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Research Paper

Does Digital Technology Boost Intention to Pay Zakat? Integration of UTAUT 2 and Initial Trust

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ABSTRACT

Digital technology is key to increasing donor intentions to contribute to Zakat, Infaq, and Sadaqah (ZIS). This study identified the factors influencing and dominating donors in making digital payments for ZIS. Combining UTAUT 2 and the initial trust model, this study analyzed data from an online survey involving 103 donors from various provinces in Indonesia. The study includes donors who have paid or intend to pay the ZIS digitally. The results of the analysis using the partial least squares structural equation model (PLS-SEM) indicated that performance expectancy had no significant effect on initial trust and behavioral intention. Likewise, facilitating conditions did not significantly affect initial trust. On the other hand, hedonic motivation positively and significantly affects initial trust and behavioral intention, while initial trust affects behavioral intention. This study suggests that zakat institutions must ensure that their systems offer user satisfaction, initial trust, and facilitating conditions, such as reliable networks and security.

Introduction

From an Islamic perspective, Zakat, Infaq, and Sadaqah (henceforth ZIS) serve as Islamic economic instruments that can stimulate and sustain economic growth (Baga & Purnaningsih, 2020). Zakat refers to a social activity aimed at enhancing the social welfare of a broader community (Tlemsani & Matthews, 2020). Zakat redistributes income to achieve social justice through Islamic philanthropy (Choudury, 2019). It is a share of the wealthy wealth designated for the poor (Bilo & Machado, 2020). Muslims must pay zakat to meet *nishab* and haul requirements (Aji et al., 2021). Sadaqah is another form of Islamic philanthropy. Sadaqah can be offered as a material or non-material contribution. As stated in a hadith attributed to the Prophet Muhammad (PBUH) and narrated by Imam Al-Bukhari, *all good deeds are* Sadaqah (Abduh, 2019). Nonmaterial Sadaqah encompasses smiles and actions that bring joy to others. Allah describes the form of Sadaqah as material in several verses, including Surah Al-Baqarah (2:264) and Surah Al-Mujādilah (58:12) regarding Infaq, Surah Al-Baqarah (2:276) concerning endowments, and Surah At-Taubah (9:58) in relation to Zakat. Infaq is a form of individual charity offered as money or other tangible items. Infaq can be provided for any reason. The recipients were not restricted to any particular group. However, they do not have a minimum or maximum limit (Mursal et al., 2023). Infaq funds can also be generated through economic activities that generate future income (Alam et al., 2022). However, Munfiq, as the person who gives Infaq, must pay attention to the obligation to settle finances, such as debts, zakat, or oaths, before giving Infaq to others (Aji et al., 2021).

Indonesia possesses significant potential for ZIS funds, estimated at an IDR of 327.6 trillion (BAZNAS, 2022). However, the national ZIS funds collected were only IDR 12.4 trillion. Thus, it is crucial to establish innovative and creative ZIS fund collection strategies, models, and techniques for effective and efficient ZIS collection (Ratnasari et al., 2023; Timur & Herianingrum, 2022). One of the keys to maximizing the collection of ZIS funds is the use of technology in ZIS management (Widiastuti et al., 2021). Wearesocial (2022) states that 4.95 billion people, or 62.5% of the total human population in the world, are internet users. In the meantime, 204.7 million Indonesians, or 73.7% of the country's entire population, are now internet users. The rise of electronic money transactions, which climbed 41.2% to IDR 204.9 trillion in 2020, is closely correlated with the growth of Internet users. This has encouraged the development of digital technology in the ZIS funding sector. The rise in digital ZIS has been notable, increasing from 1% of total ZIS fundraising in 2016 to 14% in 2019, and reaching 20% by mid-2020 (BAZNAS, 2022).

However, technology acceptance in ZIS fundraising still requires improvement, especially among institutions. Some ZIS institutions may struggle to use technology because of the need for training in the newly implemented systems (Bin-Nashwan, 2022). Some also consider the technology for collecting ZIS funds to have a higher cost, because it requires network maintenance and employee training (Widiastuti et al., 2021). Thus, it is intriguing to explore the variables that affect how ZIS institutions use digital platforms. There were only three previous studies (Kasri & Yuniar, 2021; Mohd Suki et al.,2022; Syed Yusuf et al., 2022) that examined factors influencing people's intentions and behaviour in using digital ZIS payments. Most previous studies employed the Unified Theory of Acceptance and Use of Technology (UTAUT) to explain the intention to pay zakat digitally. Research specifically

examining donors' behavioural intentions to pay a ZIS with intervening variables in a modified UTAUT2 model remains limited.

Initial trust is one of the most important variables influencing donor behaviour when using digital payments because collecting social funds has transparency issues (Nasri et al., 2019). The topics of trust always come first because using technology involves the possibility of scams (Mohd Thas Thaker et al., 2022; Sangwan et al., 2020), data misuse (Muhtasim et al., 2022), and data security (Al-Okaily et al., 2020). Since the proper use of technology can increase donors' trust (Bin-Nashwan et al., 2021), we need to understand the factors influencing digital ZIS payment and reasons for donating ZIS funds through digital platforms (Kasri & Yuniar, 2021)

The UTAUT2, developed by Venkatesh et al. (2012), was used in this study by adding three additional variables. The literature indicates that UTAUT can be applied to a variety of different technology acceptance and tested in various aspects and sectors, such as digital zakat (Kasri & Yuniar, 2021; Ninglasari & Muhammad, 2021), online infaq (Aji et al., 2021), food delivery online (Ramos, 2022), online learning (Twum et al., 2021), and mobile banking (Lian & Li, 2021). This study follows the suggestion of Gu et al. (2015) to add an intervening variable of initial trust to examine its influence on digital ZIS payment intention. To evaluate consumer trust in online franchise selling, several earlier studies, including Degirmenci and Breitner (2017), introduced the attitude variable as an intervening variable on the intention to purchase an electric vehicle and initial trust (Gu et al., 2015). The study revealed that adding intervening variables to research models can boost the ability to explain usage patterns by 21%–27%. Individual traits such as attitudes (Degirmenci & Breitner, 2017) and beliefs (Gu et al., 2015) were included in this study as reference intervening variables in UTAUT 2.

The primary objective of this study is to examine the factors influencing individuals' intention to donate via digital ZIS (Zakat, Infaq, Sadaqah) payments by integrating the UTAUT2 model with the Initial Trust Model. This research uniquely expands upon prior studies by incorporating the element of initial trust, which is critical in digital donation platforms, due to concerns about transparency, data security, and trustworthiness in digital transactions. The novelty of this research lies in its attempt to fill the existing gap in understanding how initial trust interacts with technology acceptance models in the context of digital ZIS payments. The potential contribution of this study is both theoretical and practical: it advances the academic discussion by offering a more comprehensive model for analyzing digital donation behaviors and provides actionable insights for ZIS institutions, policymakers, and application developers to design more efficient, trustworthy, and user-friendly digital platforms, ultimately encouraging higher digital ZIS engagement. Moreover, the present study is expected to provide practical implications for ZIS fund management to develop priority strategies for developing applications and digital payments for optimal, efficient, and effective ZIS fundraising.

Hypotheses Development

Performance Expectancy and Initial Trust

Performance Expectancy refers to the anticipated effectiveness of a system for enhancing the efficiency of online task completion. It is regarded as the most powerful predictor in the UTAUT model for elucidating usage intention (Zwain, 2019). El-Masri and Tarhini (2017) and Riffai et al. (2012) argue that performance expectancy are vital for users

to accept technology. In this study, performance expectancy refers to the extent to which donors believe that digitally paying ZIS funds enhances efficiency.

Using technology has several advantages, including ease, happiness, financial gain, and improved self-image (Jiao et al., 2022). Friantoro and Zaki (2018) outlined the advantages of digital zakat services which have various benefits such as more accessible and more straightforward access to zakat services. It reaches urban and rural communities, provides easier and more efficient transaction costs, offers a natural time management system, and provides the correct amount of zakat calculations.

Initial trust in technology develops when users experience improved performance through the use of a new technology (Ofori et al., 2018). When donors gain benefits from digital ZIS payments, it strengthens their initial trust, which indirectly influences their intention or behavior to pay ZIS digitally. Hence, this study tests the following hypotheses:
H_1: Performance expectancy has a significant positive effect on initial trust.
H_2: Performance expectancy has a significant positive effect on behavioral intention to pay ZIS digitally.

Facilitating Condition and Initial Trust

Facilitation refers to the degree of support and resources provided by external sources when new technologies are adopted (Venkatesh et al., 2012). Several studies in China and Korea have shown a positive relationship between facilitating conditions and the intention to use technology in online charity crowdfunding (Choi et al., 2019; Li et al., 2017). However, Muslims' intention to use the zakat-based crowdfunding platform model in Indonesia was not significantly affected by facilitating conditions (Sulaeman & Ninglasari, 2020).

Facilitating conditions involve the theory of planned behavior (TPB). Creating favorable conditions increases e-commerce trust (Venkatesh et al., 2012). Agarwal and Karahanna (2010) confirmed the correlation between facilitating conditions and behavioural intentions. Funders may be hesitant to provide funding because of concerns about resources, such as network security, infrastructure, and device capabilities, which can impact their initial trust in the platform. Thus, the following hypotheses are examined:
H_3: The facilitating condition variable has a significant positive effect on initial trust.
H_4: The facilitating condition variable has a significant positive effect on behavioral intention to pay ZIS digitally.

Hedonic Motivation, Initial Trust, and Behavioral Intention

This study introduced hedonic motivation as a new variable in the UTAUT2 model by Venkatesh et al. (2012). Technology-related pleasure is referred to as hedonic motivation. Hedonic motivation is essential in determining technology acceptance because it is durable, universal, integrated, and unique in providing consumers with novelty, entertainment, and a feeling of happiness that has never been felt before (Venkatesh et al., 2012). This perception influences the initial trust and consumer acceptance of new technology (Santoso & Kusuma, 2023). In this study, if the digital services used can make pleasure donors, this will affect the donor's initial trust and intention to pay the ZIS digitally. The following hypotheses are tested:
H_5: Hedonic motivation has a significant positive effect on initial trust.

H_6: Hedonic motivation has a significant positive effect on the behavioral intention to pay ZIS digitally.

Initial Trust and Behavioral Intention

Trust positively influences consumers' attitudes and intentions toward using technology (Aji et al., 2021). Many studies have indicated that consumer trust influences consumer intentions to use a product or service (Oktavendi & Mu'ammal, 2022). Trust in low-risk products has better value and influences the user's intention to utilise the product (Gefen et al., 2003). Gefen et al. (2003) futher affirm that the more consumers trust the technology they use, the more likely they will carry out activities related to online networks. Initial trust in a digital service system built by a Zakat institution can influence donor intentions to pay ZIS digitally. Therefore, this study tests the hypotheses below:
H_7: Initial trust has a significant positive effect on the behavioral intention to pay ZIS digitally.

Method

Research Design

This study employed partial least squares structural equation modelling (PLS-SEM) to analyse the data. PLS-SEM was selected because it is a promising statistical modelling tool for solving complex multivariate models (Hair et al., 2017). PLS-SEM is recommended because it is flexible, robust, and superior in predicting and testing theories (Henseler et al., 2015).

Respondents and Instruments

The respondents to this questionnaire were individuals who had either paid or intended to pay zakat, infaq, or sadaqah digitally. Purposive sampling was used to obtain data samples. The population comprised Indonesian men and women aged 17–65 years. A total of 103 respondents participated in this study. The primary data for the study were obtained through an online questionnaire using WhatsApp. The first section of the questionnaire gathered demographic information about the respondents, including their age, city of residence, educational level, and monthly income. The second section included questions that gauge the impact of each variable. The score for each variable in this study was measured using a 5-point Likert scale.

Data Analysis

Table 1 presents the operational limitations and definitions derived from the literature review and previous research.

Table 1. Limitation and Operational Definition of Each Variable

No.	Variable	Operational Definitions and Data Measurement	Reference
1.	Performance Expectancy	The level of trust in using a digital-based ZIS system can increase performance, including increased effectiveness.	(Kasri & Yuniar, 2021)

No.	Variable	Operational Definitions and Data Measurement	Reference
2.	Facilitating Condition	the degree to which a person is equipped with the necessary tools and skills to use a technology	(Kasri & Yuniar, 2021)
3.	Hedonic Motivation	Feelings of pleasure determine how motivated someone is to use a digital ZIS system.	(Venkatesh et al., 2012)
4.	Initial Trust	The degree to which a person thinks it is significant enough to use the current system, while others think they ought to employ a computerized ZIS system.	(Venkatesh et al., 2012)
5.	Behavioral Intention	Willingness to use digital platforms to pay for ZIS	(Kasri & Yuniar, 2021)

At the pre-questionnaire stage, we collected data and analyzed descriptively the characteristics of the respondents, including sex, age, income per month, province, and level of education. With the aid of the SmartPLS 3.0 application, we carried out two stages of testing concurrently by testing the measurement model (outer model) and structural model (inner model). We tested the measurement model's convergent and discriminant validity to determine how the indicators created in the model's latent variables affected their values (Hair et al., 2017). To verify the convergent validity of data, this study utilized several scores such as outer loading, composite reliability (CR), average variance extract (AVE), and Cronbach's alpha values. To ensure the model analysis in this study was reliable, structural model analysis was conducted. This test used the R Square value, which describes the proportion of endogenous (dependent) variables that all exogenous (independent) variables can explain. The research model is explained in Figure 1.

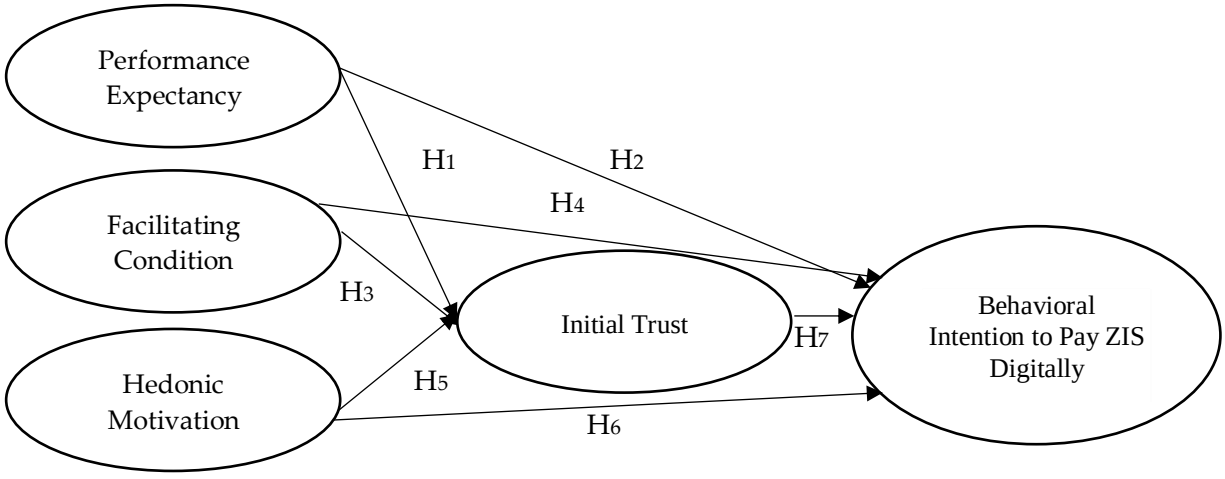

Figure 1. Research Model

Results

Respondents' Demographic Profile

A total of 103 respondents were involved in the study. According to Table 2, 51 female respondents (49.50%) and 52 male respondents (50.50%) participated in the survey. The

sample predominantly consisted of respondents aged 18–25 (23.4 %), followed closely by 24 respondents aged 34–41 (23.3 %). 43 respondents (41.70%) reported having an income of less than IDR 3,500,000, followed by income between IDR 3,500,001 and IDR 7,500,000. Based on geographic location, 94 respondents (91.26%) were located in East Java. 65 respondents (63.10%) had a bachelor's degree.

Table 2. Respondent Profile

Profile	Description	Total	Percentage (%)
Gender	Male	52	50.50%
	Female	51	49.50%
Age	<18 years old	1	1.00%
	18-25 years old	25	24.30%
	26-33 years old	23	22.30%
	34-41 years old	24	23.30%
	42-49 years old	18	17.50%
	>49 years old	12	11.70%
Monthly Income	≤IDR 3.500.000	43	41.70%
	IDR 3.500.001 < Rp 7.000.000	35	34.00%
	IDR 7.000.001 < Rp 10.500.000	13	12.60%
	IDR 10.500.001 < Rp14.000.000	6	5.80%
	IDR 14.000.001 < Rp 17.500.000	1	1.00%
	IDR 17.500.001 < Rp 21.000.000	3	2.90%
	≥ IDR 21.000.001	2	1.90%
Province	Banten	1	1.00%
	Jakarta	2	1.90%
	Central Java	2	1.90%
	East Java	94	91.26%
	Kalimantan	1	1.00%
	Maluku	2	1.90%
	Sumatera	1	1.00%
Level of Education	High School	10	9.70%
	Diploma	11	10.70%
	Master's Degree	17	16.50%
	Bachelor Degree	65	63.10%

Variable Measurement

All indicators have an outer loading greater than 0.7, as presented in Table 3. Based on the magnitude of the loading factor being greater than 0.60, a convergent validity test was allowed (Ghozali & Latan, 2014).

Table 3. Outer Loading Result

Indicator	Code	Loading
I found that the digital ZIS (Zakat, Infaq, Sadaqah) payment system is useful.	PE1	0.932
I completed ZIS payments faster via digital.	PE2	0.909
I distributed the ZIS funds anywhere using a digital system.	PE3	0.844
Using a digital ZIS system will increase the effectiveness of ZIS payment.	PE4	0.903
I have sufficient resources for the ZIS digital payments.	PC1	0.851
I have sufficient knowledge of ZIS digital payments.	PC2	0.895
I prefer channelling ZIS funds through institutions that are active on social media.	PC3	0.699
I understand the instructions provided regarding digital ZIS payments.	PC4	0.894
I feel happy when I make digital ZIS payments.	HM1	0.973
I feel comfortable when I make digital ZIS payments.	HM2	0.963
I enjoy paying ZIS digitally.	HM3	0.971
Amil Zakat has a high level of trust.	IT1	0.908
All programs and services provided by Amil Zakat can be trusted.	IT2	0.911
I believe that Lembaga Amil Zakat will keep its promises.	IT3	0.916
In the future, I intend to channel ZIS funds digitally.	BI1	0.926
I plan to increase my digital ZIS payments.	BI2	0.945
I prefer to donate ZIS funds digitally rather than through traditional methods.	BI3	0.934
I will be donating ZIS funds digitally in the near future	BI4	0.935

The model built in this study can be seen in Figure 2.

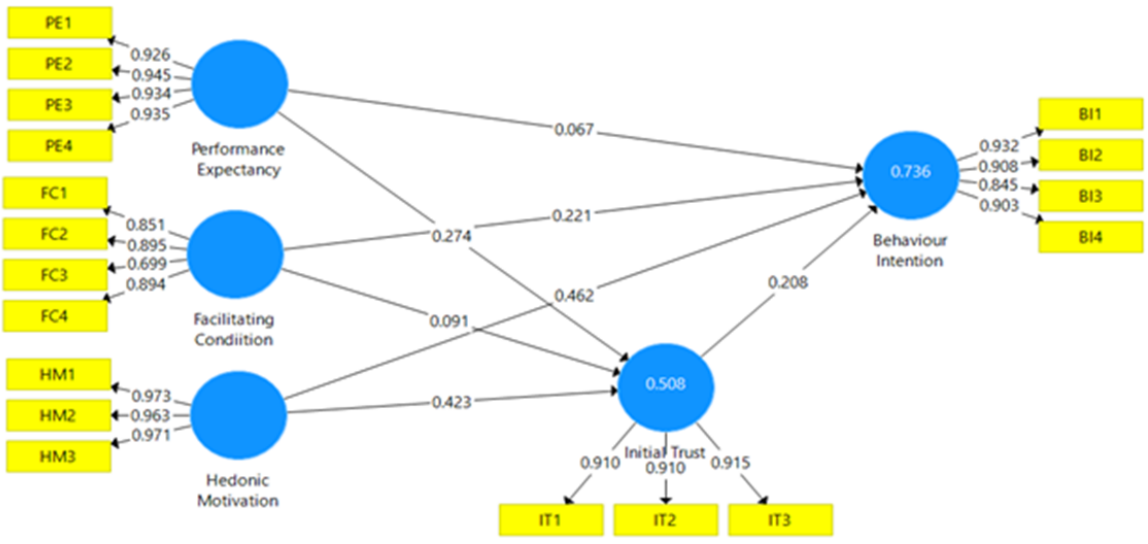

Figure 2. PLS Algorithm Process

Table 4 shows respondents' profiles. To verify the validity of all indicators, we run tests by examining the "Quality Criteria" in Construct Reliability and Validity, with the requirement that the Average Variance Extracted (AVE) value must be higher than 0.5 (Ghozali & Latan, 2014). The study's findings support the validity of the indicators of each variable.

Table 4. Validity and Reliability Test Results

Variable	Cronbach Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
Behavioral Intention	0.919	0.924	0.943	0.806
Facilitating Condition	0.856	0.872	0.904	0.704
Hedonic Motivation	0.968	0.968	0.979	0.939
Initial Trust	0.898	0.900	0.937	0.831
Performance Expectancy	0.952	0.953	0.965	0.874

Table 4 indicates that all variables have Average Variance Extracted (AVE) values greater than 0.5. Thus, each variable was reliable. The next stage was to conduct a reliability test using Construct Reliability and Validity. Cronbach's alpha, rho A, and Composite Reliability values must all be greater than 0.7 (Ghozali & Latan, 2014). According to the results, all the variable constructs comply with the specifications. Hence, each construct variable (latent variable) is valid. The inner model was tested by identifying the R-squared value. The amount of variation in the value of the affected (endogenous) variable that can be explained by the influencing (exogenous) variable was measured using the R-square formula. Table 5 presents the outcomes of the inner model test using the R-squared value

The R-squared value for Model 1 is 0.715, indicating that performance expectancy, facilitating conditions, hedonic motivation, and initial trust collectively explain 71.5% of the variance in behavioral intention. Meanwhile, the R-squared value for the initial trust model was 0.508, suggesting that performance expectancy, facilitating conditions, and hedonic motivation accounted for 50.6% of the variance in initial trust.

Table 5. R Square Model

Variable	R Square	R Square Adjusted
Behavioral Intention	0.715	0.707
Initial Trust	0.508	0.493

Based on Table 6, the Original Sample values indicate positive relationships between the variables. However, the analysis reveals that Performance Expectancy has a P-value of 0.148 with initial trust, suggesting no direct effect, leading to the rejection of Hypothesis 1. The relationship between performance expectancy and behavioral intention shows a P-value of 0.398, which is greater than 0.05, indicating no direct effect, resulting in the rejection of Hypothesis 2. Furthermore, the third hypothesis shows a p-value of 0.485, exceeding 0.05, which means there is no direct influence between Facilitating Conditions and initial trust, leading to the rejection of Hypothesis 3. In contrast, the fourth hypothesis

reveals a p-value of 0.043, indicating that resources and infrastructure related to digital services significantly influence the intention to use online platforms for ZIS payments. For the fifth hypothesis, the connection between initial trust and hedonic motivation yielded a p-value of 0.002, demonstrating a significant relationship. Additionally, a direct influence between hedonic motivation and behavioral intention was confirmed by a p-value of 0.002, leading to the acceptance of Hypothesis 6. Finally, the study found a P-value of 0.024 for the relationship between initial trust and behavioral intention, which indicates a direct influence and results in the acceptance of Hypothesis 7.

Table 6. Hypothesis Test Results

	Hypothesis Test	**Original Sample (O)**	**P-Values**	**Interpre-tation**
H_1	Performance Expectancy -> Initial Trust	0.274	0.148	Rejected
H_2	Performance Expectancy -> Behaviour Intention	0.067	0.398	Rejected
H_3	Facilitating Condition -> Initial Trust	0.091	0.485	Rejected
H_4	Facilitating Condition -> Behaviour Intention	0.221	0.043*	Accepted
H_5	Hedonic Motivation -> Initial Trust	0.423	0.002*	Accepted
H_6	Hedonic Motivation -> Behaviour Intention	0.462	0.000*	Accepted
H_7	Initial Trust -> Behaviour Intention	0.208	0.024*	Accepted

*Note: 5% significance level or P-Value < 0.005

Discussion

This study indicates that performance expectancy does not influence initial trust, in contrast to the findings of Gu et al. (2015), who suggest that performance expectancy directly impacts a person's initial beliefs. This discrepancy may be due to the nature of social donations, in which donors typically do not anticipate performance improvements from the adoption of new technology. Instead, they prioritizes the prescribed manner of paying the ZIS, as outlined in the Qur'an (Sulaeman et al., 2021). In addition, performance expectancy had no effect on behavioral intention. This of this study contrasts with the research by Kasri and Yuniar (2021) but aligns with the study of Hikmah et al. (2018), which also demonstrated that performance expectancy has no significant effect on behavioral intention. This indicates that donors do not prioritize their demands over the ease and advantages of digital ZIS payments. Based on the first hypothesis, which indicates no influence between performance expectancy and initial trust, donors may prioritize allocating their wealth to those in need, rather than considering the performance benefits of digital payment methods. Compared with other elements that can be deemed less pertinent to the goal of digital donations, donors are more likely to utilize the donation function alone.

Confirming the results of this study, Iman et al. (2022) indicated that performance expectancy is insignificant and does not affect initial trust or donor intentions. ZIS institutions should prioritize extensive digital education on social media, as donors expect

to pay ZIS digitally to fulfil religious obligations rather than to improve efficiency. Additionally, amil-zakat institutions must ensure a secure and comfortable platform to foster initial trust, as any doubt may make donors hesitant to contribute

The absence of a direct influence between facilitating conditions and initial trust in this study may be attributed to the respondents' insufficient understanding of the digital devices used for ZIS payments. These results differ from a previous study conducted by Gu et al. (2015) which found a positive and significant influence between facilitating conditions and initial trust. The use of technology is heavily influenced by digital skills and literacy (Rodríguez-de-Dios et al., 2018; Tejedor et al., 2020). Ultimately, this lack of understanding does not impact donors' initial trust. When respondents choose to pay the ZIS digitally, trust is established first, independent of the usability of the devices involved.

Resources and infrastructure related to digital services are very important in influencing the intention to use online platforms to pay for a ZIS. A supportive environment and favorable facility conditions will enhance an individual's intention to adopt new technology (Rudhumbu, 2022). A large number of external sources of information contributes to higher awareness, so that one's behavioral intentions are more easily formed (Li et al., 2017). This is evidenced by the numerous alternative systems and media available for paying ZIS in Indonesia, including online platforms, bank transfers, crowdfunding sites, and e-commerce. This study indicates that ZIS institutions in Indonesia are also considered to have provided relatively good information about online ZIS payment programs, particularly through social media. Thus, facilitating conditions have become a factor that significantly influences the intention to use online platforms to pay for ZIS. These results are also in line with the research of Kasri and Yuniar (2021), Bin-Nashwan (2022), and Mohd Thas Thaker et al. (2022), who revealed that facilitating conditions significantly and positively impact individual behavioral intentions in adopting technology.

The advancement of technology enhances user satisfaction and happiness, focuses attention on the experience, and ultimately fosters stronger trust (Gunasinghe et al., 2020). New features provided by new technology can provide entertainment for users and increase the initial trust that users feel (Ferreira Barbosa et al., 2021). Therefore, in the context of this research, donors have a choice that not only considers practicality (Performance Expectancy) but also hedonic (hedonic motivation) in the form of pleasure when using new technology. The results of this study also support those of Gu et al. (2015), who found that the hedonic motivation variable can positively and significantly influence initial trust.

Furthermore, we found a relationship between hedonic motivation and behavioral intention. This result is related to the hypothesis that new experiences when using new technology will have a direct effect on the intention to donate (Li et al., 2017). Donors who are happy with all hedonic attributes of technology use will have a higher desire to donate in the future. This is also in line with research conducted by Baga and Purnaningsih (2020), Gunasinghe et al. (2020), and Ferreira Barbosa et al. (2021), who stated that donors use apps when they feel comfortable and happy with the application's features.

The stronger a person's initial trust, the greater their desire to take action (Mcknight et al., 2002). Customers are more likely to engage in online shopping when they have greater trust in e-commerce (Gefen et al., 2003; Jarvenpaa et al., 2000). When someone trusts technology, he will try to learn and use it in the future (Abu Afifa et al., 2022). In this study, digital ZIS payment requires initial trust because there is no direct face-to-face process with the Zakat manager. The presence of a digital platform can increase trust because it can

indirectly replace face-to-face processes (Fakhruroji, 2019). This is also consistent with Baga and Purnaningsih (2020), who found that someone will be more likely to use the application if the donor is satisfied and at ease with it.

Facilitating conditions and hedonic motivation are key variables that influence donors' initial trust and intention to channel ZIS funds digitally. The findings of this study highlight that digital literacy and skills, as part of facilitating conditions, are crucial for enhancing donors' intentions to contribute through digital platforms (Falloon, 2020). Through digital literacy and skills, donors can understand the purpose of using a digital platform (Sánchez-Cruzado et al., 2021). The government and Zakat institutions can collaboratively enhance digital literacy and skills by organizing seminars, webinars, and training sessions to improve the community's competence and knowledge in using digital technology for ZIS fund contributions. Amil Zakat institutions are required to improve comfort and enjoyment through advancements in the user experience sector. Raising the standards of resources and infrastructure is required to execute digital ZIS payments. This applies to the organizational and technical aspects of ZIS, which serve as beneficial supporting conditions, highlighting the need for collaboration with the government.

Conclusion

This study utilizes a modified UTAUT 2 model with auxiliary variables to assess the impact of digital platforms on ZIS payments in Indonesia. The findings indicate that enabling factors and hedonic motivation positively influence participants' intention to use online payment systems for ZIS contributions. Since ease of access (user-friendliness) is thought to be the most significant element influencing the intention to pay ZIS online, amil zakat institutions must first ensure that the system is simple for donors to use when making ZIS payments using online platforms.

This study has several limitations, including a small sample size and limited sampling methods. Therefore, future research should incorporate a larger, more diverse donor sample from various regions of Indonesia or other countries and explore additional variables that have not yet been analyzed. Future studies should employ a Multi-Group Analysis approach, including various groups, such as urban and rural respondents, to better understand the factors influencing digital ZIS payments.

Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

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