Indonesian Journal of Islamic Economics Research
Available at https://ejournal.uinsalatiga.ac.id/index.php/ijier

E-Zakat in the digital era: A study on the determinants of usage intention based on UTAUT and TAM

Diyah Ariyani[1]*, Heri Kurniawan [1], Bayu Nur Hadi [1]
[1] *Faculty of Islamic Economic and Business, Islamic University of Salatiga, Indonesia*

ARTICLE INFO

Article history:
Received: 2023-11-28
Revised: 2023-12-01
Accepted: 2024-06-04

Keywords:
e-zakat; TAM; UTAUT

ABSTRACT

This study aims to analyze the factors that influence the intention to use the E-Zakat service with the UTAUT (Unified Theory of Acceptance and Use of Technology) and TAM (Technology Acceptance Model) approach. This research also analyzes the acceptance and use of technology towards an individual's interest in using the E-Zakat service. This study uses a quantitative method with the SmartPLS version 3 analysis tool. The data used is primary data by distributing questionnaires to 100 sample respondents. The results showed that there is a significant influence between the acceptance and use of technology on an individual's interest in using the E-Zakat service.

****

Penelitian ini bertujuan untuk menganalisa faktor-faktor yang mempengaruhi niat menggunakan layanan E-Zakat dengan pendekatan UTAUT (Unified Theory of Acceptance and Use of Technology) dan TAM (Technology Acceptance Model). Penelitian ini juga menganalisis the acceptance dan penggunaan teknologi terhadap minat seseorang dalam menggunakan layanan E-Zakat. Penelitian ini menggunakan metode kuantitatif dengan menggunakan alat analisis SmartPLS versi 3. Data yang digunakan adalah data primer dengan menyebarkan kuesioner kepada 100 sampel responden. Hasil penelitian menunjukkan bahwa ada pengaruh yang signifikan antara the acceptance dan penggunaan teknologi terhadap minat seseorang dalam menggunakan layanan E-Zakat.

How to cite:
Ariyani, D., Kurniawan, H., Hadi, B.N. (2024). E-Zakat in the digital era: A study on the determinants of usage intention based on UTAUT and TAM. *Indonesian Journal of Islamic Economics Research*, *6*(1), 1-14. https://doi.org/10.18326/ijier.v5i1.618.

* Corresponding author: by.nurhadi@uinsalatiga.ac.id

1. Introduciton

The continuous advancement of technology facilitates and provides opportunities for every individual to start a business. Every year, technology continues to evolve with the aim of creating more sophisticated and effective innovations to support human activities. Indonesia also feels the wave of this technological progress. Technological advances in this country are growing rapidly, driven by discoveries and innovations in the field of information and communication technology, which allows for the creation of devices that support one-way or interactive communication (Kenedy, 2017). Currently, Indonesia is in the era of the industrial revolution 4.0, which has increased the number of internet users from various social strata and age ranges.

In today's digital era, technology has influenced various aspects of human life, including in the financial sector. Technological advancements have allowed the emergence of various financial service innovations that facilitate users in conducting transactions and accessing financial information. Based on data from the Global Overview Report 2023, there are 5.44 billion people or about 68% of the world's population connected with gadgets. Meanwhile, the number of internet users reaches 5.16 billion people or about 64.4% of the world's population (Kemp, 2023). This indicates that more than half of the world's population is connected to the internet and gadgets. The large number of internet users has potential for the development of various technologies, including financial technology.

Among the many Financial Technology (FinTech) available, there is one FinTech related to zakat payments, namely E-Zakat. E-Zakat was conceived since the Covid-19 pandemic hit the world. E-Zakat is defined as the application of relevant technology in zakat management, aiming to expand the role of zakat in inclusive development (Baznaz, 2020). E-Zakat offers convenience for muzaki (zakat payers) to fulfill their obligations. Using E-Zakat, muzaki can pay zakat easily and quickly without having to come to the zakat office. In addition, E-Zakat can also help increase literacy and financial inclusion for young Muslim adults to understand contemporary zakat. E-Zakat has been developed in Indonesia and is driven by the National Zakat Agency (BAZNAS) to develop technology-based zakat management in serving the community.

E-Zakat emerged as a modern term describing new technologies adopted by zakat institutions. The COVID-19 outbreak at that time affected all aspects of life. Zakat institutions found themselves having to rethink their business models, switching to digital services to ensure alignment with new circumstances at a time when their contribution to society became essential. The concept of E-Zakat service recently gained increasing interest from relevant stakeholders, for example, industry practitioners and scientists (Mohamed & Ali, 2018); (Hudaefi et al., 2020).

In Islam, the traditional technique for paying zakat is through counters at zakat institutions or through representatives in mosques (Bin-Naswan et al., 2020). However, due to rapid advancements and increasing reliance on technological innovations, the business models of zakat institutions in several majority-Muslim countries have changed to adapt to these changes by adopting the E-Zakat pattern, as a crucial service for zakat institutions and payers (users). This web-based platform aims to establish a kind of zakat ecosystem that can connect all stakeholders, zakat payers, zakat institutions, and zakat recipients (asnaf). A successful E-Zakat model is more than just a digital innovation; it encompasses establishment, rethinking, and redesigning how the zakat system provides services that are compliant with Sharia and aligned with the digital age.

Indonesia, along with several other majority-Muslim countries like Saudi Arabia, Egypt, the United Arab Emirates, Kuwait, and Malaysia, have adopted electronic zakat systems (EZSs) aiming to provide various online services for public use. These services include zakat calculators, fatwas, online payments, zakat reminders, and comprehensive information about zakat and other relevant

statistics. On the other hand, other countries, such as Yemen, still stick with the traditional pattern (Bin-Naswan et al., 2020). There are continuous efforts to digitize government institutions and institutions, including zakat institutions; however, innovation and progress are relatively small in scale (Bin-Naswan et al., 2020).

During the past Covid-19 pandemic, zakat funds and E-Zakat became more relevant than ever. In Muslim countries like Saudi Arabia, "ZAKATY" is a newly launched e-zakat system for zakat collection and a new initiative that facilitates all E-Zakat services in a modern way, related to the optional type of zakat for individuals (General Authority of Zakat and Tax (GAZT), 2020). Amidst social distancing, GAZT, through its EZS via online portals and smartphone apps, increasingly urged zakat payers (individuals) to adopt the quality E-Zakat services offered by ZAKATY to smoothly execute their optional zakat, such as business zakat, money zakat, gold and silver zakat, and stocks and investment fund zakat (General Authority of Zakat and Tax (GAZT), 2020). To alleviate those affected by the pandemic, zakat funds collected through ZAKATY were promptly redirected to eligible vulnerable groups under the supervision of the Ministry of Labor and Social Development, according to (General Authority of Zakat and Tax (GAZT), 2020).

The public's acceptance of new technology remains a focus of literature. In this context, literature shows that the behavioral intention to adopt technology is a common foundation for researchers from various domains (Ye et al., 2020); (Venkatesh et al., 2003) ; (Schaupp et al., 2010) (Mosweu et al., 2015); (Bawack & Kamdjoug, 2018). Literature from various fields indicates that the combined model of acceptance and use of technology (UTAUT) is a viable and most predictive model. Over the years, previous research has explored this model by incorporating other predictors from the studied context (Casey & Wilson-Evered, 2012); (Al Mansoori et al., 2018); (Bawack & Kamdjoug, 2018); (Schaupp et al., 2010); (Rahi et al., 2019); (Ye et al., 2020); (Shah et al., 2020); Thus, in new circumstances, an expanded UTAUT model through the integration of social predictors derived from social cognitive theory (SCT) is likely to help understand user behavioral intentions to accept current E-Zakat services. In this study, adding the Technology Acceptance Model (TAM) variable distinguishes it from previously developed research.

2. Literature Review

2.1. Theory of Planned Behavior (TPB)

The Theory of Planned Behavior is an extension of the Theory of Reasoned Action. Essentially, TRA explains an individual's intention towards behavior, and that behavior is shaped by two main factors. These two main factors are attitude toward the behavior and subjective norms (Fishbein, 1975). According to Ajzen (1991), in the Theory of Planned Behavior concept, one factor is added, namely Perceived Behavioral Control. Thus, it can be concluded that TPB is a development of TRA.

Factors within the Theory of Planned Behavior (TPB):

1) Attitude towards behavior
   An attitude differs from behavior; an attitude forms readiness in the form of action that can lead to behavior (Lubis, 2010). With an attitude, one will be able to guide someone to behave.
2) Perception of behavioral control
   Perception of behavioral control is a way for someone to understand that the behavior shown is a result of their self-control. In essence, some behaviors can be controlled, and some cannot be controlled by an individual. This can vary depending on each individual's ability to control their behavior.
3) Subjective norms

When someone's behavior is accepted by others, it is considered important in their life. Thus, normative beliefs create awareness of the social environment (subjective norms).

2.2. UTAUT (Unified Theory of Acceptance and Use of Technology)

The importance of information technology has been widely recognized by various groups where they are required to be competitive and have power. The use of information technology systems provides many benefits, but on the other hand, when the application of information technology is deemed inappropriate, it will impact failure. The failure of the application of information technology systems can be caused by external or internal factors (Davis, 1985). The decision to use technology in a company depends on the manager, but the application of information technology is said to be successful depending on each user of the technology and the recipient of the technology. The attitudes and behaviors of users of information technology systems are formed because of the attitudes and perceptions of users of these information technology systems (Prasetyo, 2017).

UTAUT is a model developed by Venkatesh, et al. to see the acceptance of technology systems by users. UTAUT is a model to see user behavior towards information technology. The purpose of using UTAUT is to help organizations understand the user's reaction to new technology. There are four things that influence the use of UTAUT, namely: performance expectancy, effort expectancy, social influence, and facilitating conditions.

Performance Expectancy

Performance expectancy aims to measure a person's level of trust in a system that assists in maximizing their performance (Venkatesh et al., 2003). Performance expectancy is a variable that can yield significant benefits after someone uses information technology (Krishnasamy et al., 2015). Within performance expectancy, there are 3 sub-variables, namely:

1) Usefulness: The benefit or utility obtained when using information technology systems in daily life.
2) Quickness: The ability of information technology to speed up someone's work.
3) Productivity: The ability of information technology to support productivity in terms of work.

Effort Expectancy

Effort expectancy is an individual's desire to use information technology to support their work (Venkatesh et al., 2003). This effort expectancy points to the ease with which a person uses a system or information technology (Krishnasamy et al., 2015). Chang et al., (2005)Click or tap here to enter text. stated that an application can be accepted by users if it is easy to operate and use. Effort expectancy is divided into 2 dimensions, namely:

1) Complexity: How intricate an information technology system is, making it difficult to use or learn.
2) Ease of Use: The ease perceived by users in operating the information technology system.

Social Influence

Social influence is the degree to which someone feels that they are important to others to make others believe in using a particular information technology system (Venkatesh et al., 2003). Essentially, social influence depends on the influence of the environment, including an individual's willingness to use that information technology system (Barki & Hartwick, 1994). Using a new information technology system will be able to elevate the user's social status within their social environment (Chang et al., 2005). Social influence is divided into 2 dimensions, namely:

1) Social Factor: This relates to how much the influence of using the information technology system has on the user's closest people.

2) Subjective Norm: It relates to the influence of famous or essential people on the use of that information technology system.

Facilitating Conditions

Facilitating conditions are a person's level of trust in a company's resources, which includes infrastructure and technicalities, in supporting the use of that technology system (Venkatesh et al., 2003). So, these facilitating conditions describe an individual's level of acceptance of technology systems based on the facility support provided by the company and the technical devices that support the use of that information technology system. Facilitating conditions are divided into 3 dimensions, namely:

1) Resource: External factors that can influence the use of the information technology system.
2) Knowledge: Knowledge obtained from the outside to use the information technology system.
3) Compatibility: The level of compatibility between the system and the technology used.

2.3. TAM (Technology Acceptance Model)

TAM is an application and development of TRA (Theory of Reasoned Action) specifically designed to model user acceptance of information technology systems. The Technology Acceptance Model (TAM) is a model developed to analyze and understand the factors influencing the acceptance of the use of information technology systems. TAM aims to investigate a process in adopting increasingly advancing technology (Sánchez-Prieto et al., 2017). TAM is a model used to analyze the factors for the acceptance of an information technology system. The use of an information technology system is influenced by 3 factors, namely (Davis, 1989):

1) Perceived Usefulness: A person might believe that using that information technology system can enhance their performance.
2) Perceived Ease of Use: A person believes that using that information technology system won't require much effort.
3) Intention to Use: An individual's desire to use a certain information technology system.

TAM is believed to influence and can explain someone's decision in utilizing an information system (Jogiyanto, 2008). This TAM model is considered most appropriate for seeing a group's readiness in running technology systems in their activities (Baziad, 2015). Essentially, TAM has advantages (Pratiwi et al., 2020), namely:

1) TAM will be an alternative answer if the system cannot meet user needs,
2) The TAM model aims to be the basis of a strong theory.
3) The TAM model can pass various research tests, concluding TAM falls into a positively impactful category.
4) The TAM model has a simple yet valid appearance.

Factors of TAM that influence the ease of using a technology system:

1) Focus on the technology system itself
2) Reputation of the technology system used by the user
3) User perception of ease in using the technology system with the availability of a good support mechanism

In this case, the application of information technology systems must develop by considering the TAM model, which aims to optimize performance. This can be used to improve public perceptions regarding the use of information technology systems (Subowo, 2020).

3. Conceptual Framework and Hypothesis Development

This study uses five indicators to measure the acceptance model, namely output quality (OQ), perceptions of external control (PEC), computer anxiety (CA), computer playfulness (CP), and objective usability (OU) (Darmansyah et al., 2020). There is limited literature analyzing the TAM model in adopting the E-Zakat service. (Naruetharadhol et al., 2021) conducted a study to test the influence of several TAM indicators on mobile banking usage. The results showed that an individual's intention to adopt mobile banking is influenced by perceived benefits, social influence, and perceived ease of use. Thus, the first hypothesis in this study is:

H1: The acceptance has a significant positive effect on the intention to use the E-Zakat service.

From several dominant theories such as the theory of planned behavior (TPB), the theory of reasoned action, and the technology acceptance model (TAM), (Venkatesh et al., 2003) sprovided a comprehensive model for technology adoption, namely the UTAUT model. Performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating condition (FC) are four key factors that can shape usage intent. There's limited literature discussing the implementation of the UTAUT model in E-Zakat. The study conducted by(Bin-Nashwan et al., 2023) resulted in a finding that the UTAUT model factors influenced the intention to adopt E-Zakat. Thus, the second hypothesis in this study is:

H2: Technology use has a significant positive effect on the intention to use the E-Zakat service.

4. Research Method

4.1. Research Design, Data, and Analysis Tools

The use of technology in various fields is growing rapidly due to its highly complex nature. The globalization process of technology causes knowledge transfer and increases global scale competition (Skare & Riberio, 2021). This also applies to the electronic system launched by Saudi Arabia for Zakat payments known as ZAKATY (e-portal and smartphone application) to make zakat payments, such as gold and silver zakat, money zakat, stocks, business funds, and investments (Bin-Nashwan, 2021). Therefore, in this study, researchers strive to provide an overview in understanding individual behavioral intentions in zakat payments using E-Zakat, using an extended UTAUT and TAM model as shown in figure 1 below:

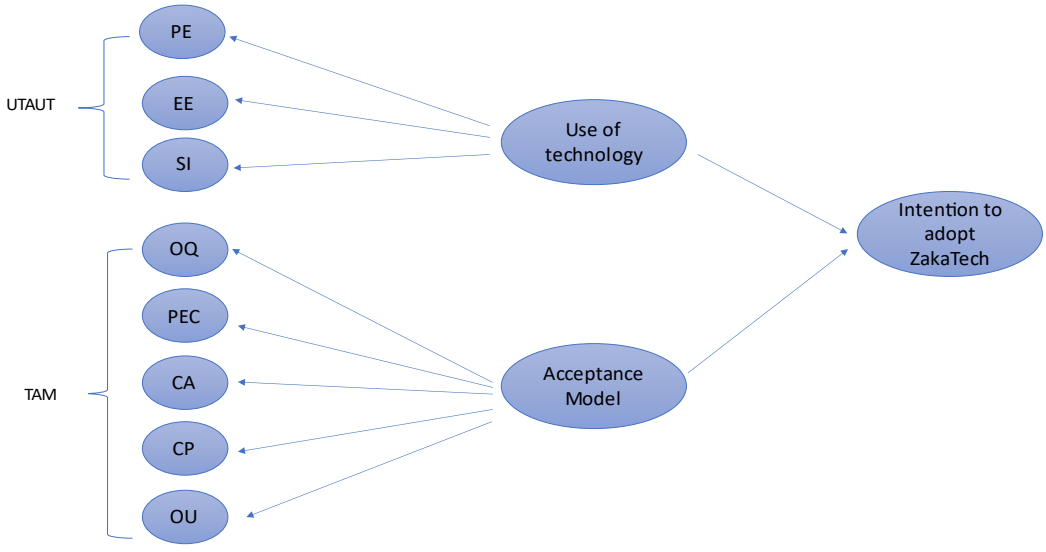

Figure 4.1 Conceptual Framework

The approach suitable for the instrument used in this study is a quantitative approach through online surveys using a questionnaire in the Indonesian language, measured with a five-

point Likert scale ranging from strongly disagree to strongly agree. The purposive sampling method is used for sampling, allowing the researcher to determine the target sample according to criteria based on the research objectives (Agostini et al., 2017). The criteria for respondents in this study are, first, those who have made zakat payments through digital zakat applications. Second, those who belong to Generation X and the Millennial generation. Before collecting data from the main respondents, a validity and reliability test is conducted on 30 respondents to ensure that the questionnaire used meets the criteria for respondents.

Table 1. Respondent Statistics

Variable	Description	Frequense	Persentase
e-Zakat Application	BAZNAS	66	66,2%
	LazisMu	29	19,1%
	LazisNu	23	13,2%
	Lainnya	3	1,5%
Sex	Laki-laki	58	54,2%
	Perempuan	42	45,8%
Origin	Jawa Tengah	83	81,3%
	Jawa Barat	3	3,7%
	Jawa Timur	3	3,7%
	DIY	11	11,2%
Age	20-30	9	10,3%
	31-40	50	47,7%
	41-50	28	28%
	51-60	13	14%

4.2. Measurement Scale

The measurement scale for the UTAUT factors is based on previous studies conducted by Schaupp et al (2010) and Bin-Nashwan et al (2023) using three items to measure performance expectancy, effort expectancy, and social influence, while two measurement scales are used for facilitating conditions. Meanwhile, to measure online trust, three items are used for the trust in technology variable based on literature (Salleh & Chowdhury, 2020); (Schaupp et al., 2010). Based on a study by (Darmansyah et al., 2020), the TAM measurement scale uses factors such as output quality (OQ), perceptions of external control (PEC), computer anxiety (CA), computer playfulness (CP), and objective usability (OU).

This research uses the SmartPLS (PL-SEM) equation. SmartPLS is an excellent method for research with both large and small samples, capable of predicting the intent and purpose of research by (Aguirre-Urreta & Rönkkö, 2015); (Hair et al., 2019). SmartPLS analysis examines two models, namely the outer and inner models.

5. Results and Discussion

5.1. Outer Model

This study uses SmartPLS 4.0 software to support the constructed SEM-PLS model. Thus, the initial data analysis will consider the measurement model or outer model and continue with testing the structural model or inner model. The outer model analysis in this study was carried out by testing the validity and reliability of the reflective constructs. Reliability testing is done by checking the value of cronbach's alpha (α) and composite reliability (CR) with a threshold value of 0.70 (Hair et al., 2017). The test results show the α value ranges from 0.772 to 1.000 and the

CR value ranges from 0.776 to 1.000. Thus, it can be concluded that the reflective constructs are reliably confirmed. The testing continues with validity testing. Validity testing will check convergent validity and discriminant validity. Convergent validity testing is based on the threshold of outer loadings > 0.70 and Average Variance Extracted (AVE) > 50 (Hair et al., 2019). Further, (Hair et al., 2019) suggest removing reflective constructs with outer loading values below 0.70, as this can affect convergent validity results.

The construct outer loading values range from above 0.70 to 0.987, and the AVE values range from above 50 to 0.767. The second validity testing continues with discriminant validity testing. In this study, the heterotrait-monotrait ratio (HTMT) value with a threshold of < 0.90 is used. The test results show the HTMT values range from 0.375 to 0.402, indicating that the reflective construct values are validly confirmed.

Table 2. Measurement Item Description

Construck	Indicator	Description	Outer Loading
perceived enjoyment (α = 0,968, CR=0,857, AVE=0,910)	PE1	Using a system in my job will allow me to complete tasks faster.	0,822
	PE2	Using the system will enhance my job performance.	0,888
	PE3	Using the system in my job will increase my productivity.	0,870
effort expectancy (α = 0,968, CR=0,857, AVE=0,910)	EE1	Using the system will improve my efficiency at work.	0,894
	EE2	Using the system will make it easier to do my job.	0,914
	EE3	The use of the system can significantly enhance the quality of output in my job.	0,850
	EE4	Using the system allows me to finish tasks more quickly.	0,856
Social influence (α = 0,968, CR=0,857, AVE=0,910)	SI1	Using the system would enhance effectiveness in work.	0,911
	SI2	Using the system would improve both the quality and quantity of work.	0,841
Output quality (α = 0,968, CR=0,767, AVE=0,962)	OQ	Working with the system is very complicated, and it's hard to understand what's happening.	0,782
perceptions of external control (α = 0,987, CR=0,767, AVE=0,962)	PEC	People think that I should use the system.	0,756
computer anxiety (α = 0,987, CR=0,767, AVE=0,962)	CA	Overall, I believe the system is easy to use.	0,784

computer playfulness (α = 0,987, CR=0,767, AVE=0,962)	CP	It takes too long to learn how to use the system.	0,832
objective usability (OU) (α = 0,987, CR=0,767, AVE=0,962)	OU1	Having the system is a status symbol in my organization.	0,927
	OU2	Generally, the organization supports the use of the system.	0,867
e-Zakat (α = 0,725, CR=0,870, AVE=0, 626)	EZ1	I believe that E-Zakat will provide the best service for me.	0,791
	EZ2	If I need assistance about zakat, E-Zakat will do its best to help me.	0,720
	EZ3	E-Zakat is competent and effective in providing zakat data exchange.	0,757
	EZ4	E-Zakat is trustworthy in dealing with me. I would characterize	0,747
	EX5	E-Zakat as an honest and trustworthy platform	0,702

Table 3. Heterotrait-Monotrait (HTMT) Result

Latent Construct	Acceptance Model	Intention Adopt e-Zakat	Use of Technology
Acceptance Model	0,910		
Intention Adopt e-Zakat	0.375	0.910	
Use of Technology	0.776	0.402	0,910

5.2. Inner Model

In the initial testing of the inner model, the model test was conducted by applying the Standardized Root Mean Square Residual (SRMR). The results indicate a saturated model value of 0.075 and an estimation model value of 0.075. These results are below the threshold of < 0.80, which is used for the PLS-SEM measurement to avoid model specification errors (Henseler et al., 2015). Next, in testing for multicollinearity, the VIF (Variance Inflation Factor) output is considered and is expected to be below the threshold of 3 (Hair et al., 2019). The VIF value shows a figure of 2.184, suggesting that there's no indication of multicollinearity in this study. After conducting model and multicollinearity testing, the next step is hypothesis testing. This research evaluates the hypothesis based on the significance level using the bootstrap 5,000 approach (resampling) confidence interval (BCCI) with a p-value for a two-tailed significance. The bootstrap approach was chosen because the bootstrap output from the research sample being analyzed will show a correlation with the research population (Hair et al., 2019).

The hypothesis testing results show that both hypotheses used in this study are accepted. The relationship between the acceptance model construct and the intention to adopt e-Zakat indicates a significant positive relationship at levels (0.016; 0.046, p-value < 0.05). The relationship between the use of technology construct and the intention to adopt e-Zakat indicates a significant positive relationship at levels (0.281; 0.019, p-value < 0.05). Therefore, it can be concluded that both hypothesis 1 and 2 are accepted.

The determination coefficient (R^2) test was conducted to analyze the suitability of the constructed model. The R^2 value is substantially classified (Hair et al., 2017) as follows: 0.75 (strong), 0.50 (moderate), and 0.25 (weak). The adjusted R^2 value in this study indicates a value of 0.673 and falls into the moderate classification. Thus, it can be concluded that 67.3% of the intention to adopt e-Zakat construct is explained by the use of technology and acceptance model constructs. The remainder is explained by other variables outside the model. Subsequently, the influence between variables within the inner model was evaluated using Cohen's f^2. The predictor's effect size, Cohen's f^2 value, is classified based on 0.02 (small), 0.15 (medium), and 0.35 (large). The results of Cohen's f^2 in this study range from 0.09 to 0.12.

Table 4. Results of Multicollinearity, f^2, R^2, Q2.

PLS-Path	VIF	f^2	R^2	Q^2
Use of Technology -> intention to adopt e-Zakat	2,184	0,12	0,673	0,133
Acceptance Model -> intention to adopt e-Zakat	2,184	0,09		

Lastly, the PLS predict approach was also implemented. This test was conducted because this method captures the out-of-sample predictive strength, involving model estimation on the analysis sample and evaluating predictive performance on data outside the analyzed sample (Shmueli et al., 2019). PLS predict is conducted to determine whether the constructed PLS model has good predictive power. The results indicate that the indicators for root mean squared error (RMSE) and mean absolute error (MAE) in the PLS-SEM model are lower compared to the LM model, concluding that the research model has high predictive power (Shmueli et al., 2019). Further predictive relevance was assessed using the Stone–Geisser Q^2 value. The Q^2 value results show that overall, the constructs are above the minimum threshold value of 0. Thus, it is concluded that the observed values are well-constructed, and the research model reflects accuracy in prediction.

Table 5. Hypothesis Testing Results

Hipotesis	β	t-value	95%(BCCI)	p-value	Keterangan
Use of Technology -> intention to adopt e-Zakat	0,183	0,251	0,281; 0,019	0,019	Diterima
Acceptance Model -> intention to adopt e-Zakat	0,187	0,809	0,016; 0,046	0,046	Diterima

Tabel 6. Hasil PLSpredict

Indikator	PLS			LM		
	RMSE	MAE	Q^2_predict	RMSE	MAE	Q^2_predict
e-Zakat1	0,548	0,477	0,036	0,589	0,492	0,133
e-Zakat2	0,642	0,571	0,036	0,687	0,581	0,310
e-Zakat3	0,631	0,568	0,002	0,711	0,612	0,177
e-Zakat4	0,631	0,572	0,024	0,725	0,636	0,248
e-Zakat5	0,654	0,574	0,028	0,706	0,569	0,294

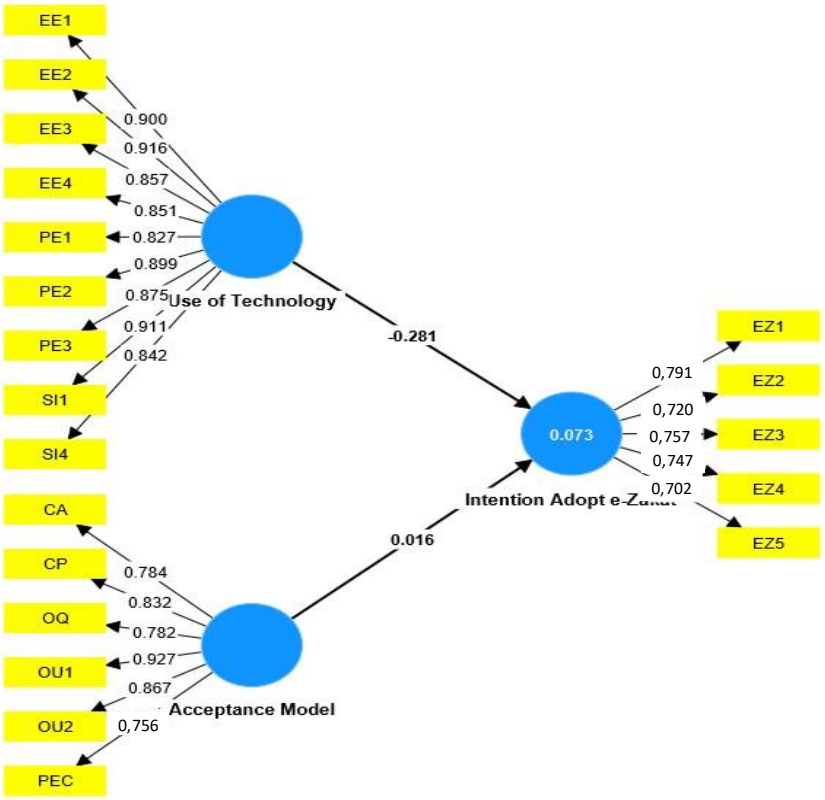

Figure 2. Model Evaluation Model

6. Conclusion

The results of this study indicate that the intention to use the E-Zakat service is significantly influenced by acceptance and technology usage. This means that the community fully accepts that zakat payments can be made electronically, in this case through E-Zakat. This is because people believe that using information technology services will facilitate them, thus enhancing their performance.

In this study, it was found that the majority of respondents believe that the E-Zakat service from BAZNAS is easy to use and is well-accepted by the community. In other words, the use of the E-Zakat service is already perceived as optimal in improving the performance of its users. This can be assumed that respondents have a desire to enhance their performance, where zakat payments are not done conventionally.

Limitations in this study can serve as a reference for future researchers. Where subsequent researchers could use all variables based on UTAUT2 and TAM2.

7. References

Agostini, L., Nosella, A., Filippini, R. (2017). Does intellectual capital allow improving innovation performance? A quantitative analysis in the SME context. *Journal of Intellectual Capital*, *18*(2), 400–418. http://dx.doi.org/10.1108/JIC-05-2016-0056

Aguirre-Urreta, M., & Rönkkö, M. (2015). Sample size determination and statistical power analysis in PLS using R: An annotated tutorial. *Communications of the Association for Information Systems*, *36*, 33–51. https://doi.org/10.17705/1CAIS.03603

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Al-Mansoori, K. A., Sarabdeen, J., & Tchantchane, A. L. (2018). Investigating Emirati citizens' adoption of e-government services in Abu Dhabi using modified UTAUT model. *Information Technology and People*, *31*(2).

Barki, H., & Hartwick, J. (1994). Measuring user participation, user involvement, and user attitude. *Management Information Systems*, *18*(1), 59–79. https://doi.org/10.2307/249610

Bawack, R. E., & Kamdjoug, J. R. K. (2018). Adequacy of UTAUT in clinician adoption of health information systems in developing countries: The case of Cameroon. *International Journal of Medical Informatics*, *109*, 15–22. https://doi.org/10.1016/j.ijmedinf.2017.10.016

Baziad, M. (2015). *Digital economy Indonesia aims to beat Malaysia in internet*. Digital News Asia.

Baznaz. (2020). *BAZNAS dorong konsep zakatech dalam pengelolaan zakat*. Retrieved from https://baznas.go.id/press_release/baca/baznas_dorong_konsep_zakatech_dalam_pengelolaan_zakat/639

Bin-Nashwan, S. A. (2021). Toward diffusion of e-Zakat initiatives amid the COVID-19 crisis and beyond. *Emerald Publishing Limited*, *24*(2), 141–158. https://doi.org/https://doi.org/10.1108/FS-08-2020-0082

Bin-Nashwan, S. A., Shah, M. H., Abdul-Jabbar, H., & Al-Ttaffi, L. H. A. (2023). Social-related factors in integrated UTAUT model for ZakaTech acceptance during the COVID-19 crisis. *Journal of Islamic Accounting and Business Research*, 1-21. https://doi.org/10.1108/JIABR-02-2022-0038

Bin-Naswan, S. A., Abdul-Jabbar, H., Aziz, S. A., & Haladu, A. (2020). Zakah compliance behavior among entrepreneurs: Economic factors approach. *International Journal of Ethics and Systems*, *36*(2), 285–302.

Casey, T., & Wilson-Evered, E. (2012). Predicting uptake of technology innovations in online family dispute resolution services: An application and extension of the UTAUT. *Computers in Human Behavior*, *28*(6), 2034–2045.

Chang, I. C., Li, Y. C., Hung, W. F., & Hwang, H. G. (2005). An empirical study on the impact of quality antecedents on tax payers' acceptance of Internet tax-filing systems. *Government Information Quarterly*, *22*(3), 389–410. https://doi.org/10.1016/j.giq.2005.05.002

Darmansyah., Fianto, B. A., Hendratmi, A., & Aziz, P. F. (2020). Factors determining behavioral intentions to use Islamic financial technology: Three competing models. *Journal of Islamic Marketing*, *12*(4), 794–812. https://doi.org/10.1108/JIMA-12-2019-0252

Davis, F. D. (1985). *A technology acceptance model for empirically testing new end-user information systems: theory and results*. (Thesis, Massachusetts Institute of Technology)

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *Management Information Systems*, *13*(3), 319–339. https://doi.org/10.2307/249008

Fishbein, M., & Ajzen. I. (1975). *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research.* Addison-Wesley.

General Authority of Zakat and Tax (GAZT). (2020). *Zakah collected during Ramadhan*. Retrieved from https://zakaty.gov.sa/ar/MediaCenter/News/Pages/News_0010.aspx

Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd edition). Sage Publications.

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, *31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, *43*(1), 115–135. https://doi.org/10.1007/s11747-014-0403-8

Hudaefi, F. A., Beik, I. S., Zaenal, M. H., & Choirin, M. (2020). How does zakat institution respond to fintech? Evidence from BAZNAS, Indonesia. *International Jurnal of Zakat and Islamic Philantorphy*, *2*(1), 32–41.

Jogiyanto, H. M. (2008). *Metodologi penelitian sistem informasi*. Yogyakarta: Penerbit Andi.

Kemp, S. (2023). *Global Overview Report 2023*. Data Reportal.

Kenedy, P. S. J. (2017). Tantangan terhadap ancaman disruptif dari financial technology dan peran pemerintah dalam menyikapinya. *Jurnal Forum Keuangan dan Bisnis Indonesia*, 171–186.

Krishnasamy, G., Mohmod, A. L., & Adenan, M. I. (2015). Review: Malaysian plants with potential in vitro trypanocidal activity Malaysian plants with potential in vitro trypanocidal activity. *Annals of Phytomedicine*, *4*(1), 6-16.

Lubis, A. I. (2010). *Akuntasi Keprilakuan* (2nd ed.). Jakarta Barat: Salemba empat.

Mohamed, H., & Ali, H. (2018). *Blockchain, Fintech, and Islamic Finance Building the Future in the New Islamic Digital Economy*. De Gruyter.

Mosweu, O., Bwalya, K., & Mutshewa, A. (2015). Examining factors affecting the adoption and usage of Document Workflow Management System (DWMS) using the UTAUT mode. *Records Management Journal*, *26*(1), 38-67. https://doi.org/10.1108/RMJ-03-2015-0012

Naruetharadhol, P., Ketkaew, C., Hongkanchanapong, N., Thaniswannasri, P., Uengkusolmongkol, T., Prasomthong, S., & Gebsombut, N. (2021). Factors affecting sustainable intention to use mobile banking services. *Sage Open*, *11*(3), 1-13. https://doi.org/10.1177/21582440211029925

Pratiwi, D. S., Wiyono, I., & Lalu, H. (2015). Design of risk management system and analysis of technology acceptance model (TAM) in CV. Barokah Abadi. *E-Proceeding of Engineering*, 7(1), 1909-1940.

Prasetyo, D. Y. (2017). Penerapan metode UTAUT (Unified Theory of Acceptance and Use of Technology) dalam memahami penerimaan dan penggunaan website KKN LPPM UNISI. *Jurnal SISTEMASI*, *6*(2), 26–32. https://doi.org/10.32520/stmsi.v6i2.50

Rahi, S., Ghani, M. A., & Ngah, A. H. (2019). Integration of unified theory of acceptance and use of technology in internet banking adoption setting: Evidence from Pakistan. *Technology in Society*, *58*. https://doi.org/10.1016/j.techsoc.2019.03.003

Sánchez-Prieto, J. C., Olmos-Migueláñez, S., & García-Peñalvo, F. J. (2017). MLearning and pre-service teachers: An assessment of the behavioral intention using an expanded TAM model. *Computers in Human Behavior*, *72*, 644–654. https://doi.org/10.1016/j.chb.2016.09.061

Salleh, M. C. M., & Chowdhury, M. A. M. (2020). Technological transformation in Malaysian zakat institutions. *International Journal of Zakat*, *5*(3), 44–56. https://doi.org/10.37706/ijaz.v5i3.263

Schaupp, L. C., Carter, L., & McBride, M. E. (2010). E-file adoption: A study of U.S. taxpayers' intentions. *Computers in Human Behavior*, *26*(4), 636–644. https://doi.org/10.1016/j.chb.2009.12.017

Shah, S. N. A., Khan, A. U., Khan, B. U., Khan, T., & Xuehe, Z. (2020). Framework for teachers' acceptance of information and communication technology in Pakistan: application of the extended UTAUT model. *Journal of Public Affairs*, *21*(1), 1–11. https://doi.org/10.1002/pa.2090

Shmueli, G., Sarstedt, M., Hair, J. F., Cheah, J. H., Ting, H., Vaithilingam, S., & Ringle, C. M. (2019). Predictive model assessment in PLS-SEM: guidelines for using PLSpredict. *European Journal of Marketing*, *53*(11), 2322–2347. https://doi.org/10.1108/EJM-02-2019-0189

Skare, M., & Soriano, D. R. (2021). How globalization is changing digital technology adoption: An international perspective. *Journal of Innovation and Knowledge*, *6*(4), 222–233. https://doi.org/10.1016/j.jik.2021.04.001

Subowo, M. H. (2020). Pengaruh prinsip Technology Acceptance Model (TAM) terhadap kepuasan pelanggan aplikasi ojek online XYZ. *Walisongo Journal of Information Technology*, *2*(2), 79-92. https://doi.org/10.21580/wjit.2020.2.2.6939

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, *27*(3), 425–478. https://doi.org/10.2307/30036540

Ye, J., Zheng, J., & Yi, F. (2020). A study on users' willingness to accept mobility as a service based on UTAUT model. *Technological Forecasting and Social Change*, *157*. https://doi.org/10.1016/j.techfore.2020.120066