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The Influence of the Technology Acceptance Model on the Decision to Pay ZIS through Digital Payment in Malang City

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ABSTRACT

The COVID-19 pandemic has increased society's reliance on technology. Today's society tends to shift its style and behavior towards digital in every activity and transaction, including the payment of Zakat, Infaq, and Shadaqah (ZIS). This study aims to analyze the influence of the Technology Acceptance Model (TAM) on the decision to pay ZIS through digital payment in Malang City. This research uses a quantitative approach with a purposive sampling technique. Primary data was collected through distributing questionnaires to 150 respondents. The data was analyzed using Structural Equation Modeling (SEM) with SmartPLS software version 3. The results showed that the variables perceived usefulness and perceived ease of use had a significant influence on the decision to pay ZIS. This study implies that the perceived ease of use and perceived usefulness of technology can encourage people to make digital payments for ZIS.
Keywords: Digital Lifestyle; Perceived Usefulness; Perceived Ease of Use; SEM; ZIS

INTRODUCTION

Zakat is one of the pillars of the pillars of the Islamic religion that must be implemented and fulfilled, as well as Infaq and Shadaqah that must be known by every believer of Islam (Ali, 2016; Khuluqo, 2016; Leliya et al., 2024; Saputro & Sidiq, 2020). Indonesia became one of the Top Countries with the largest number of Muslims in 2021 (Febriani & Setiawan, 2023). This shows that the majority of the population in Indonesia is Muslim, and has considerable potential for Zakat, Infaq, and Shadaqah (ZIS). According to data sources from BAZNAS, Indonesia has a potential for zakat of IDR 327.6 billion, and has been realized at IDR 22.43 million.

The impact of Covid-19 in Indonesia has limited daily activities, this is what makes people use technology to support their activities such as working from home, students learning online with the Zoom platform, Gmeet and so on (Mu'awanah et al., 2021; Rachmawati et al., 2021; Rezi et al., 2022; Saifulloh, 2021). Another example is in the financial sector, the increasing number of internet users also increases the use of online financial platforms. There is a tendency for people to make non-cash transactions using E-wallets to reduce the risk of contracting viruses that stick to money (Asril Maulana, 2023).

Today's society tends to change styles and behaviors to digital behaviors and lifestyles in every activity and transaction carried out (Lyons et al., 2018). Without exception, it has penetrated in terms of ZIS management carried out by BAZNAS and LAZ. It is not uncommon for Zakat

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Management Organizations (OPZ) to create their own platforms or collaborate with fintech companies. The presence of various online payment innovations opens up opportunities for Muslims to start shadaqah and pay zakat through digital payment.

One of the largest cities in East Java Province is Malang City, where as many as 80% of the people are Muslims. Various official LAZ are also spread, which means that the potential for zakat is quite large. The development of payments through digital payments in Malang City can be seen by many certain banks/institutions that use virtual methods in conducting various transactions.

From various literature and previous research, there are indicators that affect a person in the use of technology. The Technology Acceptance Model (TAM) is a model of individual acceptance of new technology, namely the perceived usefulness and perceived ease of use of technology. What is believed can form an attitude that will eventually become a behavioral decision to use it (Davis, 1989). Ninglasari (2021), the results of the study show that attitudes, subjective norms, and perception of behavior control have a significant influence on the intention to use fintech in zakat payments. Ichwan (2020) the results of the study show that the Technology Acceptance Model, especially the variables of perception of usability and perception of ease of use, has an effect both partially and simultaneously on the decision to make zakat payments through Fintech Gopay.

The high use of technology and states how great the benefits of technology are in almost every field because people have high knowledge and understanding of technology. The purpose of this study is to analyze the influence of TAM on the decision to pay ZIS through digital payment in Malang City.

RESEARCH METHODS

This study uses a quantitative approach, the technique used is purposive sampling by distributing questionnaires on social media through Google Form links, as many as 150 respondents who pay Zakat Mal, Infaq, and Shadaqah (ZIS) through digital payment. The measurement of the variable used a likert scale of 1 (strongly disagree), 2 (disagree), 3 (agree), 4 (strongly agree). The first analysis method is to test the instrument by looking at validity tests and reality tests. Second, namely descriptive statistical analysis. Third, namely the analysis of Inferential Statistics The collected data will be analyzed using the Structural Equation Model (SEM) using the SmartPLS version 3 application.

RESULTS AND DISCUSSION

This study involved as many as 150 respondents, as table explained that when studied by gender, there was no significant difference between female and male individuals in ZIS payment behavior through digital payment. Based on the results of the questionnaire distribution, as many as 52.67% of female individuals and as many as 71 respondents or equivalent to 47.33% of male individuals. Based on the age of the respondents, it can be explained that the digital payment system, especially in terms of ZIS payments, tends to be dominated by the post-generation Z and

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millennial generations. Where in this study, the two generations dominated the responses in this study, there were as many as 40.67% from generation Z, there were as many as 34.67% from the millennial generation, and only 23.33% came from the age group of generation X.

The last education category of the respondents, dominated by the group with the last education of diploma and bachelor's degree, which was as much as 38% of the total responses. The high level of exposure to information through education indicates that individuals tend to be more adaptive to existing technological developments. Then the results of this study can also explain that in addition to the high exposure to information, the status and work carried out by the respondents also show similar things. The majority of respondents who use the digital payment system as a ZIS payment tool have a high intensity of busyness. This can be reflected in the majority of respondents in this study who are busy as health workers, teachers, state civil servants, and entrepreneurs. In addition, this study also revealed that the majority of respondents have a monthly income ranging from IDR 1,000,000 to IDR 5,000,000.

Validity Test

Table 1. Validity Test Results

Variabel Perceived Usefulness (X1)		
Notasi	**Nilai Pearson Correlation**	**Information**
U.1	0.869	Valid
U.2	0.826	Valid
U.3	0.789	Valid
U.4	0.843	Valid
U.5	0.829	Valid
U.6	0.537	Valid
Variabel Perceived Ease of Use (X2)		
Notasi	**Nilai Pearson Correlation**	**Information**
EU.1	0.881	Valid
EU.2	0.797	Valid
EU.3	0.851	Valid
EU.4	0.735	Valid
EU.5	0.862	Valid
EU.6	0.841	Valid
Decision Variables to Pay ZIS Y		

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Notasi	Nilai Pearson Correlation	Information
KM.1	0.935	Valid
KM.2	0.927	Valid
KM.3	0.866	Valid

Source: SPSS Management Results, 2024

The research instrument can be said to be valid if the value of the coefficient (pearson correlation) ≥ 0.30 and has a positive value. Where from the results obtained from testing all items, a pearson correlation value of more than 0.30 was obtained and a positive value. This result can be interpreted that all items are strongly correlated and linear in explaining each of the existing variables.

1. **Reality Test**

Table 2. Reality Test Results

Variable	N Item	Cronbach Alpha Values	Information
Perceived Usefulness (X1)	6 Item	0.872	Reliable
Perceived Ease of Use (X2)	6 Item	0.908	Reliable
Decision to Pay ZIS	3 Item	0.894	Reliable

Source: SPSS Management Results, 2024

That overall the test results on the three variables in this study have a cronbach alpha value of more than 0.60. From these results, it can be interpreted that the research instruments used produce consistent and stable data.

Descriptive Analysis

Table 3. Results of Descriptive Analysis of Perceived Usefulness Variables

Notasi	Mean	Information
U.1	3.80	Very High
U.2	3.81	Very High
U.3	3.68	Very High
U.4	3.72	Very High
U.5	3.60	Very High
U.6	3.73	Very High
Grand Mean	**3.72**	**Very High**

Source: Primary Data processed, 2024

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Table 3 of the average value of all this variable is at 3.72 which can be classified as a very high category. High individual adoption capabilities can occur if a person feels confident that by using a system or technology, they will feel the benefits of the activities they are doing.

Table 4. Results of Descriptive Analysis of Perceived Ease of Use Variables

Notasi	Mean	Information
EU.1	3.06	Tall
EU.2	3.19	Tall
EU.3	3.35	Very High
EU.4	3.43	Very High
EU.5	3.19	Tall
EU.6	3.07	Tall
Grand Mean	**3.21**	**Tall**

Source: Primary Data processed, 2024

Table 4 Meanwhile, regarding the ease that individuals perceive when using a new system or technology, the researcher obtained the results that overall individuals in Malang City are quite high in perceiving that digital payments are easy to use. This perception is evident from the responses of respondents who feel that with digital payments they can easily pay their obligations anywhere.

Table 5. Results of Descriptive Analysis of Decision Variables to Pay ZIS

Notasi	Mean	Information
KM.1	3.20	Tall
KM.2	3.32	Very High
KM.3	3.33	Very High
Grand Mean	**3.28**	**Very High**

Source: Primary Data processed, 2024

Table 5 of the average value of respondents' responses to this variable is 3.28, which can be categorized as very high. Their high decision to use the digital payment system in ZIS payments can be reflected in their usage behavior who very often use digital payments to fulfill their obligations of zakat, infaq, and sadhaqah. In addition, respondents also explained that their use of digital payments is not only for these three purposes, but also to make other payments.

Inferential Analysis

The analysis method used is Structural Equation Modeling with the Partial Least Square (SEM-PLS) approach, with the SmartPLS 3 analysis tool. SEM-PLS was chosen as the right analysis method because of its ability to handle abnormal data distribution, the use of small samples, and its ability to analyze complex relationships between variables.
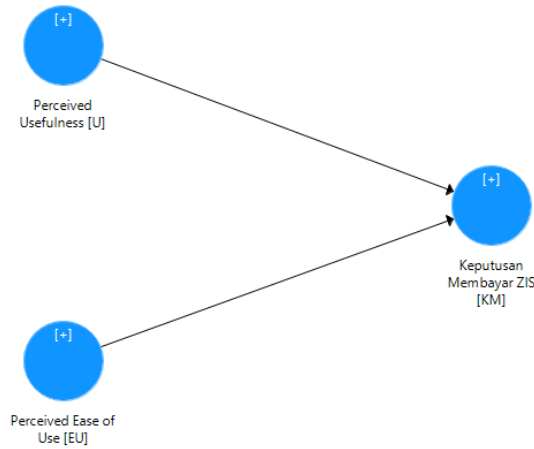
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Figure 1. Submission of Structural Models

Source: SmartPLS Management Results, 2024

The following is a specific SEM-PLS model proposed in this study:
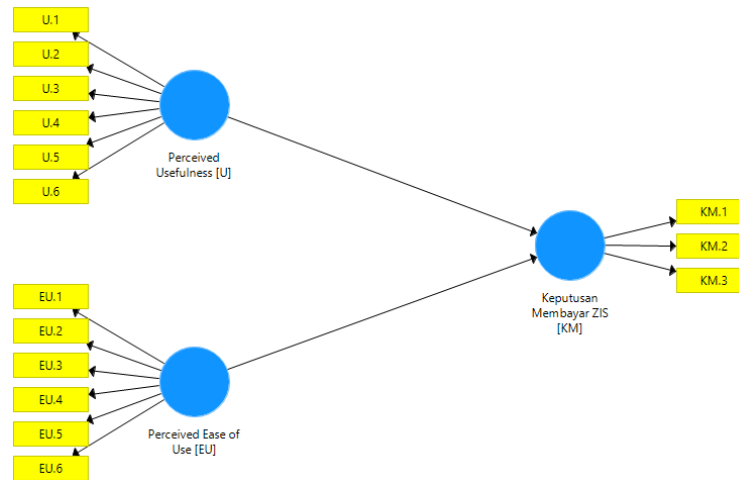

Figure 2. SEM-PLS Model

Source: SmartPLS Management Results, 2024

1. **Results of Measurement Model Evaluation (Outer Model)**

Tabel 6. Output Convergent Validity dan Output Construct Reliability and Validity

Item	Convergent Validity	Item Reliability		
	Loadings	CA	CR	BIRD
Perceived Usefulness				

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Item	Convergent Validity	Item Reliability		
	Loadings	CA	CR	BIRD
U.1	0.772			
U.2	0.733			
U.3	0.746	0.873	0.903	0.609
U.4	0.776			
U.5	0.801			
U.6	0.849			
Perceived Ease Of Use				
EU.1	0.818			
EU.2	0.834			
EU.3	0.852	0.891	0.904	0.647
EU.4	0.744			
EU.5	0.816			
EU.6	0.756			
Decision to Pay ZIS				
KM.1	0.831			
KM.2	0.905	0.854	0.912	0.775
KM.3	0.903			

Source: SmartPLS Management Results, 2024

The first parameter in the evaluation process of this measurement model is the amount of the outer loading value. It can be seen from the evaluation that has been carried out on 6 indicators on the perceived usefulness variable, 6 indicators on the perceived ease of use variable, and 3 indicators on the ZIS Payment Decision variable, all indicators have a strong correlation and positive value for each of their latent variables. In this case, the researcher used a criterion where the outer loading value on each item must be greater than 0.70.

The next parameter aspect refers to how well different indicators produce consistent results to measure a latent variable, the researcher uses three parameters including: cronbach alpha (CA) value, composite reliability (CR) value and average variance extracted (AVE) value. Based on the results of the evaluation that the researcher has conducted on the proposed measurement model, the researcher can state that each measure used in this study will really capture the concept to be observed. This is evidenced by the acquisition of CR values exceeding 0.70, CA values exceeding 0.70, and AVE values exceeding 0.05.

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Table 7. Output Results Discriminant Validity

	Decision to Pay ZIS	Perceived Ease of Use	Perceived Usefulness
Decision to Pay ZIS	-	-	-
Perceived Ease of Use	0.349	-	-
Perceived Usefulness	0.392	0.455	-

Source: SmartPLS Management Results, 2024

Furthermore, in the last measurement evaluation process, to prove that the measurement models built are completely different from each other (discriminant validity), namely using the Heterotrait-Monotrait ratio (HTMT) parameter. Where in this evaluation process the measurement model must have an HTMT value below 0.90, so that it can be ensured that the model built is completely different. Based on the recapitulation of the results of the HTMT test, it can be explained that the proposed measurement models are believed to be different from each other.

2. Results of Structural Model Evaluation (Inner Model)

Hair Jr et al. (2021) explained that the evaluation process of this structural model includes several processes, namely: checking for symptoms of multicollinearity, this process can be by comparing the value of the Inner VIF, where the model does not show symptoms of multicollinearity if (Inner VIF < 5). Furthermore, the significance of the path coefficient, where in a model the relationship between the two variables is said to be significant if it has a probability value of less than 0.05 (p-value < 0.05). In this stage, we will evaluate the direct influence in the structural model built with F-Square (F2) size with criteria of 0.02 (low), 0.15 (medium), and 0.35 (high) (Hair Jr et al., 2021).

The evaluation stage of the overall model is carried out by looking at the amount of R-square (R2) value that is formed. According to Cohen (2013) the r-square values are 0.02 (low influence), 0.13 (medium influence), and 0.26 (high influence). Meanwhile, the feasible amount of Q-Square according to Hair Jr et al. (2021) is more than 0 (q-square > 0). It is further explained that the criteria for SRMR that is feasible according to Hair Jr et al. (2021) is less than 0.08 (SRMR < 0.08), while in another view the SRMR value is said to be feasible if it is in the range of 0.08 – 0.10 (Schmelleh et al., 2003). Then the feasibility of the structural model built is based on the PLS predict criterion, where the model is said to be feasible if the RMSE and MAE values in the PLS model are lower than the values in the LM model (Hair Jr et al., 2021).

Table 8. Evaluation of Structural Models

Model	Inner VIF	P Value	Path	F2
Perceived Ease of Use → Decision to Pay ZIS	1.194	0.010	0.200	0.040
Perceived Usefulness →	1.194	0.000	0.273	0.074

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Model	Inner VIF	P Value	Path	F2
Decision to Pay ZIS				

Source: SmartPLS Management Results, 2024

The variables in the study did not show multicollilinear symptoms if the inner VIF value was less than 5. Based on the results of the tests that have been carried out, it can be explained that each variable built in this research model does not show multicollilinear symptoms. So that the next structural evaluation process can be carried out.

Furthermore, the results were obtained that the perceived usefulness variable had a positive and significant influence on the decision to pay ZIS through digital payment. This statement is confirmed from the acquisition of probability values that show a value of less than 0.05 and the value of the path coefficient shows a positive value of 0.273. This result can be interpreted that the relationship between the two variables is linear or unidirectional, where an increase in perceived usefulness can have an impact on the increase in individual payment decisions using digital payments. Based on the recapitulation of the test results, it can also be explained that at the structural level, perceived usefulness has a low amount of influence. This is evidenced by the acquisition of an f-square value of 0.074.

The results of the structural model evaluation process in the relationship of perceived ease of use to the decision to pay ZIS through digital payment are positive and significant. These results show that the higher the perception of an individual's ease of using a technology, the higher their decision to use or adopt the technology to support their life needs. It is evidenced by the acquisition of a test feasibility value which shows a value of less than 0.05 and a positive value of the coefficient of influence of 0.200. Furthermore, the researcher can also explain that based on the results of the existing evaluation, the perceived ease of use variable has a low influence on the structural level in influencing the decision to pay for ZIS through digital payment.

To be able to evaluate the fit or feasibility of the model using four parameters, including: R-square, Q-square, SRMR, and PLS predict, here is a recapitulation of the test results:

Table 9. Model Eligibility

	R-Square	0.159		
	Q-Square	0.115		
	SRMR	0.062		

PLS PREDICT	PLS		LM	
Item	RMSE	THERE ARE	RMSE	THERE ARE
KM.1	0.787	0.629	0.828	0.663
KM.2	0.696	0.584	0.725	0.602

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		R-Square	0.159	
		Q-Square	0.115	
		SRMR	0.062	

PLS PREDICT	PLS		LM	
Item	**RMSE**	**THERE ARE**	**RMSE**	**THERE ARE**
KM.3	0.738	0.612	0.771	0.634

Source: SmartPLS Management Results, 2024

Based on table 9, the results are obtained that in terms of predictive strength, this structural model has a predictive force in the medium category. This can be confirmed from the test results obtained an R-square value of 0.159 or equivalent to 15.9%. Meanwhile, if the model fit in this study is based on the Q-square meters, it can be concluded that the model built has shown relevant predictive values. Or it can be interpreted that this model is robust and generalizable. It can be further explained from the results of the recapitulation above that the model in this study shows an SRMR (standardized root mean square residual) value of 0.062, which can be interpreted that the model built has a fit or model fit. The compatibility of this research model is also confirmed from the results of PLS predict, where the RMSE and MAE values of the PLS model have lower values when compared to the LM model. So that it can be ensured that the structural model built in this study is of quality, valid, and credible to be used in explaining the results of the research.

Hypothesis Test

Furthermore, a hypothesis test will be carried out once using the bootstrapping method. Bootstrapping is a statistical technique used to evaluate the reliability of analysis results as well as to obtain an estimate of confidence intervals. Referring to the view of Hair Jr et al. (2021) about the process of using this method, researchers will randomly replicate existing datasets (bootstrapping) 10,000 times. The following are the test results that can answer the research hypothesis as follows:

Table 10. Hypothesis Test Results

Relationship Between Variables	Sig Value.	Information
Perceived Usefulness → Decision to Pay for ZIS	0.000	Significant
Perceived Ease of Use → Keputusan Membayar ZIS	0.010	Significant

Source: SmartPLS Management Results, 2024

a. The influence of perceived usefulness on the decision to pay for ZIS

That the perceived usefulness variable has a significant influence on the decision variable to pay ZIS. It is evidenced by the acquisition of a significance value of the relationship between

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the two variables of 0.000 where this value is less than 0.05. So it can be interpreted that H1 is accepted and H0 is rejected.

b. Effect of perceived ease of use on the decision to pay for ZIS

That the perceived ease of use variable has a significant influence on the decision variable to pay ZIS. It is evidenced by the acquisition of a significance value of the relationship between the two variables of 0.010 where this value is less than 0.05. So it can be interpreted that H2 is accepted and H0 is rejected.

Discussion

The Relationship of Perceived Usefulness to the Decision to Pay for ZIS

The results of this study prove that the existence of the correlational relationship is correct and does not need to be debated. Where individuals tend to perceive that the digital payment system is able to shorten their time in terms of ZIS payment transactions. In addition, this perception can arise from their belief that the existence of this digital payment system can have an impact on their accountability in managing ZIS payments, making muzakki, munfiq, and mushaddiq able to fulfill their obligations in a timely manner, increasing their desire to make ZIS payments, and overall making it easier for them to make ZIS payments.

It can be interpreted that perceived usefulness has an important role in influencing the decision of muzakki, munfiq, and mushaddiq to make ZIS payments through digital payments. A well-designed digital payment platform that pays attention to the factors that determine usefulness for users will be more attractive to individuals and encourage them to participate in fulfilling their obligations of zakat, infaq and shadaqah. This can be an innovative solution for zakat management institutions to be able to maximize their technology system and existing market potential as well as increase innovation and effectiveness in distributing ZIS funds to help more mustahiq in need.

The Relationship of Perceived Ease of Use to the Decision to Pay for ZIS

The results of this study found a positive and significant relationship between perceived ease of use of an individual to their decision to make ZIS payments through digital platforms. Individuals who have a good perception of digital payments , especially in terms of feeling that this system is very easy to adopt or learn, have a tendency to use it to support their needs. This perceived convenience can be seen from their assumption that a technology (digital payment) can be easily learned. The more confident they are that the technology is easy to learn, the more likely they are to use it. In addition, other assumptions, such as whether individuals can easily exercise control over a system, also exert a meaningful influence on their adoption process.

This perception can also be formed from the simplicity of the appearance of a system, because basically the simpler a system is, the more an individual thinks that the system is easy to run. Another assessment that can direct an individual's perception can be through the flexibility offered by a system, the more a system can be used anywhere and anytime, the more it will form an individual's belief that the system is easy to use. Based on the findings of the research, it can be interpreted that it is important for developers or Zakat Management Organizations (OPZ) such as

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BAZNAS and LAZ to create a platform that makes it easier for muzakki, munfiq, and mushaddiq to make payments through the digital payment system. By paying attention to these important aspects, it is hoped that more benefits can be obtained from this digital transformation process in the process of collecting and distributing ZIS.

CONCLUSION

Based on the results of research and discussion on the influence of perceived usefulness and perceived ease of use on the decision to pay Zakat, Infaq, or Shadaqah (ZIS) through digital payment, it can be concluded that individuals' positive perception of a technology system plays an important role in changing their behavior. This belief can be formed through two important aspects. In the context of this study, individuals' positive perception of digital payment systems can grow through their assumption that digital payments can have a meaningful impact on their ease of making financial transactions, especially in ZIS payments. In addition, regarding their perception of the ease with which a system is adopted or studied. The results of this study explain that the easier it is to learn a system, the more likely it is for individuals to use it.

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