing explicit provisions, information, features, and exciting transactions, apart from that, sufficient socialization, education, and marketing is needed from zakat institutions and digital payment applications to increase public understanding, especially among the millennial generation, regarding digital zakat payments starting from a young age. Ultimately, it can shape people's perceptions and ultimately influence their interest in giving zakat.

With the results that show that perception has no significant positive effect on the digitalization of zakat payments, BAZNAS can make efforts to increase zakat collection activities by socializing the law and the benefits of distributing zakat to amil bodies, in this case, BAZNAS. In the respondents' perception, there is an idea that zakat payments can be made anywhere or directly to the mustahik.



What must be socialized to muzzaki is the benefit of paying zakat to BAZNAS; then, the distribution of zakat will be more even and reach a broader area in need. It can also be educated to muzzaki that the prophet also gave an example of paying zakat through amil; in this case, in Indonesia, it is BAZNAS. Even more critical is the need for the Baznas to instill trust in the wider community, especially muzzaki, by reporting openly.

## CONCLUSIONS

This study highlights the crucial role of attitudes and subjective norms in enhancing the interest in digital Zakat payment, while the perception factor does not significantly influence it. By focusing on attitudes, the research found that muzzaki's positive attitudes towards using digital payments directly increased their interest in making Zakat payments through this method. It underscores the importance of building a positive perception of the security, convenience, and efficiency of digital zakat payment platforms among the public. Moreover, subjective norms present in society also play an essential role. These norms include social pressure and the influence of the social environment supporting the use of digital Zakat payments, increasing muzzaki's interest in paying Zakat digitally. This finding underlines the importance of community awareness and collective understanding regarding digital Zakat payments, which can be realized through adequate socialization and education campaigns.

In terms of practical implications, this research indicates that zakat management institutions need to enhance trust and accessibility of digital payment methods to ensure efficient collection and distribution of zakat. It also emphasizes the need for policymakers and digital financial platforms to provide user-friendly and reliable digital zakat services. This research has limitations, mainly due to its focus being limited to the context of Bogor city. Therefore, its results might need to be more generalizable to other areas. The research is also limited to analyzing attitudes, perceptions, and subjective norms, so it is essential to consider other factors in future research that could influence muzzaki's interest in using digital zakat payments. Considering the importance of these findings, future research is suggested to expand the geographical scope and include other variables such as digital literacy, economic conditions, and socio-cultural factors. This research also paves the way for analyzing effective strategies to increase awareness and interest of muzzaki in paying zakat through digital platforms, which can help improve the efficiency and equity of zakat collection and distribution.

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