

Analysis of Factors that Influence People Paying Zakat With the "Cinta Zakat" Application

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ABSTRACT

Objective: In technological progress in the industrial era 4.0, a lot of things in life have been digitized, including zakat payment methods. In this research, we discuss people's interest in paying zakat using the "cinta zakat" application from BAZNAS. The model we use in this research is the technology acceptance model, which is the most relevant in predicting desire and readiness to adopt a technology. This research can help readers increase their understanding of zakat and the use of financial technology to make zakat easier. **Method:** This research uses a quantitative research model by distributing questionnaires to all Indonesian people who have used the "cinta zakat" application, this questionnaire uses gform and is distributed via social media such as Instagram, WhatsApp, and Facebook. **Results:** Based on this research in accordance with the technology acceptance model framework such as a. Perceived Usefulness, behavior intention, attitude toward, and actual system to use, society has a positive correlation regarding the use of the "cinta zakat" application in making zakat payments. **Novelty:** In technological progress in the industrial era 4.0, a lot of things in life have been digitized, including zakat payment methods. This research can help readers increase their understanding of zakat and the use of financial technology to make zakat easier.

INTRODUCTION

The development of zakat has shown significant changes since the beginning of Islam, starting with zakat payment, zakat collection, and zakat distribution. The pillars of Islam are the basis or main pillars of Muslims in carrying out worship, there are five pillars of Islam ordered by Allah SWT through the intermediary of the Prophet Muhammad SAW. One of them is zakat, zakat is the fourth pillar of Islam. this makes zakat an responsibility for Muslims to be able to implement in social life. zakat is a certain amount of property that must be paid to be handed over to the rightful person (Al Aziiz 2020). Zakat payments given to mustahik act as a support for better their economy if consumed productively. This shows that zakat payment is not only an obligation, but also an investment in economic empowerment. Public awareness in paying various types of zakat in accordance with sharia provisions is a good preparation to be able to realize zakat activities in the community.

Zakat is part of a form of mutual assistance for the poor to be able to help meet their needs and can unite or equalize the ummah because they have the responsibility to help their fellow Muslims with the assets they have. Muzzaki who have excess assets, are required to be able to utilize some of their assets for the surrounding community (mustahik). Therefore, the usefulness that is felt is very significant if the community realizes the obligation to give zakat. Factors that influence people who have excess wealth (muzzaki) to carry out zakat worship are obliged to understand the conditions for

carrying out zakat activities, such as seeing the terms of the provisions from the muzaki side, in terms of Nisab, nisab is the amount of assets that already exist in certain provisions and already exist in Islamic provisions and reach 1 year or haul these are some of the conditions for the provisions of muzaki to give zakat.

While the way to collect zakat in terms of management and development of zakat has experienced a long dynamic, where the collection of zakat is carried out by amil zakat agency formed by the government at the regional or local level, as well as institutions formed by foundations or private entities. This shows that the way zakat is collected has evolved to cover more aspects of society. The collection on the "cinta zakat" application refers to the collection of zakat, infaq and sadaqah funds from the community (muzaki) to be given later to people in need (mustahik). Collection can be done by several methods, namely directly, indirectly and socialization to the community.

After the collection of zakat has been collected, the distribution of zakat must also be considered and carried out appropriately and effectively by ensuring the halalness and the amount in accordance with the mandate given by muzaki. Zakat funds that have been collected must be directed to those who are entitled to get zakat. This aims to have an influence on the economic development of the community.

Overall, zakat management is expected to be carried out in an organized, transparent and professional manner with supervision from various institutions concerned and also the community. In this case, the development of zakat has undergone many changes and transformed from the social realm to the direction of economic development. Along with the development of zakat that is getting better and more advanced, technology also affects the development of zakat.

Zakat has shown great potential in digitizing zakat that can provide convenience in zakat payment services and information related to programs and distribution of zakat funds through social media. This is expected to increase the realization of zakat collection and public trust of zakat payers. In addition, there are opportunities in collecting zakat through various industrial revolution-based services supported by technological developments such as, mobile banking, crowdfunding, and zakat love applications that can expand and facilitate the reach of muzakki. With the digitalization of zakat in the form of the "cinta zakat" application, zakat managers can create a transparent and accountable system so that muzaki can easily monitor the use of their zakat. This implementation is expected to encourage an increase in the number of muzaki who pay zakat because paying zakat becomes easier and more practical through a digital system.

1. Technology acceptance model (TAM)

The Technology Acceptance Model (TAM) was first introduced by Davis (1989) who modified the belief, attitude, intention, and user behaviour relationship which adopted from the components of the Theory of Reason Actioned (TRA). The reason of the Technology Acceptance Model (TAM) is to clarify the deciding components for the acknowledgment of a innovation. Separated from that, the Technology Acceptance Model (TAM) can too characterize the behavior of data innovation clients with a wide differences and populace of clients. who can provide a basis in order to determine the

effect of external factors on psychological foundations. The Technology Acceptance Model (TAM) is usually used to explore how a person gets new technological advances, and what variables can influence selection, recognition, and intention to use innovations (Purwanto and Budiman, 2020).

The Technology Acceptance Model (TAM) belief is a theory that can be used as the basis for the development of empirical studies regarding the readiness to use new technology. Until now, the Technology Acceptance Model (TAM) theory is considered the most relevant theory in estimate the enthusiasm and readiness to using a technology, this is because the

Technology Acceptance Model (TAM) has been widely used with various studies and has been verified by several different situations, conditions and research objects to examine individual technology acceptance behaviour in various information system constructions (Setiawan, 2017). The Technology Acceptance Model (TAM) has important advantages including, this model is a parsimony model, which is a simple but valid model (Noviarni, 2017)

The Technology Acceptance Model (TAM) focuses on the factors that determine a person's behavioural intentions in adopting new technology. This model also shows that certain factors can influence a person in making decisions about how and why they want to use the new technology. The comes about of this ponder appear that the utilize of data frameworks is impacted by intrigued within the utilize of data frameworks, where intrigued is affected by discernments approximately the the usefulness of technology (perceived usefulness) and perceptions about the ease of use of technology (perceived ease of use).

2. ZAKAT

Zakat comes from the word zaka which means good, blessing, growth, clean and increase. Meanwhile, according to fiqh terms, zakat is the name for a certain amount of property that is issued, and is required by Allah SWT to be handed over to those who are entitled to receive it (mustahiq) from those who are obliged to spend (muzakki).¹³ Etymologically, zakat means a certain amount of property that is required by Allah SWT to be handed over to those who are entitled. According to Law No. 38 of 1998 concerning the management of zakat, the definition of zakat is the property that must be set aside by a Muslim or an institution owned by Muslims in accordance with religious provisions to be given to those entitled to receive it.

Legal Basis of Zakat The command to pay zakat goes hand in hand with the command to pray because both have similar goals, namely improving the quality of people's lives. The purpose of zakat is to cleanse oneself from greed and miserliness, and encourage people to be generous and sympathetic to others. So that human life will be avoided from the nature of fakhsya (evil) and mungkar (damage).

Zakat is an act of worship that has two relationship: vertical and horizontal. Zakat is an act of worship as a form of obedience to Allah (hablu minallah; vertical) and as an obligation to fellow human beings (hablu minannaas; horizontal). In terms of language, the origin of the word zakat is zaka which has the meaning of blessing, growth,

cleanliness, and good. Meanwhile, according to Lisan Al Arab, the basic meaning of the word zakat, in terms of language, is holy, growth, blessing and praiseworthy, all of which are used in the Qur'an and Hadith. In terms of language, the word zakat is the basic word (masdar) and zaka which means blessing, clean and good growth.

In issuing zakat, there are several requirements that must be met, where these requirements have been determined by Islamic law. The requirements that are intended are the requirements that must be met from the side of the obligatory zakat (the person who pay zakat) and from the side of the requirements of the assets that can be issued zakat.

In National Law The payment of zakat for Indonesian Muslims has long been carried out as an encouragement of experience and refinement of religious teachings, although the implementation and empowerment are still traditional, but gradually in its development it began to be realised that the majority of Muslims actually zakat is a potential source of funds but has not been utilised and managed properly, integrated and optimal in order to improve the welfare of the people. Therefore, in the process of history, on 23 September 1999, the Indonesian people had a law in the form of Law Number 38 of 1999 concerning Zakat Management, whose implementation and technical guidelines are regulated in the Decree of the Minister of Religion Number 581 of 1999 which has been refined by the Decree of the Minister of Religion No. 373 of 2003 and the Decree of the Director General of Community Guidance Number D-29 of 2000

In its development, the Zakat Law was further refined, namely Law Number 23 of 2011 concerning Zakat Management. According to Fathoni (2015), zakat is divided into two types, namely zakat fitrah and zakat mal. Zakat fitrah is zakat that is paid in the month of Ramadan or before Eid al-Fitr. Meanwhile, zakat mal is zakat that is issued on property ownership that has reached nisab and haul, which is included in this category are livestock, gold, silver, agricultural products, trade, profession, mining products, and found goods (rikaz).

Zakat fitrah is a personal zakat that must be issued by every individual, both men and women who have the ability and fulfil the specified conditions. The word fitrah itself in zakat refers to the original state of humans when they were created and by issuing zakat humans can return to the state of fitrah with the permission of Allah. There are 8 groups that are entitled to get zakat fitrah or what is usually called mustahik zakat, namely, fakir, poor, amil, muallaf, riqab, gharim, fii sabilillah, and ibnu sabil. Zakat fitrah is paid from the beginning of the month of Ramadan until the end of Ramadan before Eid al-Fitr. The amount of zakat fitrah paid is if it is in the form of rice then, it is 2.5 kg or 3.5 litres. If zakat is paid in the form of money, the amount is IDR 45 thousand to IDR 55 thousand per person which is determined according to the region.

Zakat mal is zakat that is issued on the ownership of assets that have reached the nisab and haul, here are some types of zakat mal:

- a) Zakat on gold, silver, and other metals, if the zakat has reached the nisab and haul then, the amount of zakat issued for gold is equivalent to 85 grams and silver is equivalent to 595 grams or the amount of zakat issued is 2.5%;

- b) Zakat on money and other securities is imposed on money, assets equivalent to money, and securities that have reached the nisab and haul. The amount of zakat that must be paid is equivalent to the value of 85 grams of gold with a rate of 2.5%;
- c) Zakat on commerce is zakat imposed on trading business that has reached the nisab and haul. The nisab of trade zakat is equivalent to 85 grams of gold or if converted into rupiah currency must be equal to or more than the selling price of 85 grams of gold at the time zakat is issued and has reached 1 full year haul;
- d) Agricultural zakat is zakat imposed on agricultural, plantation, and forest products at the time of harvest and has reached the nisab limit. The amount of this zakat is 10% or 5% of the total agricultural produce. If agricultural activities are more dependent on human effort with higher costs, then the zakat paid is smaller. On the other hand, if the agricultural products are more from the grace of Allah SWT, then the zakat is greater;
- e) Zakat on livestock and fisheries is zakat imposed on livestock and fishery products that have reached the nisab and haul. The animals included in the livestock zakat include camels, cows, buffaloes, and goats. Meanwhile, for chickens, ducks, and the like, the zakat will be considered as trade assets that are calculated annually;
- f) Zakat on mining is zakat imposed on the proceeds of mining business obtained from the bowels of the earth such as, gold, oil, nickel, and sulfur must be zakaah if it has reached the nisab limit and haul. The amount of zakat that must be issued annually is 2.5% after calculating the income and deducting the costs used for exploration and acquisition of results;
- g) Zakat on income and services or zakat on profession is zakat that is paid on income earned through profession at the time of receiving payment. The income referred to in this case is additional assets that are obtained from a clear and permanent source. The nisab for this zakat is set at the value of 85 grams of gold;
- h) Zakat on rikaz is zakat imposed on found property with a zakat rate of 20% or one-fifth. Zakat on found property does not require haul or nisab requirements.

From all these types of zakat, Indonesian people, especially Mustahiq, can give some of their assets according to their ownership and ability. The importance of zakat in Islam to Zakat is included in the third pillar of Islam. Allah SWT commands every Muslim to pay zakat so that some of the wealth they have can benefit some Muslims in need. Zakat is an Islamic economic instrument that has an important role in channelling wealth. Through the zakat mechanism, there is a transfer of resources from the well-off to the needy. This not only contributes to the reduction of social inequality, but also encourages more comprehensive economic growth.

The role and function of zakat in Islam is as a link between muzakki and mustahiq. by paying zakat, this link can be renewed by utilising technology such as zakat love. therefore, zakat should play a significant role in social welfare. It also helps especially the role of the government to improve the welfare of the underprivileged Indonesian people. This does not mean the reduction of government assistance for the people of Indonesia, but it can maximise the goals of the Indonesian government to improve the welfare of the

community. The many blessings that muzakki will get when practicing zakat include a sense of peace seeing Muslim brothers who are less able to meet their needs, ease in running their lives in the world and in the hereafter everything that is done with the intention of getting his pleasure will be given blessings in life.

The muzakki can distribute their wealth through various zakat institutions, the main purpose of zakat institutions is to convince the Indonesian people that the collected funds are used effectively and efficiently. Before convincing the public, zakat institutions or amil zakat must provide an understanding to the public about the obligation of zakat, the wisdom behind it, and its implementation procedures. This is necessary considering that there are still many people who do not fully understand the procedures for paying zakat. More broadly, most people are only familiar with zakat fitrah which is paid in the month of Ramadan. as well as to achieve other objectives, namely helping to achieve the quality of life of mustahiq through various empowerment programmes such as providing business capital and developing MSME products. The purpose of this zakat can help Indonesia to encourage economic growth by using zakat funds for productive activities. As well as forming a just and prosperous society that is in harmony with Islamic values.

Perceived Usefulness (PU) is one of the factors that plays an important role in influencing people's intentions to use digital platforms. Pentliti found in previous research that perceived usefulness has a significant influence on behavioral intentions, namely the higher the perceived usefulness felt by people, the more likely they are to use digital platforms sustainably. This can be explained because people who experience real benefits from using crowdfunding platforms, such as efficiency and effectiveness in distributing funds, will be more likely to use them sustainably.

In addition, other research has shown that perceived usefulness is one of the most important factors in influencing users' decisions to use technology (Venkatesh & Davis, 2000). In the context of digital platforms, perceived usefulness can be influenced by several factors, such as ease of use, security, and transparency in the fund distribution process. Therefore, digital platform providers need to ensure that their platforms can provide real benefits to society, thereby increasing perceived usefulness and behavioral intentions.

Attitude (Attitude towards use - AT) This is one of the factors that influences people's interest in paying zakat via digital platforms. Researchers got this from the results of previous research, namely Astuti, Prijanto (2022) who found that the better the attitude of users of digital zakat services, the higher the public's interest in using these services. According to Davis et al. (1989), attitude is a form of feeling whether you like or dislike something that has been done. Meanwhile, interest in using (intention to use) is a tendency for user behavior to remain

Behavioral intention (BI) In the context of paying zakat using digital platforms, user behavior plays an important role in influencing muzaki's intention to pay zakat using digital platforms. Research by Cahyani, Sari, and Affandi (2022) identified three main factors that contribute to behavioral intention in using digital zakat platforms, namely

performance expectancy, social influence, and facilitating conditions. According to him, performance expectancy refers to the belief that digital platforms will increase efficiency and ease in paying zakat, social influence includes influences from the social environment, such as family, friends and communities, which can encourage muzaki to use digital zakat platforms, facilitating conditions involve infrastructure support and ease of access that supports the use of digital platforms (Cahyani, Sari, and Affandi 2022).

Actual to use Research on actual use shows that real experience in utilizing technology significantly influences a person's intention to continue using digital zakat services. For example, muzaki who have interacted directly with the digital zakat platform, and feel the comfort and efficiency, tend to continue using the service. Actual use not only strengthens trust in the digital system, but also increases perceptions of the benefits and ease of using the platform. In the context of zakat, the frequency of use of digital services by muzaki is directly proportional to their possibility to continue using the platform in the future. This positive experience increases trust in the technology, thereby creating a cycle that encourages repeat use and increases the intention to give zakat digitally (Cahyani, Sari and Affandi 2022).

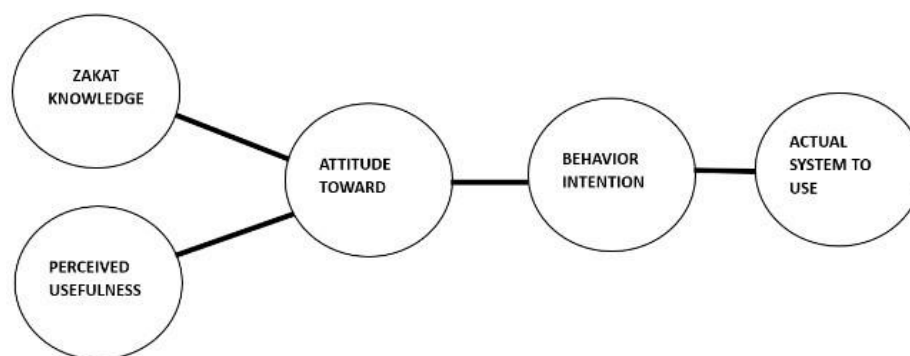


Figure 1. Research framework.

RESEARCH METHOD

The research design utilized in this study is a correlation-based cross-sectional design conducted through a questionnaire, this research examines the influence of trust and application of "cinta zakat" application technology on people's interest in paying zakat, this research is based on the Technology Acceptance Model.

This questionnaire-based survey can verify data statistically, in this online survey using a Google form which is distributed via social media platforms such as WhatsApp, Instagram, Facebook. This questionnaire is divided into two parts, where in the first part respondents are asked to fill in their name, gender, domicile, age and occupation. in the second part is the questionnaire which covers zakat knowledge, Perceived Usefulness Attitude towards, Behaviour Intention, and Actual system use of application "cinta zakat". Respondents are required to answer these questions on a scale of 1-5 where 5 is strongly agree with the statement in the questionnaire. In this study, 73 respondents were collected.

RESULTS AND DISCUSSION

Participants completed the questionnaire. This research sample also met the minimum sample size requirement. In addition, the participants were Indonesian people. Most of the participants were between 18-20 years old (37%) and 21-25 (41%). The participants consisted of males (38.4%) and females (61.6%). Most were domiciled in Jakarta. Participants in this questionnaire are all Indonesian people with the criteria of a muzakki.

Table 1. Result participant kuesioner.

Characteristic	Percentage
Age Group	
18-20	37%
21-25	41%
26-30	17.9%
35-40	2.7%
41-45	1.4%
Gender	
Male	38.4%
Female	61.6%
Domicile	
Jakarta	46.5%
Bekasi	20.5%
Depok	6.8%
Bogor	2.7%
Tangerang	5.4%
Bandung	4.2%
Jogja	2.7%
Surabaya	1.4%
Malang	1.4%
Blitar	1.4%
Sukabumi	1.4%
Makassar	1.4%
Padang	1.4%
Balikpapan	1.4%
Palu	1.4%

Measure

For evaluating the acceptance of individuals whose use application "cinta zakat", we will be using a 5-point scale, where 1 indicates "strongly disagree" and 5 indicates "strongly agree". This scale will help assess the acceptance of use application "cinta zakat". To measure the individual respondents' level of zakat knowledge, we will use the statement "I am very knowledgeable about zakat", and participants will rate their agreement on a scale of 1-5. To measure Perceived Usefulness participants will rate

their agreement to the statement " I think the "cinta zakat" application can make zakat payments easier" using the 1-5 scale.

For assessing attitudes towards financial, participants will rate their agreement to the statement " I think the "cinta zakat" application will be useful for me" using the 1-5 scale. To measure behavioural intentions, participants were asked to what extent people use or want to use financial technology through the question " I intend to use the "cinta zakat" application in the future " from which they would rate on a scale of 1-5. Finally, to measure actual use of financial technology systems, participants were asked to indicate that they felt helped after using financial technology as measured by the statement " I am interested in making zakat payments using the "cinta zakat" on a scale of 1-5.

Data Analysis

This study uses partial least squares (PLS) structural method structural equation modeling (SEM) and SmartPLS version 3.0 to assess the proposed measurement and structural models. measurements and the proposed structural model. By following the twostep approach as well as confirmatory factor analysis (CFA) which was first conducted to assess the measurement model. The SRMR model fit index with a value less than 0.08 was used to assess the model fit (Henseler, Ringle, & Sarstedt, 2015). Cronbach's alpha of more than 0.7 is used to evaluate the internal consistency of the construct (She, Sharif, & Nia, 2021). Through composite reliability (CR) and average variance extracted (AVE), construct reliability and convergent validity are also examined (Fornell & Lacker, 1981) (She, Rasiah, Weissman, & Kaur, 2023). To achieve good construct reliability, an acceptable CR value should be 0.7 and above (Sharif & Nia, 2018). Convergent validity requires that each construct's CR exceeds its AVE and that each construct's AVE must be more than 0.5 (Sharif & Nia, 2018). Regarding discriminant validity, all values of the Heterotrait-Monotrait correlation ratio (HTMT) should be less than 0.85 (Henseler, Ringle, & Sarstedt, 2015). A p-value of less than 0.05 was considered statistically significant.

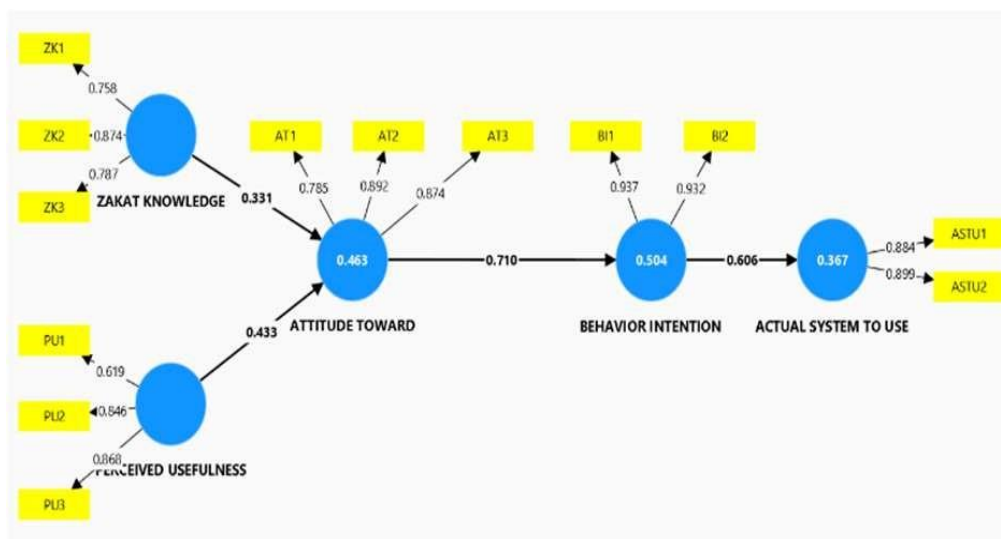


Figure 1. The result of the Measurement Model Assessment.

Table 3. Measurement Model Assessment result for Indonesia.

Constructs/Items	Factor Loading	Cronbach's Alpha	CR	AVE
Zakat Knowledge				
I knowledgeable about zakat	0.758			
I know the procedure for paying zakat	0.874			
I know the application "CINTA ZAKAT"	0.787	0.741	0.849	0.652
Perceived Usefulness				
I think it will be easy to understand the application of "CINTA ZAKAT" in paying zakat	0.619			
I think no special skills are required to use the "CINTA ZAKAT" application for paying zakat	0.846			
I think the "CINTA ZAKAT" application can make zakat payments easier	0.868	0.679	0.826	0.617
Attitude Toward				
I think the "CINTA ZAKAT" application will be useful for me	0.785			
I think zakat payments will be good if you use "CINTA ZAKAT"	0.892			
I look forward to it using the "CINTA ZAKAT" application	0.874	0.809	0.888	0.725
Behavior Intention				
I intend to use the "CINTA ZAKAT" application in the future	0.937			
I want to use the "CINTA ZAKAT" application in paying zakat	0.932	0.855	0.932	0.873
Actual System to use				
I am interested in making zakat payments using the "CINTA ZAKAT" application	0.884	0.742	0.886	0.795
Later I will be helped by the "CINTA ZAKAT" application in paying zakat	0.899			

Table 4. Discriminant Validity Assessment Using the HTMT Matrix result for Indonesia.

Constructs	Zakat Knowledge	Perceived Usefulness	Attitude Toward	Behavior Intention	Actual System to use
Zakat Knowledge					
Perceived Usefulness	0.830				
Attitude Toward	0.720	0.842			

Constructs	Zakat Knowledge	Perceived Usefulness	Attitude Toward	Behavior Intention	Actual System to use
Behavior Intention	0.770	0.654	0.853		
Actual System to use	0.520	0.591	0.720	0.759	

Table 5. Structural Model Assessment result for Indonesia.

Hypothesis	Standardized path coefficient	t-value	confidence level (lower bound, upper bound)	p-value	Decision
Zakat knowledge -> Attitude Toward (H1)	0.331	3.763	(0.154 , 0.495)	0	Supported
Perceived Usefulness -> Attitude Toward (H2)	0.433	4.586	(0.237 , 0.601)	0	Supported
Attitude Toward -> Behavior Intention (H3)	0.710	11.625	(0.563 , 0.809)	0	Supported
Behavior Intention -> Actual System to use (H4)	0.606	7.028	(0.411 , 0.748)	0	Supported

The CFA results show that the measurement model matches the data with the data well (She, Sharif, & Nia, 2021) (Henseler, Ringle, & Sarstedt, 2015), as evidenced by the SRMR value which is less than 0.8 (0.053). Our research SRMR value is less than 0.8, namely 0.071. Furthermore, the factor loading of each indicator is in accordance with the recommended value of 0.5 (She, Sharif, & Nia, 2021) see Figure 2. All constructs have Cronbach's alpha values greater than 0.7. This as shown in Table 2, indicates strong internal consistency (She, 2014). Strong internal consistency (She, Sharif, & Nia, 2021). In addition, the CR for all constructs is more than 0.7 which indicates good construct reliability. The AVE of each construct was higher than 0.5 and less than its CR, indicating good convergent validity (She, Sharif, & Nia, 2021) However, not all HTMT matrix values are less than 0.85 as can be seen in Table 3, which shows the discriminant validity of all constructs (Henseler, Ringle, & Sarstedt, 2015).

Result of the Structural Model

Furthermore, this study assessed the proposed structural model structural model and tested the developed hypotheses. As shown in Table 4, the direct effect assessment shows a positive relationship between Zakat Knowledge and Attitude Toward ($\beta = 0.331$, t value = 3.763, $p < 0.05$), which supports H1. Then the structural model assessment of the direct effect revealed a positive relationship between Perceived Usefulness and attitude towards ($\beta = 0.433$, t-value = 4.586, $p < 0.05$). Attitude Toward and Behaviour

Intention ($\beta = 0.710$, $t\text{-value} = 11.625$, $p < 0.05$) for H3 was a positive relationship. Behaviour Intention and Actual System to use for ($\beta = 0.606$, $t\text{-value} = 7.028$, $p < 0.05$) Behaviour Intention and Actual System to use H4 was a positive relationship.

Discussion

This study examines the influence of zakat knowledge, Perceived Usefulness of zakat payment Applications, Attitude Toward, Behaviour Intention, and Actual System to use the application "cinta zakat" from BAZNAS. The aim is to find out people's interest in paying zakat using financial technology in the digitalisation era, namely the "cinta zakat" application. The use of the "cinta zakat" application is very helpful for the community in making zakat payments which are very flexible through smartphones and can be done at any time, with this easy access it is hoped that public interest in paying zakat will continue to increase. zakat which has an important role for the economy and is also an obligation for a Muslim.

Previous research has shown that there is a correlation between ease of use of technology and interest in paying zakat (Safitri et al., 2022). This study found a positive correlation between zakat knowledge and Attitude Toward (H1) and Perceived Usefulness and Attitude Toward (H2) These findings indicate the importance of providing knowledge about zakat, because then the desire to pay zakat will continue to increase and also in paying zakat using the "cinta zakat" application which can facilitate the payment of zakat.

And there is also a positive relationship between Attitude Toward and Behavior Intention (H3). This shows that the attitude towards using zakat payment applications influences behavioral intentions, this is supported by research (Cahyani, U. E., Sari, D. P., & Afandi, A. 2022) where The attitude towards using the zakat payment application influences a person's intention to use the zakat payment application in the future and the positive correlation between Behaviour Intention and Actual System to use application (H4), this shows that the community's desire to use the zakat payment application provides a positive correlation with the benefits felt when using the zakat payment application which helps time efficiency (Safitri et al., 2022).

CONCLUSION

Fundamental Finding : This study examines increasing public interest in paying zakat using the "cinta zakat" application. In this study, we use the Technology Acceptance Model where this model can predict a person's desire or interest in using technology, for example, such as the use of technology in paying zakat. The study utilized the Technology Acceptance Model with components, namely attitude towards, Perceived Usefulness, Behaviour Intention, and Actual System to use. The dominant community has a tendency to choose ease of use of the application, therefore the ease of use of the "cinta zakat" application will increase the public in making zakat payments through the "cinta zakat" application. **Implication :** In the current era of digitalisation, there needs to be developments as well as in terms of paying zakat which can make it easier for the whole community to do so. With this "cinta zakat" application, it is hoped that it can increase public interest in paying zakat in Indonesia. In summary, this study aims to

increase public interest in paying zakat by using the "cinta zakat" application through the Technology Acceptance Model component which ultimately forms the actual use of the application. **Limitation** : A cross-sectional correlational research design was employed, and data was collected through an online questionnaire administered via Google Documents. A total of participants, all Indonesian individuals, completed the questionnaire, meeting the required minimum sample size. The majority of participants were aged between 18–20 years (37%) and 21–25 years (41%). The sample included both males (38.4%) and females (61.6%). These demographic limitations suggest that the findings may be more representative of younger users and may not fully capture the perspectives of older populations or those less familiar with digital platforms. **Future Research** : Given that this study focuses on a younger demographic and is based on cross-sectional data, future research could consider longitudinal studies to assess behavioral consistency over time. In addition, broader samples that include a more diverse age group, rural populations, or non-digital users may help expand understanding of technology acceptance in zakat payments beyond the current scope. Future studies might also explore additional external variables affecting zakat payment behavior within the Technology Acceptance Model framework.

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