

Influencing Factors of Muzaki Use and Receive Zakat Payment Platform

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ABSTRACT

The purpose of this paper was to determine the factors that affect muzaki receive and use the platform to pay zakat. The method used in this research is a descriptive method with a quantitative approach to muzaki ever to its digital pay zakat institutions with a total of 100 respondents. The results show that the performance expectations, expectations of the business have a high influence on behavioral intentions muzaki in receiving and using the online zakat payment platform and condition of the facility, behavioral intentions have a high influence on the behavior of using muzaki in accepting and using the online zakat payment platform. This is caused by the belief muzaki against an online zakat payment platform that can pay zakat faster completion when compared to pay zakat offline and convenience perceived by muzaki when paying zakat using the online zakat payment platform. Of course, trust muzaki and ease of platform features online zakat payment can be a relevant factor in the platform online zakat payment made by the institution of zakat.

Keywords: Acceptance and Usage, Zakat Payment Platform, Muzaki, UTAUT.

INTRODUCTION

Factors that affect muzaki receive and use the zakat payment platform into very interesting research to be assessed at this time. Technological developments in the world made zakat payment platform, the fact still save a lot of problems such as the online zakat payment platform has not been widely used due to muzaki who pay zakat online is still very small when compared with the pay zakat muzaki offline (Cash, 2017), Online zakat payment platform is still difficult to use so as to give effect to the reduction of zakat funds received. (Sharif, 2018), The amount of zakat funds obtained by non-cash still smaller when compared with zakat funds in cash (Septiyanto, 2017), Online charity platform has been unable to give effect to the welfare mustahik (Beik, 2018). The number of LAZ and BAZ are opening branches in various

regions with a large amount, it is necessary to build a web-based information system to facilitate the donors send zakat, infaq, shodaqoh, and waqaf online (Farabi, 2016). The presence of the gap between potential and realization of zakat funds that have been collected to date (Badan Amil Zakat Nasional, 2018).

Digitization technology developed in the world has been utilized by several charity organizations to accelerate and increase the amount of zakat collected and turned out to be quite effective for improving the collection of zakat. People who pay zakat (muzaki) judged to have moved from the usual pay zakat directly (face to face) is now turning online. It was as presented by the director of the collection of communications and information Badan Amil Zakat Nasional (BAZNAS), M Arifin Purwakananta that current technological developments have

changed innovation zakat payment previously conventional to digital, through internet banking, e-money, virtual accounts, and e-commerce, In fact, one of the National Zakat Organization (LAZNAS), namely (Jeko, 2017).

Platform payment of zakat has increased the number of paying zakat muzaki online. However, the platform is not much due to the number of paying zakat muzaki non-cash is still very little compared to muzaki paying zakat in cash resulting use against zakat payment platform is still not optimal (Cash, 2017).

Whereas the development of online zakat payment has been made since the previous two decades with the development of information management systems zakat. Zakat Revolution first began in 1998 to 2003 which managed zakat management has traditionally and still relies heavily on human labor. Entering the year 2004 to 2009 began to professionally managed zakat, zakat institutions already tried to use the technology that resulted in the collection and distribution of zakat funds started to increase. In 2010 and 2015 has made zakat as a medium of information technology, data storage, business intelligence, and sources of knowledge.

Some use technology that has been used in zakat institution to date as, platform payment of zakat, virtual assistant, big data, building a collaborative network in the organization of the ecosystem, the use of mobile phones for the convenience of everyone in accessing information about the charity, analyzes the opportunities and challenges of zakat institution, encourage the promotion of information and cost reduction with fast and scalable solution.

Platform payment of zakat assessed will affect the projected collection amount of zakat, donation and sadaqoh (ZIS) to be collected in 2019. The number of people of productive age in Indonesia is estimated at

133.94 million. Also, the number of people using mobile phones reached 177, 9 million and that has internet access amounted to 132.7 million. With the potential is so great that internet users are projected to attract muzaki millennial generation is quite a lot to pay zakat. Until now, their zakat fundraising from the online platform has reached 12% in 2017, only increased by 1% compared to 2016 and is expected to continue to increase in 2019 (Center for Strategic Studies-BAZNAS, 2018).

The development of information systems and platforms in the world is a thing to be proud of and should be appreciated because it shows good progress for the development of the charity. Platform charity itself must be supported by a strong information system and easily accepted by people in the community, making it easier to pay zakat online. Because if not, it will give a bad image for LAZ or BAZ issuing the zakat payment platform (Beik, 2018).

Currently several studies that discuss the acceptance and use of the online zakat payment platform. Ahmad (2014) describes a system and the use of e-zakat in Malaysia. Good research results due to the expectation of performance, social influence and condition of the facility affect the behavior of users to use the e-zakat system. However, problems of the research, the business expectations had no effect caused muzaki still difficult to use the e-zakat system. Farabi (2016) describes the acceptance and use of the system ZISW. Good research results due to the expectation of performance, social influence and condition of the facility affect the behavior of users to use the system ZISW. The problem is the user feel the system of the research ZISW not ready to pay zakat, infaq,

Other research that measures the acceptance of someone using e-office technology with the same theoretical approach, among others carried out by Sulistyowati (2017) which is the result that

performance expectations, facility conditions, social influences significantly affect behavioral intentions e-office technology. Further studies that measure the acceptance of a person is using the Internet or mobile banking with the same theoretical approach and analysis tools using PLS-SEM them by Lai (2009) four major factors influence the behavioral intention; Abrahão (2016) all major variables affect the behavioral intention; Raza (2017) social influence variables have no effect; Boonsiritomachai (2017) does not affect the condition of the facility, while others take effect; Trojanowski (2017) variables affect performance expectancy and social influence behavioral intentions; Sarfaraz (2017) does not affect the condition of the facility while the other variables influence; Varma (2018) four major variables significantly to behavioral intentions and behavior affect the behavioral intention to use.

Therefore, this study was conducted to assess the acceptance of a person using zakat payment platform and any factors that influence it. Research on the acceptance of a person is using the platform to pay zakat payment has not been found in Indonesia and international journals. Prompting the authors to conduct this study to provide the information needed for the agency to create payment platform zakat alms received by the muzaki and hopes to improve the collection of zakat in Indonesia.

LITERATURE RIVIEW

According to Tsalas, Mahri, and Rosida (2019), Zakat is one of the Five Pillars of Islam which are obligatory for every Muslim who meet certain requirements. The quality of faith visible from the commitment to implement the worship services. Refusal or reluctance to implement the charity worship will reduce the levels of quality of faith in a person. So paying Zakat is important and

developing methods of payment of zakat is part of the commitment to implement charity worship.

Zakat online zakat payment is a process that is done through digital mechanisms whereby a muzak is not needed to meet in-person to pay their zakat to zakat. Online zakat payment method appears along with the times in which people want convenience through the use of technology (Harvan, 2017).

Zakat online has three platforms that can be used to pay the ZIS. The first internal platform, a platform developed by the organization zakat (OPZ) itself in the form of a website or application. Second, is a platform provided external partners to collect ZIS OPZ. Many institutions already use various channels zakat payment based on this technology, such as e-commerce, online crowdfunding, digital payment machine and also QR code. The third type of ZIS platform is a social media platform. Social media is a fundraising platform ZIS through social media.

Venkatesh (2003) explains the unified theory of acceptance and use of technology (UTAUT) is a theory that combines eight theories of user acceptance before that have been developed and have problems as well as for criticism, these models include a theory of reasoning action (TRA), technology acceptance models (TAM), motivational models (MM), theory of planned behavior (TPB), combined TAM and TPB, pc models of utilization (MPTU), innovation diffusion theory (IDT), social cognitive theory (SCT). Here is the concept of a unified theory of acceptance and use of technology (UTAUT):

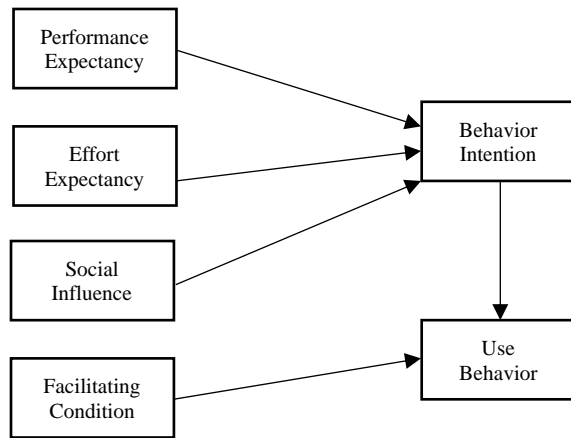


Figure 1. Model The Unified Theory of Acceptance and Use of Technology (UTAUT)

Source: Venkatesh (2003)

Figure 1 shows theoretical model to explain the behavior UTAUT use (use behavior) is influenced by behavioral intentions (behavior intention) and the condition of the facilities (facilitating conditions). Behavioral intention is the intention of the user to accept a system and the behavior of using the system on an ongoing basis(Venkatesh, 2003).

Relation to behavior using the zakat payment platform to pay ZIS is when a person has a high intention to use the zakat payment platform, the higher the level of user acceptance that led to the behavior using zakat payment platform on an ongoing basis. Vice versa, if the lower-owned intention to use zakat payment platform, the lower the level of user acceptance that led to the behavior using zakat payment platform(Ahmad, 2014).

Some of the factors that affect behavioral intentions (behavior intention) someone in accepting a technology that performance expectancy, effort expectancy, and social influence. While facilitating conditions and behavioral intentions directly influence use behavior. And there are some intermediate variables, namely age, gender,

experience, and voluntariness use(Tan, 2013).

In this study, the authors use variables contained in the Unified Theory of Acceptance and Use of Technology (UTAUT) that performance expectancy, effort expectancy, social influence, facilitating conditions, behavioral intention to use zakat payment platform and behavior using zakat payment platform. There are differences and similarities in this research with studies ever before. The equation that is used grand theory Unified Theory of Acceptance and Use of Technology (UTAUT) and using descriptive analysis and there are few studies in which the subject is muzaki. The difference in this study the first subject of this study is muzaki whereas previous studies are customers of banks and e-commerce user.

RESEARCH METHODS

This research is done to muzaki who had paid zakat online to a charity institution in West Java either via bank transfer to the institution of zakat, application platform, the platform crowdfunding, e-commerce or otherwise. The survey was conducted on 100 respondents through an online questionnaire through a google form. The time spent on collecting data is one month from early May 2019 until the beginning of June 2019.

Zakat institutions required criteria are as follows:

- a. Institutions in West Java Zakat or charity organizations that have offices in West Java.
- b. Institutions that have an online zakat payment system.

Methods of data analysis used in this research are descriptive method with a quantitative approach. Measurement results of queries made in the research instrument-

assisted using a Likert scale. The data have been collected and counted and classified into three categories: high, low, or moderate to determine the factors that influence muzaki receive and use the online zakat payment platform.

RESULTS AND DISCUSSION

Descriptive Analysis of Respondents

Respondents in this study are muzaki who pay zakat institution in West Java and muzaki who had paid zakat online, either through a bank transfer to the institution of zakat, application platforms, crowdfunding platform, e-commerce or the other by used as a sample of 100 respondents.

a. Descriptive Analysis of Respondents by Gender

Based on research and data processing carried out showed that the respondent's user's online zakat payment platform are dominated by women. According to Williams (2011) states that women have a level of independence that more businesses than men, factor independence

of a woman better than men may also be affecting the woman prefers to donate to charity online. Women also constitute the family's financial regulator to have greater opportunities and more to pay zakat. Here is the complete data of respondents by gender:

Table 1. Characteristics of Respondents by Gender

No.	Gender	Frequency (Person)	Percentage (%)
1	Man	41	44
2	Woman	59	56
Total		100	100

The results of calculation of the score all variables based on gender can be concluded that to improve the collection of zakat through payment platform zakat online, zakat institution should be socialized platform zakat payment online to muzaki female because it has the intention of behavioral and behavior using the higher of muzaki that male gender. Zakat institutions also need to make promotion to muzaki male sex to be more interested in paying zakat online.

Table 2. Classification of Variables By Type Klamin

Variables	Woman	%	Man	%
Performance expectancy	High	51	High	49
Effort expectancy	High	52	High	48
Social influence	High	53	High	47
Facilitating condition	High	51	High	49
Behavioral intention	High	55	High	45
User behavior	High	56	High	44

b. Descriptive Analysis of Respondents by Age

Based on the results of research conducted that the dominance of the pay zakat using an online zakat payment platform is the age of 18-25 years. Muzaki that uses the

online zakat payment platform belonging to a young age, this is according to research conducted by the Loretto (2015) which states that the younger users of the system are likely to have an interest in the use of a system. Muzaki who belong to the

56-65 year old age become muzaki with the fewest number of percentage in using the online zakat payment platform, this is according to research conducted by Barnard (2013) that a person who has an older age tend to have difficulty adapting to use technology. Table 3 shows the complete data of respondents by age.

The results of calculation of the score the entire variable based on age can be concluded that to improve the collection of zakat through online zakat payment platform, more preferably zakat institutions socialize online zakat payment platform to muzaki who had an age range of 18-25 years through behavioral

intention and behavior using a more muzaki higher than the other age range. Zakat institutions also need to make promotion to muzaki aged > 40 years to be more interested in paying zakat online.

Table 3. Characteristics of Respondents by Age

No.	Age (Year)	Frequency (Person)	Percentage (%)
1	18-25	55	55
2	26-35	27	27
3	36-45	10	10
4	46-55	8	8
5	56-65	5	5
Total		100	100

Table 4. Classification of Variables by Age

Variables	Year									
	18-25	%	26-35	%	36-45	%	46-55	%	56-65	%
Performance expectations	High	46	High	23	High	16	High	9	High	6
Effort expectancy	High	38	High	17	High	18	High	14	High	13
Social influence	High	40	High	19	High	14	High	14	High	13
Facilitating condition	High	36	High	28	High	14	High	15	High	7
Behavioral intention	High	41	High	31	High	13	High	10	High	5
User behavior	High	43	High	29	High	10	High	14	High	4

c. Descriptive Analysis of Respondents by Education

Based on the results of the study and if the data do indicate that the online payment platform is dominated by muzaki who have the education level of bachelor degree (S1). S1 education level is now becoming a common requirement for someone to get into the world of work and have an income that is considered sufficient to be a muzaki, so the undergraduate level as a benchmark for someone to pay zakat increasingly aware of the use of the online zakat payment platform. Here is the complete data of respondents by the level of education:

Table 5. Characteristics of Respondents by Education

No.	Education	Frequency (Person)	Percentage (%)
1	Junior School	1	1
2	High School	34	34
3	D3	3	3
4	S1	48	48
5	S2	13	13
6	S3	4	4
Total		100	100

The results of calculation of the score all variables based education can be

concluded that in order to improve the collection of zakat through payment platform zakat online, zakat institution should be socialized platform zakat payment online to muzaki with education level S1 because it has the intention of behavioral and behavior

using a higher than muzaki with other educational levels. Zakat institutions also need to make promotion to muzaki with a high school education level to be more interested in paying zakat online.

Table 6. Classification of Variable Based Education

Variables	Level of Study											
	Junior School	%	High School	%	D3	%	S1	%	S2	%	S3	%
Performance expectations	High	0	High	31	High	5	High	42	High	16	High	5
Effort expectancy	High	4	High	13	High	12	High	42	High	16	High	13
Social influence	High	3	High	17	High	8	High	40	High	19	High	13
Facilitating condition	High	4	High	10	High	14	High	39	High	14	High	15
Behavioral intention	High	2	High	16	High	15	High	44	High	13	High	10
User behavior	High		High		High		High		High		High	

d. Descriptive Analysis of Respondents by Jobs

The results of the study and if the data do indicate that the online zakat payment platform dominated by muzaki with background businessman reaches 48%. This is due to the number of entrepreneurs have bustle a bit more than other professions in general, so have a little time to be able to take the time to pay zakat directly. Using the online zakat payment platform is the right choice because it can be done in time and by the desired conditions. Table 7 shows the complete results of the respondents by type of work.

The results of calculation of the score all the variables based on the work muzaki can be concluded that in order to improve the collection of zakat through payment platform zakat online, zakat institution should be socialized platform zakat payment online to muzaki who is a businessman because it has the intention of behavioral and behavior using the higher of muzaki with other professions.

Zakat institutions also need to make promotion to muzaki with who works as ASN / Military / Police to be more interested in paying zakat online.

Table 7. Characteristics of Respondents by Job Type

No.	Jobs	Frequency (Person)	Percentage (%)
1	ASN / Military / Police	1	1
2	BUMN employee	34	33
3	Private employees	3	3
4	entrepreneurial	48	48
5	Professional (doctor, lawyer, etc.)	13	13
6	College student	4	4
Total		100	100

Table 8. Classification of Variables Based on Type of Jobs

Variables	Type of jobs											
	ASN	%	BUMN Employee	%	Private Employee	%	Entrepreneurial	%	Doctors, Lawyers	%	College Student	%
Performance expectations	High	1	High	34	High	4	High	48	High	7	High	6
Effort expectancy	High	11	High	14	High	25	High	32	High	12	High	6
Social influence	High	11	High	16	High	23	High	34	High	10	High	6
Facilitating condition	High	12	High	11	High	20	High	35	High	11	High	11
Behavioral intention	High	14	High	12	High	17	High	36	High	10	High	11
User behavior	High	10	High	9	High	24	High	33	High	15	High	9

e. Descriptive Analysis of Respondents by Type Zakat Paid

The results of the study and if the data do indicate that the online zakat payment platform dominated by muzaki who pay tithes. This is because the tithe has a smaller nominal value and the calculation is not as difficult as counting other types of zakat. This result also shows that people in West Java dominant pay zakat tithes only have indicated the level of knowledge about other than the obligation to pay zakat tithes still low. Table 9 shows the complete results of respondent data by type of zakat paid.

The results of calculation of the score the entire variable based on the type of zakat paid can be concluded that in order to improve the collection of zakat through payment platform zakat online, zakat institution should be socialized

platform zakat payment online to muzaki who pay tithes because it has the intention of behavioral and behavior using a higher of muzaki who pay zakat other types. Zakat institutions also need to make promotion to muzaki who pay zakat profession/earnings to be more interested in paying zakat online.

Table 9. Characteristics of Respondents by Type Zakat Paid

No.	Type Zakat That Paid	Frequency (Person)	Percentage (%)
1	Zakat Earnings / Profession	44	44
2	Zakat Fitrah	71	71
3	Zakat Trade	13	13
4	Zakat Agriculture	1	1
Total		100	100

Table 10. Classification of Variables By Type Zakat Paid

Variables	Year							
	Zakat Earnings	%	Zakat Fitrah	%	Zakat Trade	%	Zakat Agriculture	%
Performance expectations	High	25	High	58	High	16	High	1
Effort expectancy	High	23	High	60	High	17	High	0
Social influence	High	22	High	59	High	15	High	2
Facilitating condition	High	22	High	58	High	16	High	2

Variables	Year							
	Zakat Earnings	%	Zakat Fitrah	%	Zakat Trade	%	Zakat Agriculture	%
Behavioral intention	High	20	High	60	High	18	High	2
User behavior	High	23	High	59	High	17	High	1

Variables Descriptive Analysis Research

After analyzing the data obtained from the field, the next step is to delineate the research variables. In this section, we describe the research variables are based on respondents' answers. In this study using six variables, namely the expectations of performance (X1), the business expectations (X2), social influence (X3), the condition of facilities (X4), behavioral intentions (Z) and behavior using (Y). Here is an overview of each of the variables used in this study:

a. Overview of performance expectancy variable (X1)

Performance expectancy online zakat payment platform is the level of confidence muzaki using the online zakat payment platform can provide advantages in paying zakat, such as a shorter benefit period and payment of zakat can be done without having to go to a charity organization. The higher expectations of performance muzaki against online zakat payment platform it will have implications for the emergence of one's intention or the intention to pay zakat using the online zakat payment platform.

Performance expectancy to behavioral intentions muzaki who pay zakat online payment platform using respondents categorized as high as the total score overall performance expectancy variable is equal to 3580 which is greater than 3300. The high-value performance expectancy due to a belief muzaki against online charity platform able to pay zakat faster completion when compared to pay zakat offline. This proves

that the intention of individuals who pay zakat using an online zakat payment platform-driven strongly by the high-performance expectancy of the online zakat payment platform. So it can be said that the high-performance expectancy is a form of muzaki confidence using the online zakat payment platform can provide advantages in paying zakat,

b. Overview of Effort Expectancy variable (X2)

Effort expectancy online zakat payment platform is level perceived by muzaki convenience when using an online zakat payment platform to pay zakat. The higher effort expectancy muzaki against online zakat payment platform it will have implications for the emergence of one's intention or the intention to pay zakat using the online zakat payment platform.

Effort expectancy of the behavior of using muzaki who pay zakat online payment platform using respondents categorized as high as the total score overall business expectation variable is equal to 1940 which is greater than 1833. The high expectations of the business caused by muzaki in the perceived ease when operating the online zakat payment platform, This proves that the people who pay zakat using an online zakat payment platform-driven strongly by the high effort expectancy towards online zakat payment platform. So it can be said that the high expectations of the business which is a form of muzaki in the perceived ease when paying zakat using the online zakat payment platform.

c. Overview Variable Social Influence (X3)

Social influence online zakat payment platform is a state of an individual perceives the interest that is trusted by other people that will affect the use of the new system. Social influence can also be defined as the degree to which muzaki feels that the closest people believe that it should use the online zakat payment platform to pay zakat. The higher the social influence muzaki against the online zakat payment platform it will have implications for the emergence of one's intention or the intention to pay zakat using the online zakat payment platform.

Social influences on behavioral intentions muzaki who pay zakat using the online zakat payment platform that respondents categorized as being due to the number of variable scores overall social influence amounted to 2182 which are smaller than 2200. Quite high social influence online zakat payment platform due to the encouragement of environmental around muzaki like family, coworkers, community and charity organizations to use the online zakat payment platform. This proves that the people who pay zakat using the online zakat payment platform is driven by a relatively high social impact of the online zakat payment platform. So it can be said that it is a form of social influence of the surrounding environment muzaki to pay zakat using the online zakat payment platform.

d. Overview Variable Facilitating Condition (X4)

Facilitating conditions online zakat payment platform is a state of an individual believes the technical infrastructure and the online zakat payment platform has support for pay zakat online. The higher the facilitating conditions will improve behavior using

the online zakat payment platform. Then certainly the better the infrastructure and technical conditions of technology the better the behavior of people using the online zakat payment platform.

Facilitating conditions using muzaki paying zakat using an online zakat payment platform that respondents categorized as high as the total score overall social influence variables are 2400 which is greater than in 2200. The high state of online zakat payment platform facilities caused by the already available features supports to pay zakat online. This proves that the people who pay zakat using the online zakat payment platform is driven by high facilitating conditions of the online zakat payment platform. So it can be said that the facilitating conditions is a form of the availability of infrastructure in the online zakat payment platform that supports muzaki to pay zakat online.

e. Overview of Behavioral Intention Variable (Z)

Behavioral intentions online zakat payment platform is a state of an individual who has the interest to use the online zakat payment platform. The higher the behavioral intention to use muzaki will improve behavior towards the zakat online payment platform. Then certainly the better the interests and intentions of a person the better the behavior of people using the online zakat payment platform.

Behavioral intention to use muzaki behaviors that make charitable use online zakat payment platform that respondents categorized as high as the total score overall social influence variables is equal to 2357 which is greater than in 2200. The high behavioral intentions online zakat payment platform due to the high-interest muzaki use the online zakat payment platform which is considered an effective,

efficient, and user-friendly this proves that the people who pay zakat using the online zakat payment platform is driven by high behavioral intentions toward online zakat payment platform. So it can be said that a behavioral intention is a form of interests and intentions of a muzaki to use the online zakat payment platform to pay zakat.

a. *Overview Variable Use Behavior (Y)*

Use behavior using an online zakat payment platform is a reason or cause an individual to use the online zakat payment platform. The higher the muzaki use behavior the more describe the intensity of the behavior using the online zakat payment platform. Then certainly the better a person's behavior using a person, the better the intensity of the behavior of people using the online zakat payment platform.

Use behavior muzaki who pay zakat online payment platform using respondents categorized as high as the total score overall behavioral variables using amounted to 1615 which is greater than in 1467. The high use behavior muzaki towards the zakat online payment platform due to the high intentions and facilitating condition of the online zakat payment platform itself. This proves that the people who pay zakat using the online zakat payment platform has a high intensity. So it can be said that such behavior using a form muzaki a reason for using the online zakat payment platform to pay zakat.

CONCLUSION

Platform online zakat payment will be increasingly used by muzaki to pay zakat. Along with the development of technology, institutions should create a platform zakat payments as desired from muzaki. Based on

research that has been done to muzaki regarding the acceptance and use of zakat payment platform, the results show that muzaki in West Java have high-performance expectancy of the online zakat payment platform, due to the belief muzaki against online zakat payment platform that is able to pay zakat faster completion when compared to pay zakat offline, Muzaki have high effort expectancy, this is caused by muzaki the perceived ease when operating the online zakat payment platform. Social influences showing results quite high, it is caused by muzaki encouragement from the surrounding environment such as family, colleagues, community and charity organizations to use the online zakat payment platform. Facility conditions and behavioral intentions also have a high yield, it is because the features are adequate and of high interest to pay zakat to use the online zakat payment platform.

To improve the collection of zakat through online zakat payment platform, more preferably zakat institutions socialize online zakat payment platform to muzaki female, who had an age range of 18-25 years, who is a businessman, who has the S1 education level, residing in Bandung Raya and paying tithes through online zakat payment platform because it has a behavioral intention and use behavior higher with muzaki the other characteristics.

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