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Determinants of Intention to Use The Crowdfunding Platform in Paying Zakat, Infak and Shadaqah

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ABSTRACT

The development of the digital industry continues to grow rapidly, and the crowdfunding platform as an alternative way of making zakat, infaq, and alms (ZIS) payments is a bridge of goodness and a means of mutual cooperation for the people of Indonesia. This study aims to identify the determinants of intention to use a crowdfunding platform to pay zakat, infaq, and alms (ZIS) in Indonesia. Using the theory of Unified Theory of Acceptance and Use of Technology 3 (UTAUT3), There are 8 dependent variables: performance expectation (PE), Effort expectation (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (H), Personal Innovativeness (PI), and 2 independent variables: behavioral intention (BI) and Use Behavior (UB). Data analysis was performed using a structural equation model, partial least squares (SEM-PLS). The data used is quantitative primary data. Data were obtained from 265 respondents by distributing questionnaires using a Likert scale with five answer choices. The data were analyzed with the help of the SmartPLS 3 application. There were two relationships tested, namely the measurement relationship and the structural relationship. The results of the analysis show that six hypotheses have an effect, and six hypotheses have an effect on the intention to use the crowdfunding platform to pay zakat, infak, and shadaqah (ZIS).
Keywords: *Crowdfunduing, Zakat, Infak dan Shadaqah (ZIS), UTAUT3*

INTRODUCTION

The world of digital industries is growing very fast, and more and more digital services are being offered to users. One of the digital forms of services on the rise in Indonesia is crowdfunding (Sentanoe & Oktavia, 2022). Crowdfunding is becoming increasingly important for people, institutions, and government services to earn money quickly and effectively. Crowdfunding is the way people raise money for a particular project or idea, which is based on awards, equity, loans, and donations. People play and supporteach other by giving their money (Bakri *et al*., 2021).

Donation-based crowdfunding is used as a campaign method to raise money related to social activities by leveraging technological advances to reach donors widely (Indarningsih *et al*., 2023). Donation-based crowdfunding does not reward investors for the investment they make. This means that the motivation of users of these services may not be purely

for financial gain but rather more likely to be related to social intent or charity (Sentanoe & Oktavia, 2022). In the context of collecting digital zakat, infak, and sedekah funds in Indonesia, crowdfunding is used as one of the forms of means that leverage the development of information technology. The organizations collecting zakat (OPZ) in the country are applying crowd funding as an innovative method to facilitate and increase the efficiency of collecting charitable funds, in line with the increasingly evenly developed information technology in society (Ma'wa & Surohman, 2021).

With empirical facts showing that Indonesia has the largest Muslim population in the world, the country has great potential for exploiting that demographic wealth for various aspects of development, including economic, social, and religious potential (*World Population Review*, 2023). Indonesia has potential through the collection of Islamic religious social funds, such as Zakat, Infak, and Sedekah. As much as 87.20 percent of the Muslim population in Indonesia is actively participating in achieving social and economic equality. There is an interesting fact that, apart from having the largest Muslim population, Indonesia also holds the title of the most benevolent country. After being in the top position for six consecutive years, Indonesia has achieved a charity index of 68%, which overall remains stable. Since 2020, with a score of 69%, the country has shown the largest contribution (84%) and a high volunteer rate (63% of the entire population) (CAF *World Giving Index*, 2022).

In an effort to take advantage of the existing potential, steps were taken by integrating Zakat, Infak, and Sedekah (ZIS) payments using technology. The main objective is to optimize ZIS fundraising so that it can provide greater benefits to society efficiently through the use of modern technology (Afandi, 2019). There are various crowdfunding sites in Indonesia, such as Kitabisa.com, which was launched in 2013 as a pioneer digital contribution platform in Indonesia. Additionally, another donating platform called WeCare.id has been around since 2015, and SharingHappines.org was established in 2017. There is research that describes bookisa.com as a well-known and credible crowdfunding platform in Indonesia. Founded in 2013, in the form of a website and application, the Kitabisa.com Platform has become a bridge of *silaturahmi* and *gotong-royong* container between Indonesian society. The Kitabisa.com website has become a charity container for more than 6 million individuals who have donated through 100,000 fund-raising campaigns, 3,000 charities, NGOs, social agencies, and 250 CSR programs, brands, and companies. (Kitabisa.com, 2023). Based on the research data carried out Gopay Kopernik (2020) The most commonly used crowdfunding platforms are those deemed credible and provide an easy payment system, creating a reliable and comfortable experience for users; Kitabisa (71%), WeCare (4%), BenihBaik (3%), Sharing Happiness (1%), and Other platforms (8%) as well as not donating through digital donation platforms (14%).

Many advantages have been routed via the Kitabisa.com crowdfunding site. The purpose is to enhance public knowledge of the need of giving zakat, infak, and sedekah via a transparent, efficient, and in line with Islamic ethical standards approach. By employing Shariah marketing, it is believed to be more inspiring and engaging for individuals to give to philanthropic initiatives that have a favorable influence on public well-being (Siti Kalimah, 2019).

UTAUT3 developed by Farooq et al. (2017), It's a new model for explaining user behavior toward information technology. UTAUT3 is composed of eight factors, namely: performance expectancy (PE), effort expected (EE), social influence (SI), facilitating condition (FC), hedonic motivation (HM), price value (PV), habit (H), and personal innovativeness (PI). The theory of acceptance is that TAM by Davis (1989), UTAUT by Venkatesh *et al*., (2003) dan UTAUT2 by Venkatesh (2012). The UTAUT model shows that the intention to behave Behavioral Intention (BI) and the behavior to use a technology Use Behaviour (UB) are influenced by Performance Expectancy (PE), Effort Expected (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (H), Personal Innovativeness. (PI).

Research by Suo *et al*. (2022), menunjukan bahwa ekspetasi kinerja berpengaruh terhadap niat perilaku to adopt mobile payment QR-code. But, Research by Moon & Hwang (2018), Explaining performance expectations (PE) was not found to have a significant influence on the intentions of crowdfunding withdrawal. Research by Islam *et al*. (2021), The results explained that performance expectations (PE), effort expectation (EE), social influence (SI), facilitating conditions (FC) and trust (T) are perceived to have a significant impact on entrepreneurs behavioral intentions (BI) to adopt entrepreneur intentions to adopt crowdfunding, using the Unified Theory of Acceptance and Use of Technology (UTAUT) model with extension. Research by Azam *et al.* (2019) Explains how to analyze the validity of the Unified Theory of acceptability and Use of Technology 3 (UTAUT3) in evaluating the acceptability of lecturers to the virtual learning environment (VLE) at Sri Lankan public institutions. It was discovered that performance expectations (PE), effort expectations (EE), facilitating conditions (FC), habits (H), and hedonism motivation (HM) were important factors on professor reception in the virtual learning environment (VLE).

The difference between this research and previous research is the UTAUT3 model in determining the intention of using crowdfunding platforms to pay zakat, infak, and sedekah (ZIS) in Indonesia. This research contributes to donors, fund-raisers, philanthropic institutions, and owners of crowd funding platform donations, as well as the Indonesian community, in understanding the use of ZIS payment digitally while spreading the literacy of using the crowdfinance platform to pay ZIS.

METHODOLOGY

Literature Review And Hypothesis

Crowdfunding

Crowdfunding is a method of raising funds for a new project submitted by someone asking for small to medium investments from a number of other individuals. (Wulandari, 2018). Crowdfunding is a gift or investment activity that is gathered from the general public using a social network to finance a project. Specifically, crowdfunding is an online community activity carried out with the objective of gaining commitments from non-members of the general community for contributions, sponsorships, and investments (Moon & Hwang, 2018).

While crowdfunding is based on soliciting donations from several people, it distinguishes itself from traditional fundraising endeavors. Crowdfunding has emerged as a more efficacious approach for transcending geographical barriers in order to enhance the visibility of non-profit

organizations and generate financial resources by using social networks. Fundraising via interpersonal networks is more effective in promoting participation due to its reliance on trustworthy connections among friends, coworkers, family members, and other acquaintances (Moon & Hwang, 2018).

Zakat, Infak and Sedekah

Zakat refers to a mandatory asset that must be allocated or bestowed by a Muslim individual or a corporate body, with the purpose of being distributed to the eligible recipient in accordance with the principles of Islamic sharia. (Republik Indonesia, 2012). Zakat has played a significant role in facilitating economic recovery after natural catastrophes, in collaboration with governmental bodies and other public organizations. Zakat serves as a potent mechanism for fostering socio-economic empowerment and mitigating poverty (Hasanah *et al*., 2023).

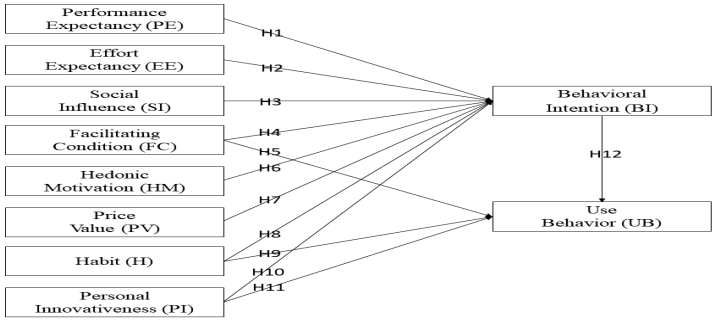
Infak is a property issued by a person or a business entity other than the zakat for joint assets (Republik Indonesia, 2012). Infak refers to the distribution of some of a person's wealth for the goods of mankind in accordance with Islamic principles (Hastuti, 2016).

Sedekah is a form of property or non-property issued or given by a person or corporate enterprise outside of the zakat for public goods (Republik Indonesia, 2012).

Unified Theory of Acceptance and Use of Technology 3 (UTAUT3)

UTAUT3 has been developed by Farooq *et al*. (2017) explains that in the UTAUT3 theory, there is an addition of variables that are personal innovations that influence the interests of behavior and user behavior Farooq *et al*. (2017) It argues that personal innovation in the adoption of information technology is a fundamental feature in determining acceptance of the use of a technology. The existence of this personal innovation variable provides some knowledge about the determinants of influence in using adoption of a new technology for them (Farooq *et al*., 2017).

Figure 1. UTAUT3 Theory Framework



Source: Farooq *et al*. (2017)

Hypotheses

H1: Performance Expectancy (PE) has a positive impact on behavior intentions (BI) using crowdfunding platforms to pay Zakat, Infak, and Sedekah (ZIS).

H2: Effort Expectance (EE) positively affects Behavior Intentions (Bi) using crowdfunding platforms to pay Zakat, Infak, and Sedekah (ZIS).

H3: Social influence (SI) has a positive effect on behavior intention (BI) using crowdfunding platforms to pay Zakat, Infak, and Sedekah (ZIS).

H4: Facilitating conditional (FC) positive influence on behavior intentions (BI) using crowdfunding platforms to pay Zakat, Infak, and Sedekah (ZIS).

H5: Facilitating conditional (FC) positive influence on user behavior (UB) using crowdfunding platforms to pay Zakat, Infak, and Sedekah (ZIS).

H6: Hedonic motivation (HM) has a positive influence on behavior intention (BI) using crowdfunding platforms to pay Zakat, Infak, and Sedekah (ZIS).

H7: Price values (PV) have a positive effect on behavior intention (BI) using crowdfunding platforms to pay Zakat,

Infak, and Sedekah (ZIS).
H8: Habit (H) positively influences behavior intentions (PI) using crowdfunding platforms to pay Zakat, Infak, and Sedekah (ZIS).
H9: Habits (H) influence positive influences on user behaviors (UB) using crowdfunding platforms to pay Zakat, Infak, and Sedekah (ZIS).

Research Methods

1. Research design
   The purpose of this research is to determine the intention of using the crowdfunding platform to pay zakat, infak, and sedekah (ZIS) in Indonesia. This study uses a model of the Unified Theory of Acceptance and Use of Technology 3. (UTAUT3). The survey questionnaires were measured on a five-point Likert scale from highly disagree to highly agree. The questions in the survey were developed according to the operationalization of the research variable. The questionnaire is divided into two components: a general statement relating to the demographics of respondents, and both questionnaires contain perceptions of potential donors who use the crowdfunding platform in determining the intention of the use of the crowdfunding platform in paying zakat, infak, and sedekah (ZIS) in Indonesia.
2. Data collection
   The research focused on Indonesian residents who adhered to the Islamic faith, and the sample was selected using a non-probability sampling method. Utilizing online surveys for data collecting. The participants in this research are those who have the ability to use the bookisa.com crowdfunding platform in Indonesia, based on several demographic, regional, and religious factors. The research used Google Forms to create online surveys, which were then disseminated throughout several social media channels, including Facebook, Instagram, Telegram, and WhatsApp, inside the bookisa.com fundraising community. Researchers administered online surveys from April to June 2023, and they collected input from 265 respondents spread over Indonesia. This study was examined using structural equation modeling (SEM). In SEM, there is no agreement on what the lowest value is or the maximum sample size. In (Hair et al, 2006) mention that in SEM analysis, the suggested minimum sample size is 100–200. The estimation of the size of the sample might vary based on how sophisticated the model is.
3. Method of analysis
   The analytical tool utilized to assess the study hypothesis is partial least squares structural equation modeling (PLS-SEM) (Hair et al., 2014). PLS-SEM is also suited for weak theoretical foundation models and does not need normality of data assumptions (Darmansyah et al., 2020). Generally in SEM analysis there are two steps, first the Confirmatory Factor Analysis (CFA). In CFA analysis will be employed several critical components that are the countermeasures namely, Loading Factor values, Average Variance Extraction (AVE) and Discriminant Validity or Cronbach's Alpha. Loading factor and AVE values advised to promote convergence validity must be greater than 0.5 (Ryu, 2018; Darmansyah et al., 2020). On a composite reability value it is said to be good if the value is greater than 0.70 (Nunnally, 1978). While Cronbach's recommended alpha value to support convergence validity must be higher

than 0.7 (Bagozzi & Yi, 2012; Jamshidi & Kazemi, 2020). The second stage is the evaluation of the structural model. At this stage, the relationship between each independent variable and the dependent variable is analyzed (Alifiandy & Sukmana, 2020).

RESULT AND DISCUSSION

Use of crowdfunding platforms in Indonesia

Crowdfunding is a type of crowdsourcing that earns money from the general public using online media. This model of funding emerged along with the advances in information and communication technology, including social media. Crowdsurfing is also defined as the process of financing startups, small businesses, or projects by collecting small amounts of money from a group of individuals and using Internet resources such as Facebook, Twitter, LinkedIn, and other leading websites. Information technology has been utilized to expand the financial sector, which can support the creation of alternative funding for the business world and investment media for the general population (Edward et al., 2021).

Crowdfunding, a type of financial technology (fintech), is still developing slowly in Indonesia, where it is still dominated by the payments business sector (43%), loans (17%), aggregators (13%), and the rest in the form of personal or financial planning, crowd funding, etc. Kitabisa.com is an Indonesian crowdfunding portal that operates in the non-profit social field (health, education, environment, and culture) (Edward *et al*., 2021).

Profile Kitabisa.com

Kitabisa.com is an online fundraising and contribution site, commonly known as a donation-based crowdfunding platform. Kitabisa has been in existence since 2013. The Kitabisa site and application have become a bridge of goodness and a container of gotong-royong in Indonesian society. By 2023, Kitabisa.com will have successfully released an application that has now supported 7 million donors, 28,000 social funds, hundreds of foundations and social institutions in 34 provinces, 3,000 foundations, NGOs, and social institutions, and 300 corporate CSR programs (Kitabisa.com, 2023).

Table 1. Kitabisa.com platform audit report

No	Category	Nominal (Billion)
1	Medical and Health Assistance	289
2	Humanity	139
3	Natural disasters	91
4	Social activities	76
5	Other	240
Total		**835**

Source: Kitabisa.com (2023)

Based on Kitabisa.com's 2020 audit report, Kitabisa.com has distributed funds amounting to 835 billion, which were distributed in the fields of medical and health assistance (289 billion), humanitarians (139 billion), natural disasters (91 billion), social activities (76 billion), and others (240 billion) (Kitabisa.com, 2023).

Respondent Demographics

Table 2. Respondent Data Based on Province of Residence Address

No	Provincial Area	Total	Percentage (%)
1	Nanggroe Aceh Darussalam	5	1,89

2	North Sumatra	6	2,26
3	South Sumatra	4	1,51
4	West Sumatra	8	3,02
5	Bengkulu	3	1,13
6	Riau	2	0,75
7	Riau Islands	1	0,38
8	Jambi	3	1,13
9	Lampung	5	1,89
10	Bangka Belitung	3	1,13
11	West Kalimantan	4	1,51
12	East Kalimantan	7	2,64
13	South Kalimantan	4	1,51
14	Central Kalimantan	2	0,75
15	North Kalimantan	2	0,75
16	Banten	14	5,28
17	DKI Jakarta	29	10,94
18	West Java	31	11,70
19	Central Java	39	14,72
20	Special Region of Yogyakarta	36	13,58
21	East Java	26	9,81
22	Bali	3	1,13
23	East Nusa Tenggara	1	0,38
24	West Nusa Tenggara	6	2,26
25	Gorontalo	2	0,75
26	West Sulawesi	2	0,75
27	Central Sulawesi	4	1,51
28	North Sulawesi	1	0,38
29	Southeast Sulawesi	1	0,38
30	South Sulawesi	4	1,51
31	North Maluku	1	0,38
32	Maluku	1	0,38
33	West Papua	1	0,38
34	Papua	1	0,38
35	Central Papua	0	0,00
36	Papua Mountains	0	0,00
37	South Papua	0	0,00
38	Southwest Papua	3	1,13
	Total	265	100

Table 3. Respondent Data Based on Gender

No	Gander	Total	Percentage (%)
1	Male	101	38,11
2	Female	164	61,89
Total		265	100

Table 4. Respondent Data Based on Age and Generation

No	Generation	Age (year)	Total	Percentage (%)
1	Gen Z (1997-2012)	17 - 26	161	60,75
2	Gen Y / Millenial (1981-1996)	27 - 42	100	37,74
3	Gen X (1965-1945)	43 - 78	4	1,51
Total			**265**	**100**

Table 5. Respondent Data by Type of Work

No	Type of work	Total	Percentage (%)
1	Student / Students	113	42,64
2	Businessman	37	13,96
3	Civil Servants / TNI / POLRI	13	4,91
4	Private sector employee	69	26,04
5	Housewife	12	4,53
6	Farmers/Gardeners	4	1,51
7	Industry	3	1,13
8	Other	14	5,28
Total		**265**	**100**

Table 6. Respondent Data Based on Education Level

No	Education	Total	Percentage (%)
1	SD/MI	0	0,00
2	SMP/MTS	1	0,38
3	SMA/MA/SMK	66	24,91
4	DIPLOMA	12	4,53
5	S1	148	55,85
6	S2	37	13,96
7	S3	1	0,38
Total		**265**	**100**

Table 7. Respondent Data by Income

No	Income Level	Total	Percentage (%)
1	Rp. 0-2 Juta	112	42,26
2	Rp. 2-4 Juta	61	23,02

3	Rp. 4-6 Juta	38	14,34
4	Rp. 6-8 Juta	32	12,08
5	Rp. 8-10 Juta	22	8,30
Total		**265**	**100**

Table 8. Respondent Data Based on the Purpose of Using the Kitabisa.com Crowdfunding Platform

No	Purpose	Total	Percentage (%)
1	Zakat Maal (Harta)	39	9,65
2	Zakat Fitrah	39	9,65
3	Infak / Sedekah	170	42,08
4	Other Donations	156	38,61
Total		**404**	**100**

Table 9. Respondent Data Based on Donation Type

No	Donation	Total	Percentage (%)
1	Education Assistance	75	11,63
2	Medical and Health Assistance	68	10,54
3	Toddlers and Sick Children	54	8,37
4	Humanity	156	24,19
5	Natural disasters	143	22,17
6	Social activities	143	22,17
7	Other	6	0,93
Total		**645**	**100**

Measurement Model Evaluation

At this step, an assessment and analysis of the measurement model and structural model will be carried out. Researchers utilized the Smart PLS 3 program for data analysis. The measuring methodology makes it feasible to assess if the construct is good. Model assessment comprises of loading factor (LF), average variance extraction (AVE), composite reliability, and discriminant validity, or Cronbach's alpha (CA) values. The required loading factor and AVE values to support convergent validity must be greater than 0.5 (Ryu, 2018; Darmansyah et al., 2020). Meanwhile, the Cronbach's alpha value recommended to support convergent validity must be higher than 0.7(Bagozzi & Yi, 2012; Jamshidi & Kazemi, 2020). Furthermore, the Composite Reability assessment must be greater than 0.70 (Nunnally, 1978).

Table 10. Convergent Validity Test Results Loadings Factor and AVE

Variable	Code	*Loadings Factor*	*AVE*	Result
Performance Expectancy (PE)	PE1	0.865	0.790	Valid
	PE2	0.921		Valid
	PE3	0.900		Valid
	PE4	0.868		Valid
Effort Expectancy (EE)	EE1	0.905	0.836	Valid
	EE2	0.924		Valid
	EE3	0.916		Valid
	EE4	0.912		Valid
Social Influence (SI)	SI1	0.916	0.859	Valid
	SI2	0.945		Valid
	SI3	0.919		Valid
Facilitating Condition (FC)	FC1	0.865	0.771	Valid
	FC2	0.898		Valid
	FC3	0.889		Valid
	FC4	0.858		Valid
Hedonic Motivation (HM)	HM1	0.924	0.841	Valid
	HM2	0.940		Valid
	HM3	0.887		Valid
Price Value (PV)	PV1	0.906	0.829	Valid
	PV2	0.925		Valid
	PV3	0.900		Valid
Habit (H)	HB1	0.889	0.794	Valid
	HB2	0.893		Valid
	HB3	0.910		Valid

	HB4	0.874		Valid
Personal Innovativeness (PI)	PI1	0.955	0.912	Valid
	PI2	0.955		Valid
Behavioral Intention (BI)	BI1	0.914	0.839	Valid
	BI2	0.910		Valid
	BI3	0.927		Valid
	BI4	0.913		Valid
Use Behavior (UB)	UB1	0.877	0.763	Valid
	UB2	0.888		Valid
	UB3	0.880		Valid
	UB4	0.849		Valid

The subsequent measurement model involved discriminant validity analysis to ensure the latent variable was distinct from other constructs in the model (Hair Jr et al., 2017). The discriminant validity of measurement models can be analyzed through the Fornell-Larcker criterion (Fornell & Larcker, 1981). Each construct must have a larger diagonal AVE square root with correlation (off-diagonal) for all constructs. These criteria have been met, as shown in Table 4. The AVE value should have a value above 0.50. In Table 3, the AVE scores range between 0.577 and 0.945. These values confirm convergent validity, and this shows that all constructs in the research framework are empirically different.

Table 11. Fornell-Larcker Criterion

	X 1	X 2	X 3	X 4	X 5	X 6	X 7	X 8	Y 1	Y 2
X 1	**0.889**									
X 2	0.791	**0.914**								
X 3	0.729	0.660	**0.927**							
X 4	0.773	0.848	0.728	**0.878**						
X 5	0.787	0.767	0.769	0.823	**0.917**					
X 6	0.757	0.738	0.744	0.824	0.842	**0.910**				
X 7	0.708	0.611	0.805	0.691	0.769	0.793	**0.891**			
X 8	0.714	0.624	0.722	0.713	0.733	0.737	0.803	**0.955**		
Y 1	0.759	0.705	0.759	0.757	0.766	0.779	0.848	0.829	**0.916**	
Y 2	0.750	0.686	0.723	0.712	0.727	0.748	0.805	0.758	0.856	**0.873**

Table 12. Cross Loading

	X1: PE	X2: EE	X3: SI	X4: FC	X5: HM	X6: PV	X7: HB	X8: PI	Y1: BI	Y2: UB
PE1	**0.865**	0.677	0.625	0.659	0.706	0.663	0.590	0.603	0.621	0.598
PE2	**0.921**	0.717	0.643	0.691	0.708	0.671	0.630	0.638	0.708	0.703
PE3	**0.900**	0.718	0.607	0.685	0.652	0.652	0.592	0.617	0.671	0.676
PE4	**0.868**	0.699	0.715	0.710	0.733	0.706	0.701	0.679	0.694	0.684
EE1	0.714	**0.905**	0.595	0.750	0.675	0.643	0.554	0.556	0.641	0.616
EE2	0.724	**0.924**	0.599	0.779	0.685	0.665	0.559	0.560	0.645	0.636
EE3	0.702	**0.916**	0.577	0.779	0.712	0.675	0.540	0.559	0.620	0.618
EE4	0.750	**0.912**	0.641	0.793	0.730	0.712	0.579	0.604	0.669	0.639
SI1	0.727	0.633	**0.916**	0.674	0.717	0.675	0.749	0.649	0.690	0.675

SI2	0.662	0.613	**0.945**	0.679	0.697	0.666	0.740	0.696	0.699	0.645
SI3	0.641	0.591	**0.919**	0.673	0.726	0.728	0.749	0.663	0.721	0.690
FC1	0.675	0.725	0.703	**0.865**	0.728	0.750	0.642	0.659	0.723	0.643
FC2	0.677	0.785	0.623	**0.898**	0.707	0.704	0.565	0.599	0.642	0.625
FC3	0.720	0.777	0.599	**0.889**	0.716	0.717	0.599	0.578	0.648	0.614
FC4	0.640	0.691	0.627	**0.858**	0.736	0.717	0.617	0.663	0.638	0.614
HM1	0.739	0.727	0.710	0.765	**0.924**	0.772	0.690	0.701	0.706	0.665
HM2	0.749	0.732	0.710	0.790	**0.940**	0.797	0.713	0.700	0.740	0.699
HM3	0.675	0.647	0.698	0.706	**0.887**	0.746	0.713	0.611	0.659	0.633
PV1	0.680	0.695	0.653	0.779	0.795	**0.906**	0.702	0.663	0.687	0.653
PV2	0.690	0.668	0.729	0.735	0.774	**0.925**	0.779	0.685	0.754	0.733
PV3	0.700	0.653	0.646	0.738	0.729	**0.900**	0.681	0.664	0.684	0.653
HB1	0.684	0.569	0.755	0.655	0.733	0.762	**0.889**	0.650	0.719	0.714
HB2	0.521	0.421	0.707	0.542	0.631	0.635	**0.893**	0.668	0.699	0.658
HB3	0.616	0.551	0.726	0.603	0.675	0.710	**0.910**	0.749	0.807	0.750
HB4	0.694	0.624	0.683	0.659	0.699	0.716	**0.874**	0.787	0.787	0.739
PI1	0.665	0.593	0.670	0.678	0.697	0.708	0.767	**0.955**	0.789	0.724
PI2	0.700	0.599	0.710	0.683	0.703	0.700	0.768	**0.955**	0.794	0.723
BI1	0.687	0.655	0.733	0.707	0.700	0.750	0.821	0.756	**0.914**	0.795
BI2	0.716	0.634	0.710	0.709	0.736	0.702	0.800	0.777	**0.910**	0.808
BI3	0.697	0.655	0.668	0.695	0.705	0.717	0.751	0.780	**0.927**	0.774
BI4	0.682	0.638	0.667	0.660	0.665	0.683	0.730	0.721	**0.913**	0.757
UB1	0.572	0.500	0.686	0.549	0.611	0.628	0.726	0.667	0.730	**0.877**
UB2	0.590	0.535	0.634	0.572	0.549	0.598	0.671	0.609	0.697	**0.888**
UB3	0.713	0.644	0.582	0.653	0.642	0.672	0.661	0.638	0.748	**0.880**
UB4	0.732	0.702	0.623	0.699	0.720	0.705	0.744	0.721	0.804	**0.849**

Measurement Invariance Of Composite Models

Reliability tests were carried out to test consistency in research. The reliability value can be seen from the Cronbach's Alpha and Composite Reliability values, if the value of all variables from the two tests is >0.70 then all items in the questionnaire can be said to be reliable or all question items have passed the test and can be used as a measuring tool.

Table 13. Cronbach's Alpha and Composite Reliability Test Results

Variabel	*Cronbach's Alpha*	*Composite Reliability*	Result
Performanc e Expectancy (PE)	0.911	0.938	Reliable
Effort Expectancy (EE)	0.934	0.953	Reliable
Social Influence (SI)	0.918	0.948	Reliable
Facilitating Condition (FC)	0.901	0.931	Reliable
Hedonic Motivation (HM)	0.905	0.941	Reliable
Price Value (PV)	0.897	0.936	Reliable
Habit (H)	0.914	0.939	Reliable
Personal Innovativeness (PI)	0.904	0.954	Reliable

Behavioral Intention (BI)	0.936	0.954	Reliable
Use Behavior (UB)	0.896	0.928	Reliable

Structural Model Evaluation

Evaluation of the structural model (inner model) in research includes R-Squared (R2), Q-Square, and path coefficient model suitability tests. Structural model, a model that predicts the relationship between latent variables. An R-square value of 0.75 is in the strong category; an R-square value of 0.5 indicates a medium model; and an R-square value of only 0.25 indicates a low model. The significance value of accepting the hypothesis is that the original sample has a positive or negative influence, and the t-statistics value is > 1.65 and the p-value is < 0.05.

Table 14. R-Square Test Results (R^2)

	R *Square*	R *Square Adjusted*
Behavioral Intention (BI)	0.815	0.809
Use Behavior (UB)	0.761	0.758

Table 15. The Resulf of Path Coefficient

No	Variable	Original Sample	T Statistics	P Values	Result
1	X1: PE -> BI	0.097	1.193	0.117	Rejected
2	X2: EE -> BI	0.124	1.831	**0.034**	**Accepted**
3	X3: SI -> BI	0.016	0.248	0.402	Rejected
4	X4: FC -> BI	0.082	1.087	0.139	Rejected
5	X5: FC -> UB	0.112	1.987	**0.024**	**Accepted**
6	X6: HM -> BI	-0.029	0.439	0.330	Rejected
7	X7: PV -> BI	0.026	0.414	0.340	Rejected
8	X8: H -> BI	0.400	4.784	**0.000**	**Accepted**
9	X9: H -> UB	0.245	3.454	**0.000**	**Accepted**
10	X10: PI -> BI	0.293	3.692	**0.000**	**Accepted**
11	X11: PI -> UB	0.045	0.505	0.307	Rejected
12	X12: BI -> UB	0.526	6.749	**0.000**	**Accepted**

CONCLUSION

In conclusion, the critical variables are identified as:

Performance expectation (PE) does not affect the behavioral intention (BI) of an individual having technological competence, so whether or not the perceived benefits do not influence the choice to use a crowdfunding site to pay the zakat, infak, and sedekah (ZIS).

Effort Expectancy (EE) influences the behavioral intention (BI), so that the increase or decrease of the variable Effort Expectancies will affect the intention of the use of the crowd funding platform in paying the zakt, intac, and sedecah (GIS). Effort expectancy (EE) makes the life of a person simpler, easier, and more user-friendly, and the decreased interaction of human dependency will raise perceptions about technology and further enhance the intentions and adoption of a technology.

Social Influence (SI) has no influence on Behavioral Intention (BI), so the increase or decrease of the variable Social Influence (SI) will not affect the intention of using the crowdfunding platform to pay zakat, infak, and sedekah (ZIS). This may be because the public is already getting used to social media and technology. On a digital platform, the

agency has prepared various features that can be accessed for free by the public.

Facilitating Condition (FC) has no influence on Behavioral Intention (BI), so the increase or decrease of the variable Social Influence (SI) will not affect the intention of the use of the crowdfunding platform in paying the zakat, infak, and sedekah (ZIS). As a generation that has learned technology, these two factors are not the main thing.

Facilitating conditions (FC) influence usage behavior (UB). Thus, the increase or decrease of the variable facilitating condition (FC) influences the intention of using the crowdfunding platform to pay zakat, infak, and sedekah. (ZIS). Because facilitating conditions influence the adoption of technology, the relationship can be attributed to the fact that the nature of facilities required in the context of financial technology, such as internet access, is a fundamental aspect for users to obtain smooth, secure, and easy access to financial services.

Hedonic motivation (HM) has no influence on behavioral intention (BI), so the increase or decrease of the variable hedonistic motivation (HM) will not affect the intention of using the crowdfunding platform to pay zakat, infak, and sedekah (ZIS). With improved appearance and features, it is expected to increase the interest and convenience of employees using the system.

Price value (PV) has no influence on behavioral intention (BI), so the increase or decrease of the price value variable will not affect the intention of using the crowdfunding platform to pay zakat, infak, and sedekah (ZIS). In the context of the crowdfunding platform, the value of the price or cost that is issued is the bank admin fee and the platform admin fee.

Habit (H) influences the behavioral intention (BI) so that the increase or decrease of the variable Habit (H) will affect the intention of using the platform in paying zakat, infak, and sedekah. It could be because people are getting used to the everyday use of technology.

Habit (H) influences usage behavior (UB) so that the increase or decrease of the habit variable (H) will affect the intention of using the crowdfunding platform to pay zakat, infak, and sedekah (ZIS).

Personal innovativeness (PI) influences behavioral intention (BI) so that the increase or decrease of the variable of personal innovativeness will affect the intention of the use of the crowdfunding platform in paying zakat, infak, and sedekah (ZIS). Because the user has no interest in trying something new. Users tend to be more comfortable and accustomed to using menus and concepts that already exist in mobile banking services. In addition, for further use, users consider other factors such as behavioral intentions and conditions that facilitate mobile banking itself.

Personal innovativeness (PI) has no influence on usage behavior (UB). So the increase or decrease of the personal innovativeness variable will not affect the intention of using the crowdfunding platform to pay zakat, infak, and sedekah (ZIS). Because the user has no interest in trying something new. Users tend to be more comfortable and accustomed to using menus and concepts that already exist in mobile banking services. In addition, for further use, users consider other factors such as behavioral intentions and conditions that facilitate mobile banking itself.

Behavioral Intentions (BI) influence the use behavior (UB) so that the increase or decrease of the behavioral intention variable will affect the use of the crowdfunding platform in paying zakat, infak, and sedekah. On the grounds that

consumer intentions become the main driver of the actual use of technology.

This study provides a framework for formulating solutions and strategies for the problem. (1) The Zakat collector organization (OPZ), Zakat agency (BAZ), and Zakat institutions (LAZ) are expected to continue to innovate and renew the system of Zakat fund collection, infak, and sedekah (ZIS) following the development of the era of information technology in order to keep increasing interest and potential as well as public awareness of the importance of conducting Islamic philanthropic activities for fellow humanity. (2) For further research, those who are going to research the same theme can add a similar library pronunciation and can add the moderation variable used to determine UTAUT3. Increasing the number of respondents and using different analytical tools will also affect the results of the research.

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