

Determinants of Paying Zakat Through E-Zakat in Tarakan

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ABSTRACT

Research Originality: The existence of adequate infrastructure, especially in the Tarakan City area, makes the author utilize the integration of the conceptual approaches of the Technology Acceptance Model and the Theory of Planned

Research Objectives: This study aims to analyze the influence of variables from the Technology Acceptance Model (TAM) theory and the Theory of Planned Behavior (TPB) on the interest in paying zakat, infaq, and alms through e-zakat.

Research Methods: This study uses primary data from the distribution of questionnaires using the purposive sampling method with 111 respondents who are Muslim and domiciled in Tarakan City. The research method is the Structural Equation Model (SEM) Partial Least Square (PLS) approach.

Empirical Results: The results obtained that attitudes and behavioral control have a significant influence on the interest in use, while the perception of usefulness, perception of ease, and subjective norms do not have a significant influence on the interest in paying zakat, infaq, and alms through e-zakat.

Implications: The community still feels comfortable and easy to pay ZIS directly and the presence of people close to them or the surrounding environment has not fully provided confidence to the Muslim community of Tarakan City to use e-zakat as a payment service.

Keywords:

zakat digital payment; theory of acceptance model; theory of planned behavior

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INTRODUCTION

Digital technology's development has drastically changed today's society's lifestyle. The Association of Internet Service Providers provides report data that internet usage in Indonesia will reach 210 million people in the period 2021-2022 or 77.02 percent of the total population of Indonesia (Association of Indonesian Internet Service Providers, 2022). The widespread use of technology in society provides a significant opportunity to encourage zakat payments. The digital era answers BAZNAS' call for innovation policies in collecting zakat funds closely related to information technology systems (Astuti & Prijanto, 2021; Anindya & Pimada, 2023).

Digitalization of zakat is being continuously pursued because one of the aims of online zakat services is to make it easier for people to pay ZIS (Zakat, Infaq, and Alms) at flexible times and places. The collection of zakat, infaq, and alms in the last five years has experienced a positive trend, as shown in the following data in Table 1.

Table 1. National ZIS Collection

Year	ZIS Collection Amount (Trillion)
2019	10.23
2020	12.50
2021	14,12
2022	22.48
2023	33.00

Source: Puskas BAZNAS (2024)

Data from Puskas BAZNAS, 2024 shows that the collection of National ZIS funds for the 208-2023 period has a positive trend, or the realization of the collection has increased. However, the projected potential for zakat is 327.6 trillion, so from the total collection achievement in 2023, which is 33 trillion, only 10% of the potential zakat should be (Puskas BAZNAS, 2024). Zakat plays a significant role on Indonesia's economic recovery after pandemic (Ascarya, 2022; Hassan, 2015; Mawardi et al., 2023; Shuaib & Sohail, 2022). The presence of technology needs to be utilized as a solution to achieve the potential that zakat should be. Technology can also be a more effective way of collecting zakat, infaq, and alms. The ineffectiveness of collection can be caused by, among other things, the problem of the distance between the muzakki and BAZ (Amil Zakat Agency) or LAZ (Amil Zakat Institution) and the availability of muzakki time. This problem is included in the external category of the three categories of zakat collection problems in Indonesia, namely internal, external, and system (Ascarya & Yumanita, 2018). Distance has an influence on the muzakki's intention to pay zakat, which causes delays in receiving or collecting zakat. Also, distance causes operational costs to arise, making zakat management inefficient (Haffizha & Laksamana, 2023; Beik et al., 2021; Hudaefi et al., 2022; Mahmood et al., 2021).

Research conducted in the Tanjungpinang City area also stated that long distances are a problem paying zakat (Prakarsa et al., 2022). Sakka and Qulub (2019) also

explain that online zakat fund receipts exceed 2% of the stated target. This amounted to 1,114 billion, and the funds collected were 1,242 billion. Thus, implementing a finance technology-based zakat payment system is effective at LAZ Dompot Dhuafa, South Sulawesi. Masrurah (2019) also stated that the online application system for Zakat, infaq, and Alms is an alternative solution for fund distribution management. Online collection of ZIS funds began to be looked at and given special attention by BAZNAS in 2016. The implementation of zakat digitization refers to the DSN MUI fatwa Number 116/DSN-MUI/IX/2017 concerning Sharia electronic money and the DSN MUI fatwa Number 117/DSN-MUI/ IX/2018 concerning Sharia-based information technology financing services. With this, the synergy between OPZ and digital financial platforms, such as mobile banking services, mobile apps, PayPal, and e-commerce services, is accelerating.

BAZNAS -as a non-structural government institution responsible for coordinating, controlling, and planning the management of zakat nationally- needs to be competent in reading the reality that donations through digital channels have become a trend with quite a significant increase. This is proven by changes in how people donate simultaneously, paying zakat, infaq, and other general donations. The average increase in digital donations through the Gopay e-wallet increased by 72%, with users covering all groups of society. The increase in the collection of ZIS funds nationally through e-zakat has continued since 2016, contributing 1% to more than 30% in 2020. This data indicates that there are equal opportunities in regional coverage. It is essential to realize the effectiveness of collecting ZIS funds evenly across the country with adequate infrastructure support. Innovation, strategy, and concrete steps must be taken to continue increasing the amount of ZIS funds so that the benefits can be felt evenly and widely.

Digital-based zakat, infaq, and alms collection in Tarakan City will be implemented in 2020. In 2021, the target to be achieved by BAZNAS Tarakan City is 8 billion rupiah. The zakat receipts obtained are based on the Tarakan City BAZNAS financial report of 6.205 billion rupiah. The need to realize and achieve targets makes zakat institutions need to improve zakat collection methods. One of them is the digitalization of zakat. The target, total collection of zakat, infaq, and alms funds in Tarakan City, and online collection from 2020 to 2023 are shown in Table 2.

Table 2. Target and Realization of Tarakan City ZIS Fund Collection

Information	Years			
	2020	2021	2022	2023
ZIS Fundraising Target	8.700	8.700	8.700	8.700
Fundraising Realization	6.237	7.843	8.247	8.296
ZIS Online Fundraising	2.603	4.246	2.729	2.844

Table 2 shows that the realization of ZIS collection from 2020 to 2023 has yet to reach the target, even though the collection percentage reached 95% in 2023. Collection obtained via digital has also decreased from 2021 to 2022 and only experienced an increase

of 2% from 2022 to 2023. The population of Tarakan City in 2022 will be 248,972 people. Sakka & Qulub (2019) explained that receiving zakat funds online exceeded 2% of the target set at 1.114 billion, and the funds collected were 1.242 billion. Thus, implementing a zakat payment system based on finance technology is effective at LAZ Dompot Dhuafa South Sulawesi.

Masrurah (2019) also stated that the online application system for zakat, infaq, and alms is an alternative solution that can help the management process of fund distribution. Using fintech as part of e-zakat dramatically helps increase the receipt of zakat, infaq, and alms funds. This data is supported by Jamaludin & Aminah (2021) which states that the collection of zakat funds at BAZNAS Tangerang City can be said to be effective by using digital zakat consisting of the use of e-payments such as GoPay, LinkAja, GoMobile, OVO, ShopeePay, Mobile Banking. Hidayat & Mukhlisin (2020) also support the significance of zakat collection through fintech with an increase every year, reaching almost 100% from 2017 to 2018. ATMs, mobile applications, fintech, applications made with blockchain technology, artificial intelligence, and big data can play an essential role in effective fundraising including zakat management (Muneeza & Nadwi, 2019; Ahmed & Ward, 2016).

The existence of adequate infrastructure, especially in the Tarakan City area, makes the author utilize the integration of the conceptual approach of the Technology Acceptance Model and the Theory of Planned Behavior to study public perception in accepting the existence of digital-based zakat services in order to study and evaluate aspects that can influence the acceptance of the use of technology, in addition, this study also differentiates from previous studies in independent and dependent variables, namely perceptions of usefulness, perceptions of ease, attitudes towards technology, subjective norms, and behavioral control.

The novelty of this study is combine between theory of planned behavior and technology acceptance model to explain about digital zakat payment. According to Cheng (2019) both theory can be use to explain the behavior about transaction using technology. This study has yet to be studied, and something new has been found. This research is expected to provide information and reference materials for increasing scientific knowledge regarding zakat fund management strategies in the current digital era in a region.

METHODS

This research uses explanatory research with quantitative data analysis. The primary data is obtained by distributing questionnaires in the form of several statements representing research variable indicators and a Likert scale as the assessment scale in this research. The population in this research is the Muslim community of Tarakan City, 209,637 people. Determining the sample uses non-probability sampling with a purposive sampling method, where the sample criteria are people who know or have used or are currently using e-zakat to pay ZIS. The sample size was determined using the Slovin formula to obtain a minimum of 100 samples. In this study, the number of samples used was 111 people.

The data analysis method consists of descriptive statistics using SPSS because the researcher only wants to describe the sample data and avoid making conclusions that apply to the population from which the sample was taken. Then, inferential statistics uses Smart PLS to analyze sample data and apply the results to the population. This research uses the Structural Equation Model (SEM) Partial Least Square (PLS) approach with the help of a computer program, namely Smart PLS 4.0.

RESULTS AND DISCUSSION

Based on the questionnaire collected from 111 respondents, all respondents are aware of the digitalization of zakat or payment of zakat, infaq, and alms through digital services. However, not all respondents have ever made ZIS payments through digital services. The complete respondents based on digital services or e-zakat are shown in Table 2. Table 2 revealed that out of 111 new respondents, 44 or 39.6% have used or paid ZIS through digital services. At the same time, 67 people, or 60.4%, have never used e-zakat. This study had more respondents who had never used e-zakat even though they knew about ZIS payments. Based on the questionnaires collected, out of 44 people who have paid ZIS through digital services, here is a description of the digital services used by respondents.

Table 2. Respondents Based on E-Zakat Usage

		Use of E-Zakat		
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>
Valid	Once	44	39.6	39.6
	Never	67	60.4	60.4
		111	100.0	100.0

Table 3 provides an overview of the types of services used by 44 respondents who have paid ZIS using digital services. The data collected showed that 4 or 9.1% of respondents used virtual account services to pay ZIS. In more detail, as many as four people used Bank Syariah Indonesia (BSI) virtual accounts as digital services to pay ZIS. In addition, as many as 3 or 6.8% of respondents used e-wallet services to pay ZIS.

It was explained in more detail that the three people used DANA as a digital service to pay ZIS. Bank transfer services were the choice most often chosen by respondents. As many as 32 or 72.7% of respondents used bank transfer services to pay ZIS. With details, 25 or 56.8% of respondents used Bank of Shariah Indonesia (BSI) as a digital service by transfer to pay ZIS. They continued with Bank of Mandiri, which was the choice of respondents in using digital services by transfer to pay ZIS to as many as three people (6.8%).

Table 3. Respondents Based on Digital ZIS Payments

E-Zakat Services Ever Used	Frequency	Percentage
Virtual Account	4	9.1
Bank of Shariah Indonesia	4	9.1
Bank of Muamalat	0	0
Bank of Rakyat Indonesia	0	0
Bank of Negara Indonesia	0	0
Bank of Mandiri	0	0
E-Wallet	3	6.8
Gopay	3	6.8
Shopeepay	0	0
DANA	0	0
OVO	0	0
LinkAja Syariah	0	0
Transfer Bank	32	72.7
Bank Syariah Indonesia	25	56.8
Bank Muamalat	2	4.5
Bank Rakyat Indonesia	0	0
Bank Negara Indonesia	1	2.3
Bank Mandiri	3	6.8
Bank Kaltimtara	1	2.3
Scan QRIS	4	9.1
Credit Card	1	2.3

Then, through Bank Muamalat by transfer, as many as 2 or 4.5% of respondents used it to pay ZIS. Furthermore, through the Bank of Negara Indonesia (BNI), by transfer, as many as 1 or 2.3% of respondents used it to pay ZIS. Through Bank Kaltimtara, by transfer, as many as 1 or 2.3% of respondents were also chosen to pay ZIS. QRIS scan services were also the respondents' choice in paying ZIS. As many as 4 or 9.1% of respondents used the QRIS scan service to pay for ZIS. Then, as many as 1 or 2.3% of respondents used credit cards to pay ZIS.

In designing the structural model or inner model, it shows the relationship between the latent variables of perceived usefulness (X1), perceived ease (X2), attitude towards technology (X3), subjective norms (X4), behavioral control (X5), and interest in e-zakat (Y). In designing the measurement model or outer model, it shows the relationship between the latent variables of perceived usefulness, perceived ease, attitude towards technology, subjective norms, behavioral control, and interest in e-zakat.

Table 4. Convergent Validity Test

Construct	Indicator	Outer Loading	Information
Perception of usefulness	X1.1	0.816	Valid
	X1.2	0.841	Valid
	X1.3	0.837	Valid
	X1.4	0.877	Valid
	X1.5	0.864	Valid
	X1.6	0.798	Valid
Perception Ease of use	X2.1	0.914	Valid
	X2.2	0.808	Valid
	X2.3	0.886	Valid
	X2.4	0.738	Valid
	X2.5	0.832	Valid
	X2.6	0.865	Valid
Attitude	X3.1	0.808	Valid
	X3.2	0.923	Valid
	X3.3	0.891	Valid
Subjective Norms	X4.1	0.945	Valid
	X4.2	0.936	Valid
Control reception behavior	X5.1	0.948	Valid
	X5.2	0.943	Valid
Interest	Y1	0.952	Valid
	Y2	0.923	Valid
	Y3	0.906	Valid

Outer model evaluation is carried out to assess validity and reliability. The outer model with reflective indicators is evaluated through the convergent and discriminant validity of the indicators that form the latent construct. In addition, composite reliability and Cronbach alpha are also used to assess the indicator block (Ghozali, 2021). This evaluation aims to determine the relationship between the variables and the indicators that compose them. Table 4 shows the results of the outer model diagram evaluation. Based on Table 5, each indicator in this study has good validity, as evidenced by all indicators having a loading factor greater than 0.06. Table 6 shows that the relationship between indicators and constructs is greater than that of other constructs. This result means the latent construct predicts indicators in its block better than others.

The R Square value is 0.605 or 60.5% (see Table 6). Based on Ghozali (2021), the strong model category is more than 0.50 to 0.75. So the following R Square is strong. This result means that 60.5% is influenced by perceived usefulness, perceived convenience, attitudes toward technology use, subjective norms, and behavioral control. Meanwhile, 39.5% of Mrsa is influenced by other variables outside the research.

Table 5. Discriminant Validity Test

X1	X2	X3	X4	X5	Y	Tot.
X1.1 0.816	0.492	0.487	0.440	0.552	0.506	Valid
X1.2 0.841	0.496	0.437	0.348	0.450	0.396	Valid
X1.3 0.837	0.491	0.486	0.283	0.497	0.501	Valid
X1.4 0.877	0.492	0.559	0.403	0.516	0.529	Valid
X1.5 0.864	0.444	0.542	0.288	0.458	0.520	Valid
X1.6 0.798	0.527	0.587	0.316	0.425	0.495	Valid
X2.1 0.490	0.914	0.673	0.535	0.576	0.571	Valid
X2.2 0.614	0.808	0.751	0.465	0.534	0.567	Valid
X2.3 0.412	0.886	0.577	0.403	0.474	0.440	Valid
X2.4 0.498	0.738	0.441	0.371	0.475	0.497	Valid
X2.5 0.402	0.832	0.583	0.426	0.502	0.466	Valid
X2.6 0.492	0.865	0.587	0.524	0.545	0.471	Valid
X3.1 0.616	0.607	0.808	0.364	0.461	0.474	Valid
X3.2 0.569	0.721	0.923	0.475	0.536	0.646	Valid
X3.3 0.467	0.574	0.891	0.550	0.600	0.636	Valid
X4.1 0.396	0.541	0.578	0.945	0.531	0.461	Valid
X4.2 0.380	0.479	0.425	0.936	0.459	0.428	Valid
X5.1 0.534	0.574	0.612	0.596	0.948	0.680	Valid
X5.2 0.558	0.598	0.544	0.398	0.943	0.651	Valid
Y1 0.601	0.556	0.630	0.428	0.696	0.952	Valid
Y2 0.543	0.627	0.637	0.413	0.634	0.923	Valid
Y3 0.492	0.494	0.618	0.477	0.627	0.906	Valid

This test was carried out using a bootstrapping test, which shows that the t-statistics value must exceed 1.96 for a significance level of 5%, and the p-value must be more than 0.05 with the interpretation that H0 can be rejected. This result shows that the relationship between the latent variables is statistically significant. Based on the data processing results, the variable of perceived usefulness does not significantly affect the interest in paying zakat through e-zakat. The original sample (O) = 0.135, which means positive. This variable has a t-statistic value of 1.218, which means less than 1.98, with a significant probability of 0.223, which means greater than 0.05. So, Ha1 is rejected, and H01 is accepted. It can be concluded that the variable of perceived usefulness (X1) has a positive but no effect and is not significant on the interest in paying ZIS through e-zakat (Y).

Table 6. R Square

	R Square	Adjusted R Square
Y	0.605	0.586

Source: Data Smart PLS, 2024

This result indicates that the high and low perceptions of usefulness do not affect the interest of the Tarakan City community in making digital ZIS payments or e-zakat. Thus, it can be concluded that the interest of the Muslim community of Tarakan City in paying ZIS online through electronic media is not entirely influenced by the perception of usefulness that comes from a technology service.

Table 7. Hypothesis test results

Hypothesis	Original sample	Std. deviation	T stat	P values	Tot.
X1 -> Y	0.135	0.111	1,218	0.223	Rejected
X2 -> Y	0.046	0.135	0.339	0.735	Rejected
X3 -> Y	0.306	0.150	2,040	0.041	Accepted
X4 -> Y	0.017	0.076	0.218	0.828	Rejected
X5 -> Y	0.402	0.143	2,807	0.005	Accepted

This research is in line with Adha et al. (2020), who state that the perception of usefulness does not significantly affect behavioral intentions to use Tokopedia e-commerce. Sufyan and Mas'ud (2022) also stated that there was no influence of the perception of usefulness on the interest of the millennial Muslim community in operating the KitaBisa.com platform. In addition, Astuti and Prijanto (2021) also stated that the perception of usefulness did not significantly affect people's interest in paying zakat through KitaBisa.com.

Perception of usefulness is the level at which someone believes using a particular subject can improve work performance. In this case, the perception of usefulness is related to people's trust in using digital zakat services to improve performance. Meanwhile, this study shows that the perception of usefulness has an insignificant effect on the interest in paying ZIS using digital services or e-zakat. This condition can happen because respondents tend to make zakat payments directly through mosques or distribute them to those entitled to receive them in the surrounding environment rather than through e-zakat services. This is reinforced by an interview conducted by the researcher with one of the respondents who stated that they preferred to do it directly and asked about the purpose of paying ZIS digitally because in the mosque, there are already people who serve regarding ZIS payments or there is already a place for infaq or alms.

In addition, there are benefits from the spiritual side that are felt by muzakki, such as a sense of satisfaction and feeling more comfort in paying zakat, infaq, and alms, which are done directly (Baharuddin et al., 2021; Nashwan et al., 2021). Muzakki feels more minimized by technological interference that might occur. Then, there is a sense of trust in the people of the zakat institution, and the excellent service felt by muzakki from the habit of paying directly that has been built up so far can be one of the reasons muzakki are calmer and choose to pay zakat, infaq, and alms directly. Wahyudi and Pambudi (2022) state that literacy and education significantly impact the experience of customers using digital zakat payment.

Based on the questionnaire results, the majority of respondents felt the benefits of digitalizing zakat because they only use gadgets, which are items that people often use

and can be carried anywhere in their daily lives. However, not because it is faster, saves time, is practical, effective, and can increase ZIS payments with e-zakat.

Based on the data processing results, the perceived ease variable does not significantly affect the interest in paying zakat through e-zakat. It can be concluded that the perceived ease variable has a positive but no effect and is not significant on the interest in paying zakat, infaq, and alms through e-zakat. This result indicates that the high and low perceptions of ease do not affect the interest of the Tarakan City community in making digital ZIS payments or e-zakat. Thus, it can be concluded that the interest of the Muslim community of Tarakan City in paying ZIS online through electronic media is not entirely influenced by the perception of ease that comes from a technology service.

This is in line with Rohmah et al. (2020), which states that ease does not significantly affect interest in paying ZIS using fintech crowdfunding. Research conducted by Aprilia and Susanti (2022) also stated that convenience does not affect people's decisions to use the DANA e-wallet. In addition, Aristiana (2019) stated that convenience does not have a good effect on people's interest in using digital platforms to pay ZIS.

Perception of convenience is when individuals believe that using a technology service does not require much effort and find it easy to use. Meanwhile, this study shows that the perception of convenience has an insignificant effect on the interest in paying ZIS using digital services or e-zakat. Based on this, people do not feel the convenience of paying zakat, infaq, and alms through digital services, but they find it easier to pay directly. This result could also be caused by network disruptions that have occurred several times in Tarakan City, so people are wary of experiencing obstacles when making transactions. Other things could also be caused by a need for more literacy and socialization of the importance of paying ZIS through digital services to help increase the collection of ZIS funds. Zakat institutions should make a convenient application for customers to make zakat payments through technology (Al Athar & Al Arif, 2021; Al Arif et al., 2023).

This result is in line with the interview conducted by the author with BAZNAS Tarakan City, where BAZNAS has only conducted socialization with several government agencies. It is only an appeal, but in reality, many ASN/PNS still need to do it. In addition, socialization has yet to be comprehensive to all elements of society. Most people know about it through QRIS scans available in large mosques and through transfers. In a study conducted by Rijal et al. (2019), it was also stated that the majority of Indonesian people still prefer to distribute their zakat directly to mustahik or through institutions that are not officially under the auspices of the government, such as mosques, prayer rooms, and social institutions. Based on the questionnaire results, most respondents felt the ease of digitalizing zakat because they realized that gadgets and online services could be used anywhere and anytime. However, it is not because of the convenience of the available features that users are adept at paying ZIS and not because ZIS payments via e-zakat can be used according to user needs.

Based on the data processing results, the attitude variable significantly affects the interest in paying zakat through e-zakat. It can be concluded that the attitude has a positive relationship with the interest in paying ZIS through e-zakat (Y). This result

indicates that if the attitude towards the use of technology increases, it will trigger an increase in the interest of the Muslim community in Tarakan City in paying zakat online. In this case, the interest in paying ZIS through e-zakat depends on the community's positive attitude. Conversely, the interest in paying ZIS through e-zakat decreases as the community's negative attitude increases.

This study aligns with Sukmawati et al. (2022), which states that attitudes influence the interest in paying ZIS non-cash. Attitudes positively affect the interest in paying zakat through digital payments (Madia & Rachmad, 2023; Purwanto et al., 2021). Attitudes toward the use of technology are that individuals tend to have an interest in carrying out behavior that is considered positive and tend not to have an interest in doing something when it is considered negative. In this case, it is also in line with the results of the variables of usefulness and convenience. ZIS payments through e-zakat, which are considered not to have provided full benefits and have not provided the convenience that is felt, illustrate that people are not yet accustomed to the use of technology and the progress of the ZIS fund collection system. Then, e-zakat has yet to increase public satisfaction and made it easier to pay ZIS frequently. Digital zakat payment can increase the satisfaction level of zakat recipients (Ahmad et al., 2015).

Based on the data processing results, the subjective norm variable has an insignificant effect on the interest in paying zakat through e-zakat. It can be concluded that the subjective norm variable has a positive but insignificant effect on the interest in paying ZIS through e-zakat. This result shows that the influence of subjective norms is insignificant because they have a negligible effect on interest in paying ZIS through e-zakat. In addition, it indicates that the high and low subjective norms do not affect the interest of the Tarakan City community in making digital ZIS payments or e-zakat. Saad & Haniffa (2014) also conclude that subjective norms mediates the relationship of zakat compliance behavior.

This result aligns with Arisandi and Hayati (2023), who states that subjective norms do not influence millennials' interest in paying zakat through Sharia mobile banking. Mujahidah et al. (2021) also state that subjective norms do not significantly influence the intention to accelerate zakat payments during COVID-19. Subjective norms show how much social relationships established by a person with their surroundings can influence a person's decision to carry out a certain action or behavior. The questionnaire results also show that the community agrees that the surrounding environment influences a person to pay ZIS through e-zakat. However, in this study, subjective norms have an insignificant influence. This research is also in line with the previous variable where the community has not felt the full benefits and convenience of paying ZIS through digital services, so there are still many Muslim people in Tarakan City who have not done it and have influenced others.

Based on the data processing results, the behavioral control variable significantly affects the interest in paying zakat through e-zakat. This result indicates that if behavioral control on the use of technology increases, it will trigger an increase in the interest of the Muslim community in Tarakan City in paying zakat online or e-zakat. In this case, the interest in paying ZIS through e-zakat depends on the few obstacles to paying ZIS. The fewer obstacles, the stronger a person's interest in paying zakat through e-zakat. In

addition, a person will also change their thinking depending on the situation and the type of behavior that will be carried out.

Kharisma (2020) states that behavioral control has a positive and significant effect on Go-Pay users' intention to give alms and charity through Go-Pay. Research conducted by Ferinaldy et al. (2019) also states that behavioral control positively affects people's interest in using electronic money. In addition, Mahardika (2020) states that behavioral control has a positive influence on Muslims' intentions to pay zakat. Behavioral control shows each person's perception regarding supporting or inhibiting factors for carrying out and realizing a certain behavior (Durman & Musdholifah, 2020). The results of the questionnaire show that the majority of Muslim people in Tarakan City will use e-zakat to pay ZIS without any coercion. In this case, the people of Tarakan City will be more motivated to use it if they directly know and feel the benefits and convenience of e-zakat, not because of encouragement from others.

CONCLUSION

This research aims to analyze the influence of variables from the Technology Acceptance Model (TAM) theory and the Theory of Planned Behavior (TPB) on the interest of the Tarakan City Muslim community in paying zakat, infaq, and alms via e-zakat. Based on the research results, it is concluded that the constructs from TAM theory, namely perceived usefulness and perceived convenience, do not positively affect interest in paying ZIS via e-zakat.

This result shows that people do not feel the benefits and convenience of e-zakat services. The ease of technology, as measured by the perceived convenience indicator, is different from what the public feels, where they still feel comfortable and easy to pay ZIS directly. The constructs from TPB theory, namely attitude and behavioral control, significantly positively affect interest in paying ZIS via e-zakat. This result shows that when e-zakat is made more accessible, tangible benefits are felt from the technology. It is able to make people aware that there are many advantages of digitizing zakat in zakat collection, public trust will increase, positive attitudes will emerge, and interest in payments will arise. Zakat via e-zakat. Then, people will use e-zakat if they can, supported by existing knowledge and resources. However, subjective norms positively do not have a significant effect on the interest in paying ZIS via e-zakat, which means that there are people Nearby or the surrounding environment have not been able to fully provide confidence to fellow Muslim communities in Tarakan City to use e-zakat as a payment service.

This research can be one of the additional information, evaluation, and policy selection related to the importance of investing in improving regional networks. In addition, the government must work together to help participate in the massive digitalization of zakat through instructions to government elements because zakat is also an instrument that can improve the economy. Massive socialization related to the importance of digitalizing zakat for all elements of society by inviting all stakeholders to work together. In addition to the digitalization of zakat, of course, continue to massively socialize regarding the understanding of the obligation to pay zakat in order to increase the awareness of the

Muslim community of Tarakana City about the obligation to pay zakat, which is not only zakat fitrah or every month of Ramadan. Digital literacy is also critical to support community resources and knowledge about the importance of using digital.

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