

MUZAKI BEHAVIOR IN PAYING ZAKAT THROUGH THE APPLICATION OF THE UNIFIED THEORY MODEL ACCEPTANCE AND USE OF TECHNOLOGY IN JAKARTA PROVINCE

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ABSTRACT

This paper investigated the intents and behavior of muzakki who pay zakat through e-zakat using the Unified Theory of Acceptance and Use of Technology (UTAUT). In DKI Jakarta, the study was done. This article utilizes sampling convenience. The research data were collected using a questionnaire-based survey. Using SmartPLS 3.0, route analysis serves as a statistical instrument for evaluating hypotheses. The findings indicated that neither the performance expectation variable nor the social influence variable substantially affected the desire to use e-zakat. The variable business expectation had a substantial beneficial impact on both the willingness to use e-zakat and the conditions that allow for a substantial beneficial impact on e-zakat use behavior.

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INTRODUCTION

Internet expansion in Indonesia is now having a good effect. The increasing number of internet users each year is evidence of this. Internet use in Indonesia increased from 132.7 million in 2016 to 143.26 million out of a population total of 262 million [1]. In Indonesia, the number of Internet users rises yearly. Twenty million Indonesians used the Internet in 2007. From 2008 to 2017, the number of internet users in Indonesia drastically rose, reaching 143,26,000,000 out of a total population of 262,000,000. Internet is consequently one of the most important channels for providing services like zakat [2].

The advancements and creations of this technology will eventually influence and transform the lives of individuals. The substantial usage of an online zakat system, often known as e-zakat, represents one of the most significant lifestyle effects of the widespread use of technology. E-Zakat is a website that enables payers to update zakat-related data, compute zakat amounts, pay zakat, and track zakat payments. [3].

Currently, goods and services based on IT are reaching different societal levels. Companies and IT developers are now battling for a position in customers' hearts [4]. In the age of globalization, the growth of information technology (IT) and science has partnered with and permeated many

sectors of knowledge. Utilizing information technology is necessary for a business to fulfill its objectives [5].

With the commercialization of the internet, the concept of connection has taken on a new meaning, since technology is no longer limited to certain parts of the globe. Multinational and transnational firms of the twenty-first century are transforming the competitive environment. To maintain their existence, local businesses must embrace modern technologies, at least in terms of connecting with customers and business partners locally and abroad. [6].

Therefore, it is very important to recognize the behavior of muzakki when doing zakat using an online system called E-Zakat. The behavior of an individual or group is the interpretation and manifestation of that individual's personal or community's attitude toward a (situation and condition), environment (culture, ecology, or techno). The study of consumer behavior consists of concepts and judgment processes connected with the purchase, use, and receiving of goods, services, and concepts. The payment of zakat enables a muzakki to fulfill his duties as a Muslim concerning his property.

The desires of a person also affect their actions. In contrast, the theory of planned behavior proposes that there are several drivers of desire,

such as attitudes, subjective standards, and behavioral control [8]. The Technology Adoption Model (TAM), which asserts that technology adoption is determined by perceived utility and perceived ease of use, is often used in the study of technology adoption [9]. The presence of performance expectations, commercial expectations, social influences, and facilitation factors affects the development of an interest in utilizing the system [10].

According to the hypothesis, four elements influence an individual's adoption and utilization of technology (user Intention): The expectation of Results (the degree to which an individual believes that adopting the system will help him reach peak performance), Effort Expectation (the user's degree of comfort with the system), Social Influence (awareness of others or the environment using the system), and Facilitating Condition (the belief that other people support the system). In other studies, however, contemporary ideas like the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh, Morris, Davis, and Davis are often used (2003). In seventy percent of prior studies [12], this approach has also been effective. Therefore, Allah commanded the Muzakis who are eligible for zakat to give a particular quantity of money to those who are eligible.

The notion of zakat asserts that others have rights, particularly the rights of the poor. People with extra assets will be more fortunate if part of their holdings is given in addition to will undoubtedly aid in the reduction of poverty [13]. Zakat, as one of the fiscal tools to attain the goals of socio-economic justice and the distribution of wealth and income, is seen as an integral aspect of Islamic moral philosophy and is founded on a firm commitment to human brotherhood [14] based on the Islamic economic system.

Zakat has both a religious and a charitable component. Performing zakat is a religious responsibility resulting from adherence to Allah SWT's instructions, and its utilization may assist in resolving economic difficulties (muamalah) facing society [15]. Zakat is an obligation that must be fulfilled in accord based only on the wishes or inclinations of the individual obligated to give zakat. In light of this, the stipulations of sharia governing the types of assets that must be penalized under Islamic law, including nishab, haul, mode of payment, and management patterns, must be followed. Islamic law has outlined the standards for the types of assets that must be held responsible. [16].

In this period of rapid development, many transactions are conducted without the need for real currency. There are several alternatives to

alternative paper-based (checks and crossed checks), card-based (credit cards, ATMs, and debit), and electronic-based transactions (E-Money). Internet technology is one of the technologies behind non-cash transactions. The Internet may aid in the facilitation of human activities. There are already services that assist muzakki in zakat distribution so that it may be properly administered without the recipient having to go directly to the institution. The National Amil Zakat Agency (BAZNAS) is one of the entities that allow muzakki's of zakat and infaq using non-cash means [17].

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is among the most recent versions for the adoption of technology developed by Venkatesh, V., Morris, MG., Davis, GB., and Davis, FD. [18]. UTAUT is a unified theory that synthesizes derived qualities by integrating eight different theories. UTAUT integrates eight major theories: causal theory (TRA), technology acceptance model (TAM), motivation model (MM), theory merging TAM and TPB, theory of planned behavior (TPB), a theory that TPB is behavior, PC use model (MPCU), innovation diffusion theory (IDT), and social cognitive theory (SCT). It has been proven that UTAUT is more effective than the eight previously mentioned theories, which together can explain 70% of user variation.

In each model, Venkatesh identified seven characteristics that were significant predictors of behavioral intention or behavior usage. This construct consists of performance expectations, business expectations, social impact, ease of use, attitudes toward technology usage, and self-efficacy. Following the preceding test, it was determined that there are four key components that each play a crucial function as a direct driver of behavioral purpose and usage. Those designs include performance requirements, commercial requirements, moral sense, and comfort. The impact of another structure as a direct driver of behavioral intention was shown to be minimal additionally, four moderators, including gender, age, voluntary activity, and experience, mitigate the effects of the four core components. During the present age of modernization, the organization's style of thinking has experienced substantial changes as a consequence of advancements in information technology. Performance and productivity have benefited greatly from the development of information technology. The advancement of this technology is crucial, and its effect will be enormously helpful to the future

functioning of humanity. In this context, a substantial number of researchers are necessary to examine the feasibility of different technologies.

There have been two elements that contribute to a person's receptivity to new technology, according to a study [18]. Their first consideration is the perceived value of the technology, and their secondary consideration is perceptions of the simplicity of usage (perceived ease of use). These two views may be used to create the Theory Acceptance Model, often known as TAM. Then, [19] created TAM with a new variant designated TAM 2. Therefore, TAM 2 does not represent the most current use of this technology. Then, what is known as UTAUT [12] was created.

This concept, the Unified Theory of Acceptance and Use of Technology, incorporates eight previously established theories of technology acceptance. The following hypotheses are held:

1. Theory of Reasoned Action
2. Technology Acceptance Model
3. Motivational Model
4. Theory of Planned Behavior
5. combines the Technology Acceptance Model and Planned Theory
6. PC Utilization Model
7. Innovation Diffusion Theory
8. Social Cognitive Theory

Seven constructs are always relevant as direct effects on the intention or use of one or more adoption models that comprise UTAUT. However, only four significant constructs have an influence. The four components are performance expectation, effort expectation, social influence, and enabling circumstances.

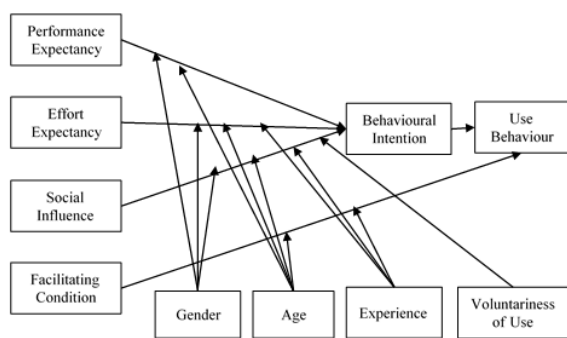


Figure 1. Integrated Theory Methods of Acceptance and Use of Technology

Structural Equation Modeling (SEM)

The type of analysis known as structural equation modeling, or SEM, allows for the simultaneous examination of a rather complex collection of relationships. There may be complex

correlations between an independent factor or several independent factors and one or several control variables. Any number of response variables is acceptable. Each variable may take the form of components or structures composed of several indicators. This may be the situation. Combining factor analysis and route analysis, the structural equation model (SEM) is a statistical approach. SEM uses statistical techniques to show data to achieve research goals, and it is capable of using different models to offer a response to the formulation of the research topic. [5].

In the Based approach, the stages of SEM data analysis consist of 1) testing for dependability (similar to factor analysis), 2) Validating the variable-relationship model (path analysis), and 3) confirmation model (SEM). Generally, the SEM method includes the following steps:

Based on the prior theory or theory, the basic model is developed.

1. Model Specification: before estimating, this phase focuses on the construction of an initial structural equation model.
2. Identification: on the evaluation of the likelihood of getting a unique value for each model parameter and the probability of simultaneous equation with no solution.
3. Estimation: focuses on model estimating to obtain parameter values using one of the various estimate techniques. Frequently, the choice of estimate model is governed by the nature of the variables under study.
4. Match Test is a suitability test between the model and the data on several goodnesses of this (GOF) criteria.
5. Respecification relates to the respecification of the model results of the preceding stage's model compatibility evaluation.

E-Zakat

As previously mentioned, a practical definition of an information system is a component that gathers, filters, organizes, and distributes information to facilitate organizational decision-making, coordination, and control. Online zakat transactions are a good example of internet commerce. Electronic commerce, sometimes known as e-commerce, refers to the distribution, acquisition, sale, and selling of goods and services through electronic networks such as the Internet, television, and other computer networks. Common e-commerce applications include data management systems, information on shipment and orders, local and international payment services, e-commerce, and mobile banking. The following elements are essential to the successful operation of an e-commerce firm [12]:

1. Provide competitive services.

2. Provide responsive, fast, and friendly service.
3. Provide complete and clear information on goods and services.
4. Provides many payment methods.
5. Facilitate payment or trading activity.

In contrast, online zakat (e-zakat) is the procedure of zakat payment that is conducted via a computerized system, where the zakat donor does not interact directly with amil zakat while making zakat payment. Through e-zakat, muzaki can record their payment procedures and operations without physical advancement. E-Zakat is a chance to reduce expenses and energy consumption while maximizing the use of muzaki. E-Zakat minimizes the cost of travel and labor, enhances the adaptability of muzaki, and improves the quality of services based on electronic technology [12].

RESEARCH METHODS

This research employs a quantitative strategy and survey methodology. The description of the suggested model to anticipate behavioral intents to make digital zakat payments is a key advantage of this strategy. This research used the UTAUT model. Individuals' performance expectations are stated as how they feel utilizing the system will aid them in developing and implementing tasks [19]. The respondents' performance expectations in this research are based on their belief that paying zakat payments online would boost their job productivity. According to earlier research, performance expectations impact behavioral intentions [20]. Consequently, the following theories have been developed:

- H1: Performance Expectations have a positive and significant effect on Intention to Use E-Zakat
 H2: Business Expectations have a positive and significant effect on Intention to Use E-Zakat
 H3: Social influence has a positive and significant effect on intentions to use E-Zakat
 H4: Facilitation conditions have a positive and significant effect on the behavior of using E-Zakat.
 H5: Intention to use has a positive and significant effect on the behavior of using E-Zakat.

This quantity satisfies the PLS-SEM minimum sample size requirement, which states that the sample size at baseline must be ten times the number of lines on the observed variables in the PLS-SEM model [17]. This exceeds the basic requirements for statistical power and result size. The minimal sample size for this research is 38 since the R² projection is at least 0.5 and the

minimum number of arrows linked with the variables is 3.

RESULTS AND DISCUSSION

This study utilizes SMARTPLS 3.0 and the Partial Least Square (PLS) technique as an alternate analytic method.

Assessing the Outer Model or Measurement Model

Convergent Validity, Discriminant Validity, and Composite Reliability are the three criteria for evaluating the outer model utilizing data analysis procedures with SmartPLS. Using PLS software, the correlation between item and component scores is calculated to establish the convergence validity of the measurement model using reflexive indicators. Individual reflexive scores/components are deemed to be strong if their correlation with the being examined construct exceeds 0.70. This research makes use of the Partial Least Square (PLS) approach as an alternate analysis tool using SMARTPLS 3.0.

Assessing the Outer Model or Measurement Model

Building dependability may be evaluated using composite reliability. A construct is deemed dependable if its overall dependability value exceeds 0.70, as shown in Table 2. These results demonstrate the composite dependability of each component, including performance expectations (0.924), social influence (0.919), enabling conditions (0.913), behavioral intents (0.938), and comprehension of zakat (0.938). (0.923). The number of composite reliability value variables exceeds 0.70, surpassing the criterion for composite reliability.

Table 1. Outer Weight

	Original Sample	Sample average	Standard Deviation	T-Stats	P-value
x1.1 <= Do Hope	0.339	0.338	0.030	11,466	0.00
x1.2 <= Do Hope	0.412	0.419	0.041	10,181	0.00
x1.3 <= Do Hope	0.315	0.310	0.036	8,703	0.00
x2.1 <= Business Expectations	0.326	0.326	0.014	23,651	0.00
x2.2 <= Business Expectations	0.367	0.365	0.019	19,790	0.00
x2.3 <= Business Expectations	0.363	0.388	0.016	22,849	0.00
x3.1 <= Social Influence	0.386	0.402	0.042	9,255	0.00
x3.2 <= Social Influence	0.403	0.335	0.035	11,455	0.00
x3.3 <= Social Influence	0.339	0.445	0.039	8,789	0.00

x4.1 <= Facilitating Condition	0.438	0.355	0.049	8,954	0.00
x4.2 <= Facilitating Condition	0.353	0.337	0.022	15,715	0.00
x4.3 <= Facilitating Condition	0.342	0.485	0.022	15,290	0.00
y1.2 <= Intention	0.485	0.565	0.016	31,061	0.00
y1.3 <= Intention	0.565	0.437	0.020	28,124	0.00
y2.1 <= Behavior	0.432	0.437	0.059	7,296	0.00
y2.2 <= Behavior	0.373	0.375	0.019	19,539	0.00
y2.3 <= Behavior	0.331	0.326	0.029	11,532	0.00

Using the information presented in the above image, the following analysis is performed on the outer weight results:

- Judging from the original sample estimate that the t-statistic value is positive and large > t-count 1.985, the indicators X1.1, X1.2, and X1.3 have a positive and significant effect on shaping the performance expectation variable.
- Judging from the original sample estimate that the t-statistical value is positive and large > t-count 1.985, the indicators X2.1, X2.2, and X2.3 have a positive and significant effect on shaping the business expectation variable.
- Judging from the original sample estimate that the value of the t-statistic is positive and large > t-count 1.985, the indicators X3.1, X3.2, and X3.3 have a positive and significant effect on shaping the social influence variable.
- Judging from the original sample estimate that the t-statistic value is positive and large > t-count 1.985, the indicators X4.1, X4.2, and X4.3, have a positive and significant effect in forming the facilitating condition variables.
- Judging from the original sample estimate, the t-statistic is positive and large > t-count 1.985, the indicators Y1.2, and Y1.3 have a positive and significant effect on forming the intention variable.
- Judging from the original sample estimate that the t-statistic value is positive and large > t-count 1.985, then the indicators Y2.1, Y2.2, and Y2.3 have a positive and significant effect in shaping behavioral variables.

Structural Model Testing (Inner Model)

To assess the nature of the relationship between the constructs, data suggests, and R-squared of the research model, the inner model or modeling of structural equations was evaluated. For the dependent construct of the t-test in structural model analysis, the R-square statistic was utilized. Additionally, the significance of

structural route parameter coefficients was examined.

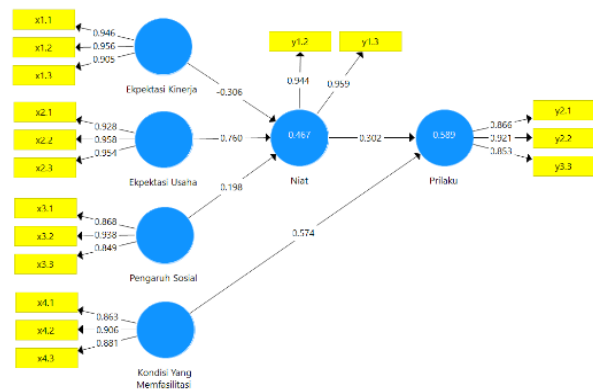


Figure 2. PLS Analysis Output Results

Testing the R-Square value for each hidden dependent variable is the first stage in evaluating a model using PLS. Table 2 displays the SmartPLS R-Square estimate results.

Table 2. R Square

Matrix	R Square	R Square Customized
Meaning	0.467	0.450
Behavior	0.589	0.581

Using the table, the R-square value for E-zakat Intention (Y1) is 0.467, and that for E-zakat Usage Behavior (Y2) is 0.589. This demonstrates that the constructs of performance expectations, business expectations, and social influence may explain 46.7% of the desire to use e-zakat, whereas 53.3% can be described by elements not included in the model. As for behavioral components including the usage of e-zakat, the constructs of enabling conditions and intents to use e-zakat may explain 58.9 percent, while the remaining 41.1% can be compensated for by factors not included in the model hypothesis. Testing.

Table 3. Path Coefficient

	Original Sample	Sample average	Standard Deviation	T-Stats	P-value
Do Hope => Intention	-0.306	-0.315	0.162	1,894	0.059
Business Expectations => Intentions	0.760	0.751	0.237	3.207	0.001
Facilitating Condition => behavior	0.574	0.578	0.091	6.325	0.000

Intention =>Behavi or	0.302	0.303	0.072	4.20 6	0.000
Social Influence => Intention	0.198	0.222	0.168	1183	0.237

The following may be deduced from the findings of the route coefficient shown previously:

1. The P-Variable of Performance Expectations for Intention to Use E-zakat is 0.059 (5.9%). The results showed that the P Values were above 5%, which indicates that the performance expectation variable does not affect the intention to use e-zakat.
2. The P-Value of Business Expectations on Intention to Use E-zakat is 0.001 (0.1%). The results showed that the P Values were below 5%, this indicates that the business expectation variable has a significant effect on the intention to use e-zakat.
3. The value of the P variable that facilitates the intention to use e-zakat is 0.000 (0%). The results showed that the P Values were below 5%, this indicates that the facilitating condition variable has a significant effect on the intention to use e-zakat.
4. The P value of intention to behavior using e-zakat is 0.000 (0%). The results showed that the P Values were below 5%, which indicates that the intention variable has a significant effect on the intention to use e-zakat.
5. The value of the P Values Social Influence variable on the intention to use e-zakat is 0.237 (23.7%). The results showed that the P Values were above 5%, which indicates that the social influence variable does not affect the intention to use e-zakat.

CONCLUSION

This study demonstrates that business expectations and favorable conditions have a strong positive influence on the use of e-zakat and that the intentions factors have a substantial effect on e-zakat behavior. In addition, the research revealed that the variable of purpose has a considerable beneficial influence on e-zakat behavior. This indicates that confidence in the usage of e-zakat is exactly proportional to confidence in the system's future advantages. In addition, the research demonstrates that performance expectations and social influence factors have little impact on e-zakat engagement. This study discovered that corporate expectations have a major impact on the tendency to deploy e-zakat and that enabling condition components have a sub-element impact on e-zakat behavior. It might be seen as using e-zakat strengthens one's

belief that the system would give immense benefits in the future, hence minimizing one's effort in the form of energy and time spent on tasks. It is anticipated that additional studies will include characteristics such as age and gender as moderating variables to be investigated in the UTAUT model.

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