Analyzing the Impact of Digital Transformation in Islamic Philanthropy using UTAUT Model

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ABSTRACT

This study aims to assess individual habits in adopting digital payment technologies in Islamic philanthropic institutions. This research uses the UTAUT model, which explains user behavior in relation to information technology adoption. The population of this study was people who have used digital payments in philanthropic institutions, e.g., M-banking, QRIS, e-wallet, e-money, crowdfunding, marketplace, etc. A sample of 250 respondents was obtained using a random sampling technique. The UTAUT model was performed using structural equation modeling (SEM) via SmartPLS. The results showed that all constructs had a significant positive impact, except for the effect of facilitating conditions on usage behavior. This study shows that the digitization of payment transactions is still aimed at the segment of well-informed technology users. Policyholders, therefore, need to become more involved in the digital transformation campaign, which targets all potential segments, e.g., the middle-aged working class. Due to this segmentation, they have a high awareness of donations in addition to the income opportunities.

Keywords: Digitalization, Digital Payment, ZIS, UTAUT

Introduction

Islamic teachings are a significant factor in Muslim communities' motivation to engage in charitable giving. Zakāh, infaq, and Shadaqah are the concept of philanthropic or alms in Islam. Zakāh, in the Fiqh term, means a certain amount of assets Allah SWT orders to be handed over to those entitled.[1] In terminology (syara'), zakāh means the compulsory right to be removed from the property. According to Qardawi, zakāh can be defined as part of the assets that must be given by every Muslim who meets certain conditions. These requirements are nishab (the minimum amount of assets that must be issued zakāh), haul (the period specified when a person is obliged to pay zakāh), and the level (the size of the zakāh that must be paid).[2]

In formal juridical terms, the existence of zakāh is regulated in Law No. 38/1999 on Zakāh Management. To encourage the implementation of this law, the government has facilitated Badan Amil Zakat (BAZ), which is tasked with managing zakāh, infaq, and alms. Meanwhile, the private sector can form the Lembaga Amil Zakat (LAZ) as a choice for the Muslim community in paying Zakāh, infaq, and alms. Most of the population of Indonesia, which is predominantly Muslim, actually zakāh is an

economic sector that has the potential to be developed . Normatively, zakāh is a very important social security system in Islam. The existence of zakāh is needed to reduce poverty and income inequality. At present, almost all countries in the world are experiencing a recession, which has led to the problem of increasing poverty.

The worldwide economy has suffered as a result of the Covid-19 pandemic. The IMF observed that the world economy has reached the verge of collapse, with over 95% of nations likely to experience recession or negative economic growth. The Covid-19 has also resulted in global economic losses of US$12 trillion . The World Bank (2020) establishes two measurements: the baseline and the downside scenarios. It explains how COVID-19 might push 71 million people into extreme poverty by 2020 under the default scenario. In the meantime, 100 million people are anticipated to fall into this poverty level in the worst-case scenario. It caused the global extreme poverty rate to rise from 8.23% in 2019 to either 8.82% (baseline scenario) or 9.18% (downside scenario). The World Bank reports that this proportion marks the first rise in worldwide extreme poverty since 1998.[5]

The third quarter of 2020 saw Indonesia's GDP decline by 3.49 percent, maintaining the second quarter's economic rate minus 5.32 percent.[6] The economic impact during a recession is very pronounced and causes a domino effect on economic activity. The impact that is felt includes, among others, the drop in investment during a recession, which will automatically eliminate several jobs, which causes the rate of layoffs to increase significantly. Production of goods and services has also declined, reducing national GDP. If it is not resolved immediately, the domino effect of recession will spread to various sectors. These effects can range from non-performing bank credit to hard-to-control inflation or deflation. Also, the trade balance is minus and directly impacts on foreign exchange reserves. On a real scale, many people lose their homes because they are unable to pay the installments, weakening their purchasing power. Then, many businesses have to go out of business . The COVID-19 pandemic triggered an increase in the potential for poverty.

The Islamic social finance sector, facing this economic crisis, offers Zakāh, Infaq, and Shadaqah (ZIS) as a potential solution. The position of zakāh can be used as a medium to increase the stimulant consumption and production of mustahiq, which will generate demand. If this can be done in parallel, it will generate supply. If this situation can be formed, it will gradually restore the balance of economic transactions in society. As the purpose of zakāh stated in QS At-Taubah verse 103, Take zakāh from their property, clean and purify them, and pray for them.[8]

Since the COVID-19 pandemic spread in major cities in Indonesia, the local government has issued preventive policies to deal with the spread of COVID-19, including policies restricting social movements. So, in the midst of a pandemic situation like this, this initiative will certainly make it easier for muzakki and donors to make zakāh payments digitally through a platform that is internally owned by the Zakāh Management Organization (OPZ) without having to meet face to face.

BAZNAS and LAZ have made digitalization efforts even before the pandemic took place. However, with the pandemic, BAZNAS and LAZ are increasingly strengthening and optimizing zakāh collection through various digital channels. On the internal channel, the Zakāh Management Organization (OPZ) in Indonesia generally has its own website-based digital payment channels. Then, in 2020, most OPZs already have external digital channels in collaboration with various providers of digital wallet services in Indonesia and have been linked with Quick Response Indonesian Standard (QRIS). So, with one scan, muzakki or donors can choose which digital wallet will be used in making zakāh payments. Furthermore, in utilizing other external digital channels, such as crowdfunding platforms, BAZNAS took the initiative to make ZakatHub a common platform for all OPZs in Indonesia to take advantage of

raising zakāh funds through a crowdfunding platform.[9]

The innovation of Islamic digital philanthropy initiated by BAZNAS is expected to increase the funding obtained, especially with the ease of payment, such as through mobile applications, e-wallets, e-money, mobile banking etc. Therefore, the hope is that the increasing funding sector will have an impact on the distribution of aid to people affected by COVID-19. Increasing digital financial inclusion would make it easier to implement policies backed by the government to solve this challenge.[10]

This study aims to determine the potential of islamic philanthropy such as ZIS (zakāh, infaq, and shadaqah) in Indonesia to overcome the crisis during the COVID-19 pandemic. The research conducted by Utami indicates that the digitization of zakāh payments can increase the collection of zakāh funds, thus improving their distribution . The distribution of ZIS funds will reduce the suffering experienced by the community, although it has not yet reached the level of improving their welfare. Support is also obtained from the research conducted by Santoso, which found that the impact of digitalizing ZIS payments on zakāh institutions is an increase in the number of muzakki and the number of donations . Therefore, although the digitalization of zakāh may not be able to address poverty caused by COVID-19, it is at least capable of reducing the suffering of the community due to low purchasing power, minimal income, and high unemployment.[13]

In general, previous studies have only focused on the potential of ZIS in poverty alleviation, thus not yet touching on the practical level of evaluating the technology-based system used. Meanwhile, according to Davis, technology plays a vital role as a social transformation tool, especially in technology acceptance.[14] According to a release by Republika, ZIS payers aged 25-34 accounted for 47%.[15] This reinforces the fact that ZIS payers are millennials who are close to internet technology.

According to BAZNAS in DIY province, the increase in digital payments has not been optimal because there is not much non-cash ZIS payment literacy education that reaches the community. Even research conducted by Hakimi states that the community still prefers to pay ZIS manually to community organizations and public figures or do it themselves . In general, digitization has an impact on increasing both the number of muzakki and the funds collected. However, it still requires a long process for the community to accept digital payments (behavioral transformation) and for zakāh institutions to have a reputation as trusted institutions in managing the community's funds. Moreover, with cases of embezzlement of donation funds by individuals in zakāh distribution agencies in Indonesia, it becomes a test that makes people reluctant to pay ZIS to such institutions. The emergence of the COVID-19 pandemic is also believed to force people to adapt to new habits, such as online activities.

To ensure that the collection of ZIS through digital payment runs optimally, one of the solutions is to evaluate the payment system used so that an ideal role model can be obtained and applied by zakāh institutions. This research uses the theory of acceptance and use of technology (UTAUT) approach as a technology adoption model to see what factors influence muzakki's decision to pay ZIS digitally. Thus, the findings obtained from this approach can provide insight for zakāh institutions in developing the right zakāh application prototype that can ultimately become a pioneer in the transformation of ZIS payments. The goal is to achieve the national target of collecting zakāh.

The approach model used is the unified theory of acceptance and use of technology (UTAUT). This model explains the public acceptance of the technology used, in this case, digital zakāh payments. The four primary drivers of intention to embrace new information technology are performance expectancy (PE), facilitating conditions (FC), social influence (SI), and effort expectancy (EE) . Several scholars have utilized UTAUT as a model to comprehend how fintech products and services are being adopted technologically. The UTAUT approach projects with high public acceptance will increase one's intention

(muzakki) to use non-cash zakāh payment technology. Especially during a pandemic, this convenience will encourage the community after having the intention to use it. Then, it will have an impact on getting used to using digital platform-based zakāh payment facilities. If this is done intensely and continuously, it will gradually minimize the gini index (gini ratio) so as to shorten the income inequality. This is following the zakāh spirit, which wants a distribution of wealth. This wealth distribution will improve economic resilience in the aggregate during a pandemic and even after a pandemic.

Literature Review
BAZNAS Response to the Fintech Development

According to the official website of BAZNAS Indonesia in 2021, has responded to the presence of fintech as an innovation for zakāh payment by collaborating with several fintech companies to facilitate the community in fulfilling their zakāh obligations through digital platforms . One of the fintech companies partnered with BAZNAS is OVO, which provides digital zakāh payment features through its application. In addition, BAZNAS has also opened zakāh payment services through other digital platforms such as DANA, LinkAja, and GoPay. BAZNAS also provides education and training to zakāh officers at the regional level to use zakāh applications and leverage digital technology in zakāh collection, although awareness-raising efforts for muzakki and mustahiq are still being optimized.

The digitization of zakāh payments at BAZNAS plays an important role in improving efficiency, transparency, and accountability in zakāh fund management. In the digital age, non-cash transactions are increasingly necessary and popular among the community . People prefer non-cash transactions because they are considered more practical and efficient, and they minimize the risk of transaction errors. Therefore, BAZNAS must pay attention to the role of digitization in zakāh fund collection to compete with other zakāh fund management institutions in Indonesia.

Swandaru found that implementing the SIMBA system positively impacts zakāh collection in Indonesia and significantly affects the national zakāh collection and the human development index, which is used as a proxy for human resource management . Meanwhile, the use of fintech has an impact on Zakāh, Infaq, and Sadaqah (ZIS) income. However, ensuring digital platforms comply with Islamic principles and regulations governing zakāh is crucial. The integration of fintech for zakāh payments has pros and cons.[22] The presence of fintech can potentially increase zakāh fund collection, but it is also vulnerable to digital threats such as fraud and cybercrime . Ensuring that fintech platforms comply with sharia financial principles and regulations is a challenge for BAZNAS, zakāh managers, platform managers, and the Indonesian Ulema Council. Islamic philanthropic institutions can play an important role in supporting the realization of Sharia financial inclusion by ensuring professionalism and accountability.[23]

Innovation in zakāh management and fintech for zakāh information systems can make zakāh management more effective and efficient. Technological advancements can facilitate muzakki and mustahiq in fulfilling their zakāh obligations, thereby improving risk management . Furthermore, the use of technology in zakāh fundraising can also address issues that arise in manual zakāh management, such as a lack of transparency in the fund management process, difficulty in controlling and tracking zakāh expenditure, and issues of trust in zakāh management institutions . Digitizing zakāh payments can help overcome these problems by providing a more transparent, easily controllable, and publicly monitored system.[26]

Additionally, digitizing zakāh payments can increase public participation in zakāh fundraising. In zakāh fundraising, community participation is crucial because the more people involved in the collection of zakāh funds, the more funds can be collected. With the digitization of zakāh payments, the community can easily and quickly pay zakāh through digital platforms, thereby increasing community

participation in zakāh fundraising. According to Santoso, there is a high demand for the application systems of zakāh, infaq, and alms to facilitate the receipt and distribution of people's funds with precision . This approach provides an alternative solution to aid the management of the zakāh, infaq, and waqf distribution process. The use of non-cash transactions (e-money) for paying zakāh by muzakki is influenced by various factors such as their beliefs, surrounding environment, conscious and spontaneous interest, and external factors.[28]

Digital Zakāh Campaign during the COVID-19 Pandemic in Indonesia

The effects of the Covid-19 pandemic have caused global economic uncertainty. This can be seen from the GDP projection data, which states that almost all countries in the world are experiencing a recession . The pandemic has grown into one of the greatest humanitarian issues in recorded history, with the World Bank showing that in 2020 alone, 97 million more people were pushed into poverty as a result of COVID-19, such that their daily incomes dropped below $1.90 and remained there throughout much of 2021. Globally, the increase in poverty in 2020 due to COVID-19 still lingers, and the COVID-19-induced poverty in 2021 continues to be 97 million people. As such, the global poverty rate rose from 7.8 percent to 9.1 percent, according to the World Bank's October 2021 findings, which concluded that globally, three to four years of progress toward ending extreme poverty are estimated to have been lost.[30]

Based on 193 countries registered with the United Nations (UN), 170 countries have a negative economy. Indonesia is a country that is in a recession. The contraction in gross domestic product (GDP) growth was the deepest since the 1997-1998 crisis. With a 2020 GDP of minus 2.07 percent, Indonesia is still better than the G20, ASEAN, and even the Organization of Islamic Cooperation (OIC).[31] The government knows the pandemic will harm all sectors. Therefore, the government responded extraordinarily when the COVID-19 case was discovered in Indonesia, namely by passing Law (UU) No. 2/2021 concerning Financial Policy and Financial System Stability for Handling the COVID-19 Pandemic.

Entering the last quarter of 2022, the global economy is still facing the blow of a slowdown in economic growth, which is also part of the continuing effects of downside risks from the Covid-19 pandemic, which has not yet been fully resolved. Projections of global economic growth presented by a number of international institutions also show the same thing, where for 2022, it will be in the range of 2.8% -3.2% and will be cut sharply for 2023 from what was originally expected to be in the range of 2.9% - 3.3% to only 2.2%-2.7%.[32]

On July 15th, 2021, BPS released a report stating that in March 2021, 10.14% or 27.54 million people in Indonesia were classified as poor. The poverty rate in March 2021 decreased slightly from September 2020 but was still higher than the pre-pandemic condition in September 2019. Based on the number of poor people, since September 2019 (the lowest poverty rate ever achieved in Indonesia), the number of poor people has increased by 1.12 million individuals, with the largest increase occurring in urban areas at 1 million people and 120 thousand people in rural areas. The decrease in household welfare level (based on per capita spending) is partly due to the decline in household income. A Smeru study showed that 75% of households experienced a decrease in income during the pandemic. About 66% of households with small businesses also experienced a decrease in the number of buyers and business revenue. Additionally, in August 2020, there was an increase in the unemployment rate by 2.7 million people. At the same time, the average nominal wage of workers or laborers decreased by -5.2% from the pre-pandemic nominal wage.

Surprisingly, even though Indonesia was struck by the COVID-19 pandemic and faced an economic recession and poverty, the country managed to achieve the highest giving index worldwide. Indonesia received a score of 69% with a Helping a Stranger indicator score of 65%, Donating Money of 83% and Volunteering Time of 60% . This can be attributed to the fact that empathy is deeply ingrained in the noble values inherited from our ancestors, as Indonesia is an eastern nation. Consequently, despite the challenging economic conditions, capable individuals and those struggling continue to provide mutual support to alleviate one another's burdens.

Figure 1. World Giving Index 2021
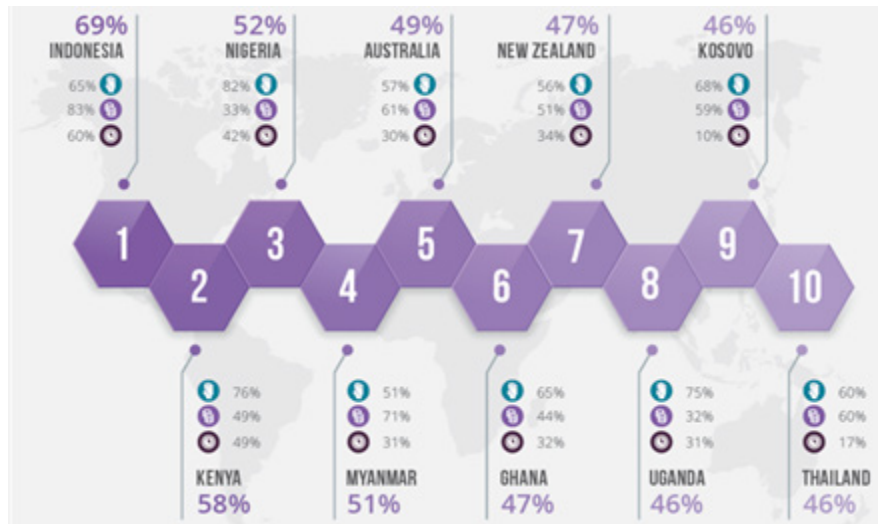

Source: Charities Aid Foundation, (2021)

Zakāh managers then utilized this moment to socialize digital donations through online channels such as social media. According to research by Nasution, there is an influence of digital information channels on increasing the amount of donations . Furthermore, this digital donation trend is evidenced by interim reports released by Islamic philanthropy institutions such as the National Zakāh Agency (BAZNAS), Zakāh Institutions (LAZ), and others, which show an increase in the amount of donations collected even before the pandemic. Online transportation company Gojek, through its GoZakāh platform, has collaborated with various LAZs, reporting a 17-fold increase in zakāh transactions since November 2019 . This condition is driven by the digital transformation of these institutions and various collaborative initiatives established with digital companies such as e-commerce, fintech, online banking, online transportation, and others to expand zakāh, infaq, shadaqah, and waqf (ZISWAF) collection and distribution services.

According to KNEKS, before the COVID-19 outbreak, not many people wanted to switch to digital platforms . However, nowadays, even though they are forced to, like it or not, people realize how easy it is to use digital platforms. The use of digital platforms has several advantages compared to conventional methods. Social action from digital platforms makes the public inquires in specific of where assistance is channeled, whose mustahiq it is, and even the biodata of people in need can appear on digital platforms. Meanwhile, through conventional sources, access to such information is more limited. More than that, digital platforms can provide donation information more quickly (updated) and efficiently . The resulting report can be presented via a smartphone.

Unified Theory of Acceptance and Use of Technology (UTAUT)

One of the most recent technology acceptance models, UTAUT, was created by Venkatesh by fusing eight widely used technology acceptance theories into a single theory. Venkatesh discovered several characteristics that seem to be a substantial direct predictor of behavioral intention (BI) or use behavior (UB) in at least some models. Following additional research, it was discovered that four primary constructs, performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC), play a significant role as a direct determinant of behavioral intention (BI) and use behavior (UB). The UTAUT model includes some moderating variables, such as gender, age, experience, and voluntariness of use, as a check to see if these factors have the potential to boost or reduce the influence on intentions.[38] According to Venkatesh's assessment, UTAUT outperformed the other eight theories in explaining up to 70% of user variances.[39]

Figure 2. UTAUT Modelling
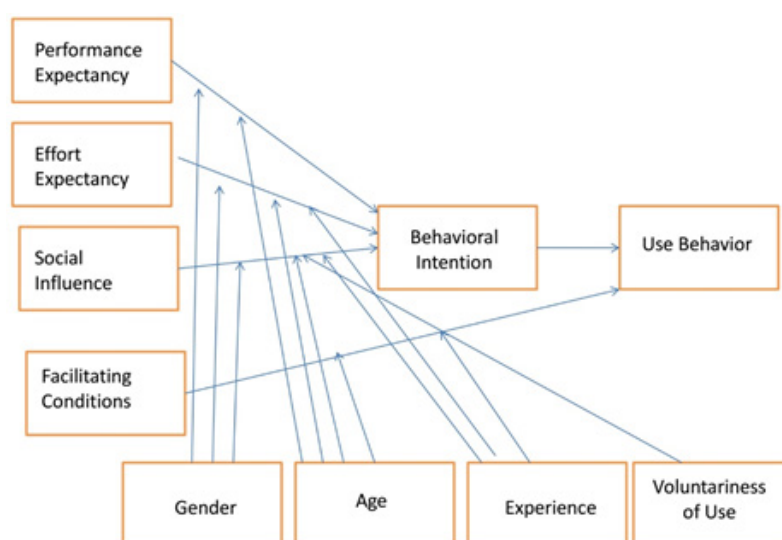
Source: Baptista & Oliveira, (2015)

Performance expectancy is a measure of the extent to which an individual believes that using the system will help individuals to achieve benefits in certain jobs or activities. The five indicators used in performance expectancy are a) perceived usefulness, i.e., the level of confidence in using systems that support performance, b) extrinsic usefulness, which is the user's perception that with increased performance, they will get rewards such as changes in performance, promotions, or salary increases, c) job fit, which is how system capabilities improve user performance, d) relative advantage, which shows that the use of the system will result in innovation when compared without using the system, and e) outcome expectations, i.e., the expected results relate to user behavior.[40]

In the context of digital-based zakāh payments, the ease of accessing zakāh payment applications (by system) will increase expectations to be more productive due to efficiency in terms of both time and costs. The hope is that this benefit will increase the interest of individuals to use digital-based payments, especially in this pandemic, and it will create new habits in popularizing digital culture. In several previous studies, it was found that performance expectancy, which is the level of expectation that each individual has that the use of the system can improve performance, can influence individual intentions to use digital platform-based zakāh payments.[41]

H_1:   *Performance expectancy has an effect on muzakki's behavior in digital-based philanthropic payments with the intention as moderating.*

Effort expectancy is the level of convenience associated with the use of the system/ technology by users. The three indicators used in effort expectancy are a) Perceived ease of use, i.e., the level of user confidence that using the system will facilitate their business, b) Complexity, i.e., that the system is relatively more difficult to understand and use, and c) Ease of use, i.e., that the innovation used can cause difficulties in using it .

This construct emphasizes that convenience plays an important role in determining intentions. In this study, the ease of the digital-based zakāh payment application platform has a real impact on increasing payments in quantity and frequency. Individuals who feel comfortable with digital payment applications such as mobile banking, e-wallets, marketplaces, etc., will influence individual habits in making transactions. This pandemic requires individuals to minimize social activity so that the application platform makes it easier for them to comply with government recommendations so as not to crowd, maintain distance, and carry out social activities. Digital-based payment innovations break down the complexities and difficulties of transactional activities. According to Ahmed and Sulaeman, effort expectancy is defined as the level of convenience associated with using a system and also has a role in shaping individual intentions in using digital technology such as zakāh payments. The easier it is to use, the more often it forms habits.[43]

H_2:   *Effort expectancy has an effect on muzakki's behavior in digital-based philanthropic payments with the intention as moderating.*

Social influence is the extent to which a person perceives that the other party believes it best to use the system/ technology. The three indicators used are: a) Subjective norm, i.e. the user's perception that some people will influence their behavior, b) Social factors, i.e. the culture that develops in the organization will affect user behavior, and c) Image, i.e. the innovation that is carried out will increase the image or status in the social system where the user is located.[44]

The main emphasis in this construct is that external factors outside of oneself also play a role in determining individual behavior. In the word of mouth theory, it is stated that in addition to one's own factors, other people's factors are believed to be the media to influence a person's thoughts. For example, the behavior of paying zakāh on a digital basis may be influenced by other people's testimonies as a form of usage satisfaction. Thus, the greater the influence of the social environment, the greater the use of digital transactions, in this case, for zakāh payments. In several previous studies, social Influence is an external influence on individuals in using technology, enabling individuals to make zakāh payments digitally due to the persuasion of others.[45]

H_3:   *Social influence has an effect on muzakki's behavior in digital-based philanthropic payments with the intention as moderating*

Facilitating conditions are the extent to which an individual believes that the technical and organizational infrastructure is available to support the use of the system/ technology . According to Venkatesh, enabling conditions did not have an impact on behavioral intention but did have an impact on use behavior. As a result, the UTAUT models were created to consider how enabling factors affect use behavior primarily. Three indicators in facilitating conditions are a) Perceived behavioral control, i.e., external and internal perceptions that limit behavior and include oneself, resources, facilities conditions, and technological conditions, b) Facilitating conditions (facility conditions), i.e., environmental objective factors that cause ease of doing, including supporting computers, and c) Compatibility, i.e., innovation that is consistent with values, needs, and experiences. Facilitating condition is the level of someone believing that the organizational and technical infrastructure is available to support the system, in this

case the community (muzakki) believes that zakāh institutions have credibility in managing a digital ecosystem.[47]

The results of the research by Farabi are supported by the research of Baptista & Oliveira, which explains that facilitating conditions have an effect on the intention to use e-filing . Khan explained that facilitating conditions have a positive influence on the intention to use online banking, as well as research Kranthi & Asraar Ahmed (2018) which explained that facilitating conditions have a positive influence on the intention to use smart watch technology.[49]

H_4: *Facilitating condition has an effect on muzakki's behavior in digital-based philanthropic payments.*

Research Method

People using digital payments in charitable institutions made up the study's demographic (population). The sample for this study consisted of muzzakki who make cashless payments online, either by scanning QR codes or utilizing the online zakāh page, mobile banking, crowdfunding, websites, marketplace, or e-wallets (QRIS). Determination of the minimum sample using the Slovin formula was as follows:

Formula

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{6743591}{1 + 6743591 \, (0{,}1)^2}$$

$$n = 99{,}97 \text{ (Minimum 99 respondents)}$$

Information:

N : Population (Calculated based on the population of the Soloraya residency in 2021)

n : Sample

e : error (10%)

The sampling process used random sampling using a questionnaire. The questionnaire method and primary data were used in the data-gathering model. The survey employed a Likert scale score range of 1 to 5. The area for distributing the questionnaires was the Surakarta Residency, which consisted of the districts of Sragen, Karanganyar, Sukoharjo, Klaten, Boyolali, Wonogiri, and Surakarta City. Quantitative data analysis in this study used a path analysis using structural equation modeling (SEM) approach.

Result

Based on the distribution of online questionnaires using Google Forms, data were obtained from as many as 250 respondents (a minimum of 99 respondents is proven). Then, after the data were processed using descriptive analysis, the following information was obtained:

Table 1. Respondent Information Data

| Age		Occupation	
0 – 20	26	Civil servant/Army/Police	38
21 – 30	13	Private sector employee	32
31 – 40	24	Entrepreneur	36
41 – 50	117	Labourer	62
50 – 60	68	Trader	26
60 <	2	Housewife	30
		Student	26
Education		**Saving**	
No school	2	No Saving	43
Elementary	30	0 – Rp 500.000	133
Junior High	40	Rp 500.000 – Rp 1.000.000	59
Senior High	119	Rp 1.000.000 <	15
Undergraduate	29		
Postgraduate	30		
Income (monthly average)		**Expenditure (monthly average)**	
0 – Rp 1.000.000	97	0 – 1 .000.000	108
Rp 1.000.000 – Rp 3.000.000	99	1.000.000 – 3.000.000	105
Rp 3.000.000 – Rp 5.000.000	32	3.000.000 – 5.000.000	22
Rp 5.000.000 – Rp	19	3.000.000 – 10.000.000	13
10.000.000	3	10..000.000 <	2
Rp 10.000.000 <			
Gender		**Platform**	
Male	135	M-Banking	88
Female	115	I-Banking	8
Institution		E-Wallet	25
BAZ	76	E-Money	8
LAZ	128	Crowdfunding	11
Other	46	Marketplace	6
		Web Page	28

Source: Processed Data (2022)

Outer Model Analysis
Convergent Validity

The correlation between item/indicator scores and construct scores can be used to determine whether the measuring model with reflexive indicators has convergent validity . If an indicator's correlation value is more than 0.70, it is regarded as dependable. However, a loading value of 0.50 to 0.60 is still appropriate at the research stage of the scale development stage. The structural model in this study is shown in the following figure:

Figure 3. Outer Loading
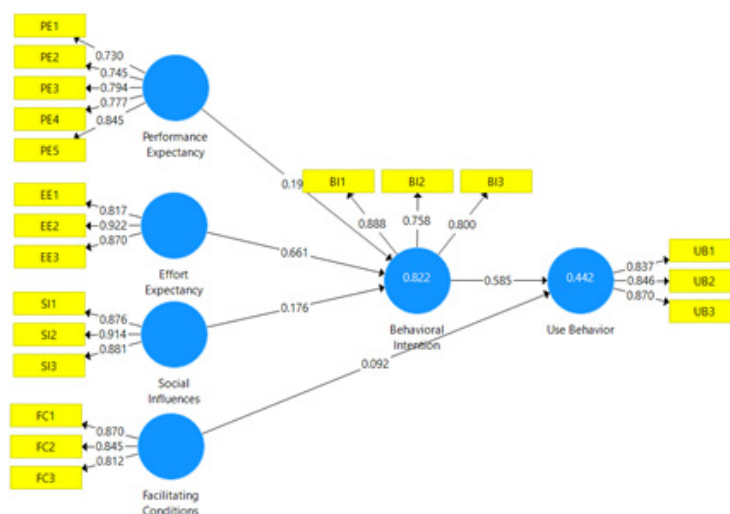
Based on the result for outer loading, the indicator had a loading above 0.60, so the data did not have convergent validity problems.

Discriminant validity

The goal of discriminant validity is to determine how significantly the latent construct differs from other constructs . A high discriminant validity value indicates that a construct is distinctive and capable of explaining the phenomenon being measured. The average variance retrieved is used for the discriminant validity test (AVE). For a good model, a value above 0.5 is advised.

Table 2. Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
BI	0.748	0.755	0.857	0.667
EE	0.839	0.843	0.904	0.758
FC	0.797	0.81	0.88	0.71
PE	0.838	0.845	0.885	0.607
SI	0.87	0.883	0.92	0.793
UB	0.811	0.823	0.887	0.724

According to the table above, all constructions are reliable because the Average Variance Extracted (AVE) of each variable has a construct > 0.50. As a result, each variable has a high level of discriminant validity.

Composite Reliability and Cronbach's Alpha

The reliability test in PLS can use two methods: composite reliability and Cronbach's alpha. Cronbach's alpha evaluates the dependability value of a construct's lower bound, whereas composite reliability measures the reliability value of a construct's actual value . To estimate a construct's internal consistency, composite reliability is thought to be preferable. The Composite Reliability value must be greater than 0.7 (>0.7), and Cronbach's alpha must be greater than 0.7 (>0.7) according to the general rule of thumb. Based on Table 4 above, each variable's composite reliability and Cronbach's alpha value have a construct value greater than 0.7. These findings show that every variable has achieved composite reliability, supporting the assertion that every variable has a high level of reliability.

Inner Model Analysis
Determination (R^2)

The purpose of testing the coefficient of determination is to evaluate the model's capacity to explain how the simultaneous influence of the independent variables affects the dependent variable, represented by the modified R-squared value . The coefficient of determination demonstrates how well the independent variables' contribution to the regression model can account for the variation in the dependent variable. Following data processing with the SmartPLS 3.0 application, the R Square value is calculated as follows:

Table 3. Coefficient of Determination (R2)

	R^2	Ajd R^2
Behavioral Intention	0.822	0.82
Use Behavior	0.442	0.438

Source: Processed Data (2022)

The Adjusted R Square value for the variable behavioral intention is 0.82, according to the Table 5 above. This indicates that 82% of the variance in behavioral intention is accounted for by the variables of performance expectancy, effort expectancy, social effects, and enabling situations, while other variables account for the remaining 18%. The usage behavior variable's Adjusted R Square value is currently 0.438. This indicates that 43.8% of purchase decisions are impacted by the variables of performance anticipation, effort expectancy, social effects, enabling situations, and behavioral intention, whereas other variables influence the remaining 46.2%.

Goodness of Fit Model (GoFM)

According to Hair, et.al (2011), the goodness of fit test is used to assess how well the sample regression function predicts the real value statistically . The goodness of fit model test indicator can be seen from the following values:

Table 4. Goodness of Fit Model Indicator

Indicator	Cut-Off
RMS Theta	< 0,102
NFI	> 0,9
SRMR	< 0,1
VIF	< 10

Table 5. Goodness of Fit Model Test

	Saturated Model	Estimated Model
SRMR	0.096	0.143
d_ULS	3.312	4.267
d_G	4.060	4.530
Chi-Square	3.338.225	3.483.827
NFI	0.953	0.929
rms Theta	0.097	

Table 6. Variable Inflation Factor

Item	VIF	Item	VIF	Item	VIF
BI1	2.011	FC1	1.728	SI1	2.131
BI2	1.352	FC2	1.748	SI2	2.488
BI3	1.688	FC3	1.626	SI3	2.355
EE1	1.731	PE1	1.789	UB1	1.679
EE2	2.883	PE2	1.842	UB2	1.920
EE3	2.261	PE3	1.721	UB3	1.778
		PE4	7.594		
		PE5	8.591		

Source: Processed Data (2022)

Based on the test results, it is found that the model is robust because it has met the requirements of the goodness of fit test.

Hypothesis Testing

The relationship between the latent components, which has been hypothesized in this study, must then be evaluated after the inner model has been assessed. The T-Statistics and P-Values values were used in this study's hypothesis testing. The hypothesis is accepted if the the P-Value are less than 0.05. The outcomes of the direct effect Path Coefficients are as follows:

Table 7. Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
BI > UB	0.585	0.578	0.083	7.062	0.000***
EE > BI	0.661	0.667	0.049	13.549	0.000***
FC > UB	0.092	0.099	0.1	0.927	0.354
PE > BI	0.198	0.197	0.042	4.707	0.000***
SI > BI	0.176	0.17	0.031	5.652	0.000***

Source: Processed Data (2022)

The table above shows that of the five hypotheses that have a direct effect, only H3 was rejected because the T-Statistics value was < 1.96 and P-Values > 0.05, while the other 4 (four) hypotheses were accepted because the T-value was -Statistics > 1.96 P-Values < 0.05.

Table 9. Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
EE > BI > UB	0.387	0.386	0.067	5.747	0.000***
PE > BI > UB	0.116	0.113	0.028	4.115	0.000***
SI > BI > UB	0.103	0.098	0.022	4.716	0.000***

Source: Processed Data (2022)

The table above shows that the 3 hypotheses that have an indirect effect are accepted because the T-Statistics value> 1.96 P-Values <0.05.

Discussion

Performance expectancy (PE) measures the extent to which an individual believes that using the system will help individuals achieve benefits in certain jobs or activities. In Table 9, the relationship between the variable performance expectations (PE) and Behavioral intentions (BI) had a T-statistics value of 4.707 > 1.960, which means that there was a significant direct effect. Furthermore, to test the indirect relationship, it can be seen in Table 10 where the relationship between performance expectations (PE) and use behavior (UB) obtains a T-statistics value of 4.115 > 1.960, which means that it indirectly has a significant effect. Thus, hypothesis 1 was accepted.

The ease of accessing zakāh payment apps (via the system) in the context of digital-based zakāh payments will raise expectations to be more productive due to efficiency in terms of time and cost. In particular, during this pandemic, it is hoped that these advantages would spur individual interest in adopting digital-based payments, forming new habits, and spreading digital culture. In some earlier research, it was discovered that Performance Expectancy (PE), or the degree to which a person expects that using a system will improve performance, can influence a person's inclination to utilize a digital platform-based zakāh payment system . However, this only applies to people who are used to adapting to financial technology daily. This segmentation is more suitable for the Indonesian millennial generation, where the frequency of electronic transactions is higher than conventional transactions. This means the effect is still segmented.[56]

Effort expectancy (EE) is the level of convenience associated with the use of the system/ technology by users. In Table 9, the relationship between the variable performance expectations (PE) and behavioral intentions (BI) has a T-statistics value of 13.459 > 1.960, which means that there is a significant direct effect. Furthermore, to test the indirect relationship, it can be seen in Table 10 where the relationship between effort expectations (PE) and use behavior (UB) obtains a T-statistics value of 5.747 < 1.960, which means that it indirectly has a significant effect.

The findings of this study prove that convenience plays an important role in determining one's intention to use something. In this study, it was found that the convenience of a digital-based zakāh payment application platform had a significant impact on increasing payments. It is felt by users that the perceived convenience brings an increase in both the quantity and frequency of ZIS payments. This pandemic requires individuals to minimize social activities so that the use of application platforms makes it easier for them to comply with government recommendations to continue with health protocols such as social distancing. Previous research also supports that the level of comfort associated with the use of a system also has a role in shaping individual intentions to use digital technology.[57]

Social influence (SI) is the extent to which a person perceives that the other party believes it best to use the system/technology. In Table 9, the relationship between the variable social influence (SI) and behavioral intentions (BI) has a T-statistics value of 5.652 > 1.960, which means that there is a significant direct effect. Furthermore, to test the indirect relationship, it can be seen in Table 10 where the relationship between social influence (SI) and use behavior (UB) obtains a T-statistics value of 4.716 < 1.960, which means that it indirectly has a significant effect.

The word-of-mouth theory states that in addition to self-factors, other people's factors are believed to be a medium to influence one's thinking. Therefore, external factors outside oneself influence in determining individual behavior. Specific to the findings of this study is that the behavior of paying zakāh digitally is influenced by the testimony of others as a form of user satisfaction. In addition, community testimonials, application ratings, and massive advertisements also subconsciously form confidence to use them steadily. Thus, the greater the influence of the social environment, the greater the use of digital transactions, especially in paying Zakāh and other donations. In several previous studies, social influence (SI) is an external influence on individuals in using technology, enabling individuals to make digital zakāh payments due to persuasion from others.[58]

Facilitating condition (FC) is the extent to which a person perceives that the other party believes it best to use the system/ technology. In Table 9, the relationship between the variable facilitating condition (FC) and use behavior UB) had a T-statistics value of 0.927 < 1.960, meaning there was no significant direct effect.

The facilitating condition is the degree to which an individual believes that the organizational infrastructure facilitates the use of technology so that individuals can use the technology comfortably and easily.[59] Gupta stated that facilitating conditions reflect the influence of the required resources, such as the internet or memory for smartphones or hardware, and what is also important is knowledge in increasing the intention to use technology.[60] The results of the research by Baptista & Oliveira concluded that the facilitating conditions have an influence on the intention to use technology.[61] However, the findings of this study do not support the results of previous studies.[62] This study found that the facilitating conditions (FC) did not affect the use (Use Behavior). This is due to the fact that the main obstacle is not access to facilities but rather knowledge of the use of technology. Indonesian people, in general, are still struggling with changes, such as from conventional to digital transactions. Nevertheless, the government has always encouraged the payment transition through the National Non-Cash Movement program, such as e-toll, electricity vouchers, and QRIS, to digital banking (electronification).

Conclusion

The UTAUT model explains how users behave when using technology. Performance expectancy, effort expectancy, social influence, and facilitating factors are the four main intention and usage determinants in UTAUT. Each factor then influences behavioral intention and use behavior. UTAUT is expected to be a useful tool for policymakers who need to assess the likelihood of success for the introduction of new technologies and help them understand acceptance drivers to proactively formulate interventions targeted at user populations who may be less likely to adopt and use the new system. This study found that the adoption of technology in Islamic philanthropy (ZIS Payments) has received good acceptance. However, its nature is still limited to layers of society who are already proficient in using digital transactions, such as the millennial generation and below. Therefore, socialization programs must often be intensified to conduct electronic payments (digital). The National Non-Cash Movement

(GNNT), which the government initiated, does show data on the implementation of massive payment transitions. However, education for the non-technologically literate segment, such as the elderly, needs to be considered, considering that this group is a potential segment in terms of income and awareness of donations.

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