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Antecedents of Digitizing ZIS Payments: A TAM and TPB Approaches

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Abstract
Financial technology is a form of adaptation to technological disruptions. The adoption of fintech in ZIS payments (zakat, infaq, shadaqah) is necessary if the zakat institution wants to increase fundraising from the community. This study investigates the impact of digitizing payments on interest in paying ZIS. This study uses quantitative analysis with a combined approach of the TAM and TPB. A quantitative sample was obtained from 250 respondents with 174 valid and representative questionnaires. The research areas were Yogyakarta and Surakarta. The results show that digitization of ZIS payments increases a ZIS's intention to pay. All TAM constructs, namely perceived ease of use and perceived usefulness, affect attitudes and intentions to pay ZIS. The TPB constructs namely attitude, subjective norms, and perceived behavioral control affect the intention to pay a ZIS.
Keywords: Digitize, ZIS, TAM, TPB.

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Introduction

Indonesia is a country with the largest Muslim population in the world, therefore it has a very large ZIS (zakat, infaq, shadaqah) potential. Based on data from the National Zakat Agency (BAZNAS) in 2019, the potential for national zakat has reached Rp232 trillion. However, in reality, the collected zakat funds are not optimal. This is evidenced by the fact that at the end of 2018 the total funding of zakat, infaq, and shadaqah (ZIS) funds only reached

Rp. 8.1 trillion even though the average growth in zakat receipts through BAZNAS in these 5 years has reached 26.64% (Ashari, 2019; Asmara, 2019).

Figure 1. Trends in the Collection and Distribution of ZIS Funds

Source: Pramuji (2018)

The influence of financial technology, known as fintech, has begun to penetrate the Islamic philanthropic side, especially in ZIS payments. In response to this, BAZ and LAZ were innovated by launching ZIS payments online (cashless) in a response to technological advances so as not to be eroded by the flow of disruption. BAZNAS through the https://baznas.go.id/bayarzakat page provides facilities for Muzakki (zakat givers) to be able to pay zakat quickly, easily and practically. Muzakki is no longer required to come to the office offline, only with internet-connected gadgets, ZIS can be paid (Akhmadi, 2019).

BAZ and LAZ also provide other payment facilities by collaborating with digital payment application vendors such as e-wallet (GoPay, OVO, Dana, ShopeePay, LinkAja, etc.) through the QRIS (Quick Response Indonesian Standard) scheme. This will later be expanded by cooperation with financial institutions, marketplaces and companies with other fintech platforms. Through the PayPal application, for example, it can be done by selecting a category and filling in the nominal, and then clicking Pay Now. The user is sent to the PayPal website for payment confirmation. Payments using the GoPay method are impractical. Users simply open the Gojek application, and scan the QR Code displayed on the BAZ or LAZ websites to make payments (Akhmadi, 2019; Fajar, 2017). Some mosques or other public facilities, such as BAZ or LAZ have provided QRIS to scan ZIS donations.

Fintech such as e-money products is growing rapidly in the current digital era. In 2019 the first semester of recorded transaction volume increased by 13% year on year compared to the same period in 2018 to around Rp. 8 trillion. E-money is estimated to grow around the Rp. 15 trillion or an increase of approximately 15% from the end of 2018 which reached Rp. 13.9 trillion (Sitorus, 2019). In the meantime, GoPay transactions totaled US$6.3 billion, or Rp. 87 trillion. This equates to 69.6% of Gojek's total transactions. According to a press release dated February 1, 2019, Gojek's gross transaction value (GTV) or user transactions hit US$ 9 billion, or Rp. 125 trillion, in 2018. These are transactions across all markets which Gojek operates (Franedya, 2019).

Based on these facts, Indonesia has great potential in to collect zakat, infaq and shadaqah in a digital (cashless) context. At least the target strategy of millennial segmentation and technology literate circles has its own hopes to achieve the potential for zakat of Rp. 232 Trillion (Asmara, 2019). The moment of financial technology innovation, must be used to increase public awareness of alms, by providing convenience in payment and distribution. Especially during the Covid-19 pandemic situation, digitizing ZIS payments is very useful amid restrictions on movement to minimize transmission.

The purpose of integrating ZIS payments with fintech is to optimize ZIS fundraising for the community, especially in the millennial segment. BAZNAS once reported that at the time of the emergence of online payment applications, the trend of using online applications to pay zakat grew by 12%. In 2019, this figure was predicted to increase by approximately 16%. It is very likely that this increase in the growth rate will be significantly influenced by the behavior of people who are focused on gadgets, smartphones, and other online digital media (Republika, 2019; N. S. Simamora, 2019).

This study is a renewal of Asmalia et al.'s research on the potential of zakat in supporting the SDGs (Asmalia et al., 2018). The difference and renewal of this research lies in the use of the ZIS digitization instrument as an object of concern. This study was conducted by identifying the factors that influence people's intention to pay ZIS online. This study combines TAM and TPB modeling as has been done in the study of Taylor & Todd (1995). The combined TAM and TPB model used in Taylor and Todd's research is often referred to as the Augmented TAM model (Taylor & Todd, 1995).

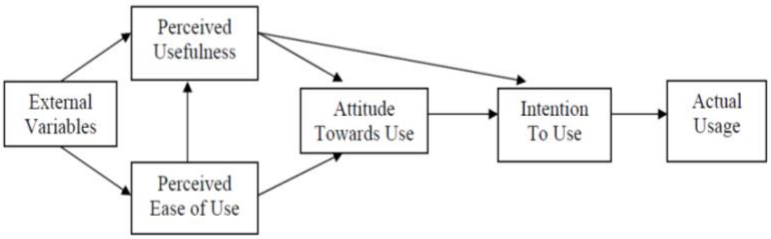
The quantitative construct used based on TAM and TPB is perceived ease of use, perceived usefulness, attitude, subjective norms, perceived

behavior control and intentions. (Intention to pay zakat). Several previous empirical studies have shown that TPB and TAM modeling, has been shown to have an influence on payment intentions (Bulutoding et al., 2019; Hasyim & Nurohman, 2021; Kashif et al., 2015; Lai, 2017; Osman et al., 2019; Purwanto et al., 2021; Shalender & Sharma, 2021; K. T. Wong et al., 2013; Yusfiarto et al., 2020).

Technology Acceptance Model (TAM)

The TAM was introduced by Davis in 1986. An adaptation of The Theory of Reasoned Action, TAM was specifically designed to model user acceptance of information systems or technologies. In 1989, Davis used the TAM to explain computer usage behavior. The TAM of Davis (1989) highlights the general factors of computer acceptance that lead to user behavior across a wide range of end-user technology systems. The TAM model is based on two distinct beliefs: perceived usefulness (PU) and perceived ease of use (PEU) (PEoU). The subjective probability of potential users that using a certain system (e.g., an e-payment platform system) will increase the quality of their actions is characterized as perceived usefulness. The degree to which potential users believe the target system to be simple is referred to as perceived ease of use. (Davis, 1989).

Figure 3. Theory of Acceptance Model (TAM)



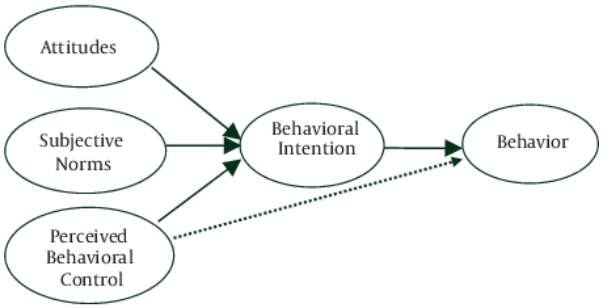
Source: Davis (1989)

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a follow-up to the Theory of Reasoned Action (TRA). Fishbein in Sapingi et. al (2011), the TRA construct states that two key aspects affect a person's intention toward conduct: attitude toward the behavior and subjective norms (Sapingi et al., 2011). But the TPB construct adds a third factor, namely perceived behavioral control (Ajzen, 1991). Several prior studies have found that the TPB construct

can accurately reflect zakat payment behavior. When it comes to paying zakat, attitudes, subjective norms, and perceived behavioral control have all been found to have a positive and significant impact. (Asmalia et al., 2018; Haji-othman, 2017; Saad & Haniffa, 2014). Knowledge and trust, which are extensions of the TPB, also have a favorable and significant impact on zakat payment behavior. (Asmalia et al., 2018; Beik, 2015; Haji-othman, 2017; Sapingi et al., 2011).

Figure 4. Theory of Planned Behavior (TPB)



Source: Ajzen (1991)

The purpose of the individual to do their behavior is the key aspect that makes up the Theory of Planned Behavior (TPB) construct. The ability of an individual to capture motivational variables and use them to influence conduct is referred to as intention. These motivational aspects show how strong a person's desire to try is, as well as how much work is planned to put into the effort (Ajzen, 1991). Behavioral intention, according to this idea, is made up of attitudes, subjective norms, and perceived behavioral control.

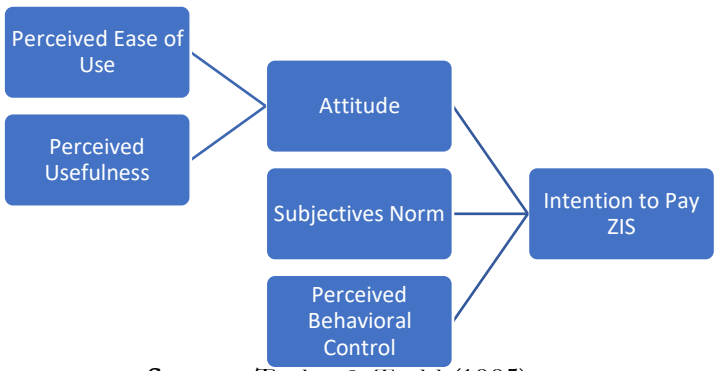
Combined TAM and TPB

The Augmented TAM model, which combines the TAM and TPB models, was utilized in Taylor and Todd's research. (Taylor & Todd, 1995). Two additional primary variables in the TAM influence the intention variable: perceived usefulness and perceived ease of use. However, the TAM ignores the impact of social and control variables on behavior, despite the fact that these two aspects have been demonstrated to have a major impact on information technology usage behavior in subsequent studies. TPB is influenced by these elements as well. Social elements or social influences are referred to as subjective norms in the TPB, and they have been found to

influence intentions. Perceived behavior control is the control factor in TPB, and it is modeled to have a direct influence on either intention or conduct.

TPB and TAM integration is a theory that includes TPB elements into the TAM model in order to overcome the TAM model's limitations in controlling the behavior of information system users. This means that the TAM and TPB can be combined to examine a technology's offering while taking behavior into account. The final result is the modification of the two into a construct which is described as follows:

Figure 5. Concept of Combination of TPB and TAM (Augmented TAM)



Source: Taylor & Todd (1995)

The updated model used in this study accepts the concept of technology adoption as part of the construct that drives behavior and shapes individual zakat intents (intentions). Because the study's participants are millennials and tech-savvy folks, the TAM concept is required. Beyond technological factors, the TPB construct reveals the role of social variables and behavioral control in affecting individual intents (intentions) to pay zakat.

Hypothesis Formulation

The degree to which a person believes that using technology will be free of commercial concerns is characterized as perceived ease of usage (technology is easy to use). To summarize, if a person believes that an information system is simple to use, he or she will use it. As with the perceived usefulness construct, Davis used 6 indicator items to form this construct. The six items were easy to learn, controllable, clear understandable, flexible, easy to become skillful, and easy to use.

Perceived ease of use has been demonstrated to influence perceived usefulness, attitude, and behavioral intention in previous studies. (Hasyim, 2019; Purwanto et al., 2021; Wiharjo & Hendratmi, 2020; K. T. Wong et al., 2013). However research Wiharjo & Hendratmi (2020) on the use of online zakat applications does not have a significant effect.

H_1 *: Perceived ease of use affects attitudes*

H_2 *: Perceived ease of use affects the intention to pay ZIS*

The amount to which a person believes that using technology would improve his or her job performance is defined as perceived usefulness. As a result, if someone thinks an information system is valuable, they will use it. Davis used 6 indicator items to form this construct. The six items are work more quickly, improve job performance, increase productivity, effectiveness, make job easier, and are more efficient.

Previous research has found that the perceived usefulness construct influences the use of information systems in a favorable and significant way. (Davis, 1989; Lai, 2017; Seetharaman et al., 2017; Tamilmani et al., 2021). In comparison to other dimensions, previous studies have indicated that perceived usefulness is the most significant and relevant construct determining attitudes, behavioral intentions, and behavior in using technology.

H_3 *: Perceived usefulness has an effect on attitude*

H_4 *: Perceived usefulness affects the intention to pay ZIS*

Attitudes towards behavior are defined as positive or negative feelings from a person if he or she must perform the behavior to be determined. Meanwhile, Mathieson (1991) defines attitude towards behavior as the user's evaluation of his/her interest in using it. Attitude indicators according to Taylor & Todd (1995) consist of attitude to acceptance, attitude to reject and experience.

Previous studies have shown that this attitude has a positive effect on behavioral intention (Bulutoding et al., 2019; Hasyim, 2018; Hasyim & Nurohman, 2021; Hasyim & Purnasari, 2021; Rahma & Sukmana, 2020; Shalender & Sharma, 2021; T. P. Simamora & Djamaludin, 2020). However, according to Warshaw & Davis (1985) there are a lot of behaviors carried out by humans outside of their will to control. This behavior is called obligatory behavior, obligatory behavior is behavior that is not of its own volition but because it is a demand or obligation from work.

H_5 *: Attitude affects the intention to pay ZIS*

Subjective norms, according to Ajzen, pertain to others' perceived social pressure on whether or not to perform specific behaviors (Ajzen, 1991). Subjective norms are the most important factor in forming the intention to do something. Hasyim's research mentions that subjective standards play an important role, that the influence of family members, colleagues, and coworkers becomes a strong reference point for individuals ((Hasyim & Purnasari, 2021). According to Ajzen in Hasyim & Purnasari (2021) it is stated that the subjective norms indicators consist of the influence of people around (circular people) such as family, friends, colleagues and the influence of idols/role models.

Previous research supports that subjective norms have a significant relationship in shaping behavior (Rahma & Sukmana, 2020; Shalender & Sharma, 2021). Meanwhile, the empirical results conducted by Simamora & Djamaludin (2020) show that subjective norms have no impact on individual behavior. This may be because firmness in principle is a factor not to be influenced by the behavior of the surrounding environment.

H_6 *: Subjective norms affect the intention to pay ZIS*

Perceived behavioral control refers to the variables that can affect behavioral performance (Ajzen, 1991), which can be divided into two categories. The first element is self-efficacy, which is defined as a person's belief in their own capacity to complete a task. The availability of the resources required to engage in an activity is referred to as the facilitation condition in the second portion.

The theory of planned behavior (TPB) incorporates the concept of perceived behavioral control into a broader framework of beliefs, attitudes, intentions, and behaviors. The fact that perceived behavioral control might be utilized as a substitute for actual behavioral control is a second reason to expect a substantial association between perceived behavioral control and behavioral achievement. Attitudes, subjective norms, and even perceived behavioral influences are all traced back to their underlying foundation. assumptions about actions in expected behavior theory (Ajzen, 1991). Previous research believes that perceived behavioral control has an influence on the intention to do something (Bulutoding et al., 2019; Rahma & Sukmana, 2020; T. P. Simamora & Djamaludin, 2020).

H_7 *: Perceived behavioral control has an effect on the intention to pay ZIS*

Research Method

The population in this study were all muzakki managed by BAZ and LAZ. The sample of this research is muzakki who use an online payment model (cashless), either using the online zakat page, transfer via mobile banking, marketplace, e-money, e-wallet and scanning QR Code (QRIS). Sampling was done by random sampling method. The data collection model uses primary data with the questionnaire method. The questionnaire used with a Likert scale score of 1-5. The distribution of the questionnaire was carried out using a google form at https://bit.ly/kuesionerzakatonline. The deployment time is from October 1, 2021 to November 24, 2021. Meanwhile, the distribution area is DIY, Surakarta City and its surroundings.

Structural Equation Modeling (SEM) was utilized to analyze quantitative data in this study. SEM (Structural Equation Modeling) is an analytical method that combines three simultaneous analytical approaches: checking the instrument's validity and reliability (factor analysis), testing the relationship between models (path analysis), and determining the best model for regression estimation (model selection) (structural analysis). SEM employs a variety of models to characterize the relationship between variables (observed and/or latent, independent and dependent variables), with the goal of giving a quantitative evaluation of the researcher's theoretical model hypotheses. There are two types of analysis models in SEM analysis. The measurement model is the first step in determining how well the indicator can represent the latent variable. The second is a structural model, which depicts the interdependence of latent variables.

The measurement model must be tested to determine whether the indicator can truly be utilized as an indication of the latent variable. A validity test, a reliability test, and a goodness of fit test are the types of analysis used to test the measurement model. A validity test is a procedure for determining whether or not indicators are accurate in expressing latent variables. Meanwhile, the reliability test is a statistical test that examines the construct reliability value and variance extracted value to verify the consistency of the measurement model.

The goodness of fit test is a metric for determining how well a measurement model can describe data. If a model's goodness of fit is acceptable, the model can be accepted, and vice versa. According to Hair et al. (2011), to test the model's adequacy, three to four metrics of goodness of fit are regarded sufficient. The structural model depicts the link between latent variables. Researchers can see the causal relationship between exogenous and

endogenous latent variables using the structural model, allowing them to assess whether the study hypothesis is accepted or denied. The goodness of fit test and hypothesis testing are both part of structural model analysis.

The structural model's goodness of fit test is comparable to the measurement model's goodness of fit test, which looks at how well the research model can create estimates that match the data in the field. Meanwhile, hypothesis testing is carried out to prove the researcher's hypothesis and assess the importance of the influence between the latent variables.

Results

Respondent Demographics

Based on the distribution of online questionnaires using the google form on the https://bit.ly/kuesionerzakatonline page, data were obtained for 250 respondents as of November 25, 2021. Then after the data was processed, the following information was obtained:

Table 1. Demographic Data

Age		**Occupation**	
0 – 20 years	26	PNS / TNI / Polri	8
21 – 30 years	13	Private sector employee	2
31 – 40 years	24	Entrepreneur/ Entrepreneur	6
41 -50 year	117	Laborer	2
50 – 60 years	68	Trader	
60 <	2	IRT	6
		Student/ Student	0
			6

Education		**Saving**	
No school	2	Can't Save	3
Elementary	30	0 – Rp 500.000	33
Junior High	40	Rp 500.000 – Rp 1 million	9
Senior High	119	Rp 1 million <	5
Undergraduate	29		
Postgraduate	30		

Income (monthly average)		Expenditure (monthly average)	
0 – Rp 1 million	97	0 – 1 million	99
Rp 1 – Rp 3 million	32	1 – 3 million	19
Rp 3 – Rp 5 million	3	3 – 5 million	2
Rp 5 – Rp 10 million		3 – 10 million	3
Rp 10 million <		10 million <	
Gender		***Platform***	
Male	135	M-Banking	8
Female	115	I-Banking	
Ever Pay ZIS Online (Cashless)		E-Wallet	5
Never	76	E-Money	
Ever	174	Crowdfunding	1
		Marketplace	
		Web Page	8

Source: Processed Data (2021)

Data processing in this study limits the filling of questionnaires to respondents who have a history or experience of making ZIS payments through online media (cashless). So based on the data above, the results of the evaluation obtained that the respondents who were eligible for data testing were 174 respondents.

Reliability Test

The Cronbach's Alpha method can be utilized with the reliability test. This score shows the consistency of the model's indicators. The minimum value is 0.7, with 0.8 or 0.9 being desirable. Along with Cronbach's Alpha, the value of ρc (composite reliability) is also employed, which has the same meaning as Cronbach's Alpha.

Table 2. Constructs of Reliability and Validity

	Cronbach's Alpha	**rho_A**	**Composite Reliability**	**Average Variance Extracted (AVE)**

	AT		0.92		
T		0.924	5	0.943	0.767
	IN		0.91		
T		0.905	3	0.924	0.636
	PB		0.91		
C		0.909	5	0.936	0.785
	PE		0.91		
oU		0.913	6	0.931	0.66
			0.94		
	PU	0.94	2	0.951	0.737
			0.79		
	SN	0.795	5	0.865	0.617

Source: Processed Data (2021)

Based on the data above, it is obtained that the value for Cronbach's Alpha and Composite Reliability is above 0.7, so it can be concluded that the data in this study is reliable.

Validity Test

In PLS SEM, there are two forms of validity: convergent validity and discriminant validity. Convergent validity denotes that a set of indicators represents a single latent variable and that the latent variable underpins the set of indicators. Unidimensionality, which may be stated using the average variance extracted, can be used to demonstrate this representation (AVE). At least 0.5 is the AVE value. This score indicates acceptable convergent validity, which means that on average, one latent variable can explain more than half of the variance in its indicators. Because the AVE value in table 2 is more than 0.5, it may be argued that the study data is valid or fits the convergent validity assumption.

Meanwhile, discriminant validity is a concept that states that two conceptually distinct ideas must differ sufficiently. The argument is that a collection of indicators should not be considered unidimensional. The criteria proposed by Fornell-Larcker are used to measure discriminant validity. A latent variable shares more variance with the underlying indicator than with other latent variables, according to the Fornell-Larcker postulate. If this is to be read statistically, each latent variable's AVE value must be bigger than the latent variable's highest r^2 value.

Table 3. Fornell-Larcker Criterion

	TT	**ANT**	**IBC**	**PEoU**	**PU**	**PN**	**S**
A	0						
TT	.876						

	I	0	0				
NT		.837	.897				
	P	0	0	0			
BC		.664	.693	.886			
	P	0	0	0	0.		
EoU		.744	.747	.763	812		
	P	0	0	0	0.	0	
U		.848	.774	.521	741	.859	
	S	0	0	0	0.	0	0
N		.7	.719	.556	604	.646	.786

Source: Processed Data (2021)

In this test, the rule of thumb is to look at the correlation results. The model has good discriminant validity if the correlation between variables is higher than the correlation between other variables. The intrinsic correlation value is larger than the correlation between variables, indicating that the model does not have discriminant validity issues, according to the output data above.

Adjusted R^2

Structural model is a model that relates latent variables. The test of determination (Adjusted R^2) was used to determine the effect of the independent variable on the dependent variable. Based on the results of the calculations below, it is obtained that the Adjusted R2 values are 0.746 (74.6%) and 0.755 (75.5%) so that this study has a strong influence on the exogenous latent variable on the endogenous latent variable (Chin et al., 1988).

Table 4. Determination Test

	R^2	Adjusted R^2
ATT	0.749	0.746
INT	0.759	0.755

Source: Processed Data (2021)

Path Coefficient Test (Hypothesis Testing)

Following the findings of the Inner Model test, hypotheses are tested (structural model). To determine whether a hypothesis may be accepted or rejected by looking at the significance value between constructs, t-statistics, and p-values, among other things. The results of the bootstrapping show these values. The t-statistic > 1.96 rule was utilized in this study, with a significance level of p-value 0.05 (5 percent) and a positive beta coefficient. Table 5 illustrates the importance of evaluating this research hypothesis, and Figure 7 depicts the findings of this research model.

Figure 7. Bootstrapping

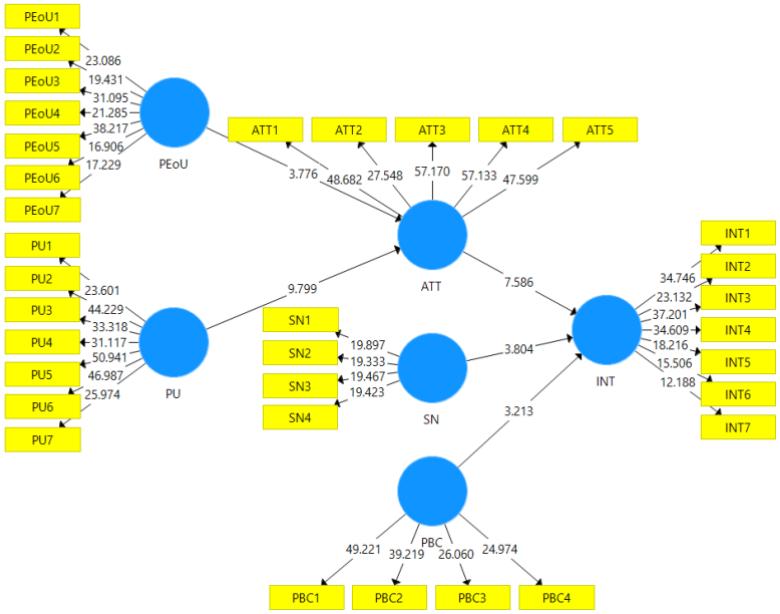


Table 5. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Direct Effect					
PU -> ATT	0.658	0.651	0.067	9.799	0,000
PEoU -> ATT	0.256	0.264	0.068	3.776	0,000
ATT -> INT	0.542	0.544	0.071	7.586	0,000
PBC -> INT	0.209	0.211	0.065	3.213	0.001
SN -> INT	0.223	0.227	0.059	3.804	0,000
Indirect Effect					
PEoU -> INT	0.139	0.143	0.043	3.240	0.001

PU	0.3	0.3	0.05	6.	0
-> INT	57	51	8	158	,000

Source: Processed Data (2021)

Based on the results of the path coefficient test above, it is found that all exogenous latent variables have a significant effect on the endogenous latent variables. All influence, either directly or indirectly. This can be seen from the t-statistic value which is more than 1.96 or the p-value is below 0.05 (α: 5%).

Discussion

Effect of Perceived Ease of Use on Attitude and Intention to pay ZIS

Based on the results of tests conducted on the perceived ease of use variable, it was found that there was a positive and significant effect on behavior (attitude) and intention on ZIS payment payments so that hypotheses 1 and 2 were accepted. The presence of financial technology encourages programmers of systems and mobile-based applications to make the user interface and its use as simple and easy as possible. Considering that the majority of Indonesian people are not all technology literate, so the user experience provided must be easy to operate. This ease of use will create individual behavior to interact with digital payments (Liébana-Cabanillas et al., 2017; A. T. T. Wong, 2018).

This study also proves that consumer behavior towards the use of digital payments increasingly affects the frequency of cashless transactions, including paying ZIS. Perception of ease of use considers the benefits of ease of use of the technology adopted by users (Seetharaman et al., 2017). If the operation of the features is complicated, it will have an impact on reducing the use of the application.

Effect of Perceived Usefulness on Attitude and Intention to pay ZIS

The next result shows that perceived usefulness has an effect on behavior (attitude) and intention, so that hypotheses 3 and 4 are accepted. When individuals judge those digital payments have benefits, it will emerge that this convenience will bring benefits so that they construct behavior in themselves that digital payments have benefits for themselves. This belief is

then converted into an intention to use it, possibly even forming a habit (behavior).

The digitization of ZIS payments with cashless payments is considered by most of the muzakki to provide many advantages in conducting transactions. One of the advantages and benefits that many users feel is effectiveness and efficiency (Davis, 1989; Lai, 2017; Seetharaman et al., 2017; Tamilmani et al., 2021). Effective because muzakki feel it is very supportive of performance, because there is no need to sacrifice a lot of time. Muzakki finds it more helpful and saves time when processing digital payments so that it can speed up the service process and transactions made (Seetharaman et al., 2017). Efficient because it saves costs, such as travel costs and costs that arise due to conventional payments. The informant's statement also shows the same thing that the salary cut mechanism makes it easier for ZIS payments to anticipate forgetting, not being paid, etc.

In addition to the benefits obtained, muzakki also get a comfortable feeling (Ting et al., 2015). The comfort that is felt when making transactions without having to move around. Muzakki can also use it anywhere and anytime, as long as the cellular network is still available. Then the digital payment model is considered relatively safer. Muzakki does not have to come to the location, so as to minimize physical contact, especially during the pandemic. Muzakki does not need to lose time and energy because everything is done with gadgets. The higher the perceived benefits, the higher the use of digital payments (Hasyim et al., 2020).

Effect of Attitude on Intention to pay ZIS

The next finding is that attitude has an effect on individual intentions in making ZIS payments digitally, so hypothesis 5 is accepted. The ability of a person being researched to respond positively or negatively to a given assessment is influenced by their attitude. Muzakki had a favorable experience using digital platforms in ZIS payments in this study. According to the TAM construct, online payment technologies give convenience in terms of benefits and easy-to-use tools, which encourages people to use them on a regular basis.

On the TPB side, it's also worth noting that encouraging the formation of positive experiences makes people more addicted to digital platforms in ZIS payments. This is in line with the findings of previous results showing that

factors from within the individual (attitude) are logical factors that are able to provide encouragement for individuals to do something (Bulutoding et al., 2019; Hasyim et al., 2020; Rahma & Sukmana, 2020; Shalender & Sharma, 2021).

Effect of Subjective Norms on Intention to Pay ZIS

The next result is that subjective norms have an effect on individual intentions in making ZIS payments digitally, so hypothesis 6 is accepted. Subjective norms are a person's view of how others think about him and whether or not they will support him in doing anything. The societal pressures that individuals face to do or not do something are referred to as subjective norms. If one's attitude is more concerned with one's own empirical experience, the subjective standard is the effect of those who adopt him.

Some muzakki stated that their ZIS payment activity was the influence of friends or family who did it for the first time. Then they apply in their payment transaction activities and they feel very helpful with this. In the BAZNAS muzakki, for example, ZIS payments were deliberately appealed to all ASN. Even at BAZNAS Karanganyar, it is stated that the nominal ZIS fundraising there, one of which is the implementation of the Regent's instructions.

Based on this, it is stated that external influences (outside oneself) also have a significant impact in motivating individuals to do something (Rahma & Sukmana, 2020; Shalender & Sharma, 2021). If the instructional policies are represented by local community leaders and carried out intensively by the ZIS authority, it is possible that the realization of the national ZIS achievement target will be achieved.

Effect of Perceived Behavioral Control on Intention to pay ZIS

The influence of perceived behavioral control was also found to have an influence on individual intentions in making ZIS payments digitally, so hypothesis 7 was accepted. Perceived behavior control refers to a person's perception of the individual's self-efficacy to perform a behavior (Warshaw & Davis, 1985). Perceived behavioral control is simply the perception of the ease or difficulty of performing a behavior.

In terms of self-efficacy, not all respondents have skills in using technology. Like the majority of respondents from BAZNAS chose salary cuts or mobile banking transfers because these are basic activities that are easy to

use technology. Meanwhile, the conditions of facilitation, according to the TPB theory, refer to obstacles in conducting digital payment transactions. These obstacles include the instability of the telecommunication provider signal as a cellular network (internet) provider. However, these obstacles rarely occur, so they do not hamper digital payment activities so much. These results are consistent with previous findings that the perception of behavioral control has an influence on digital payments (Bulutoding et al., 2019; Rahma & Sukmana, 2020; T. P. Simamora & Djamaludin, 2020). In general, the effect of digitization is able to increase people's intentions in paying ZIS. The supporting factors are convenience, effectiveness, efficiency, security, convenience and the challenges to adapting the use of financial technology (fintech) (Rosana, 2021).

Conclusion

The digitization of ZIS payments has proven to be able to encourage the technology literate generation to donate. The combined approach of TAM and TPB, shows that with the existence of payment technology, it makes it easier for the community to pay ZIS. In general, it can be generalized that digital payment platforms such as mobile banking, e-wallet, e-money, etc. provide perceived ease of use because the features provided are quite easy to use. Meanwhile, in terms of perceived usefulness, the platform has a beneficial impact on the transaction activities carried out. These benefits encourage effectiveness and efficiencyß, thus directly forming the self-motivation to do or not to do (attitude) based on the knowledge gained. This attitude raises the desire to use (intention) and in the end actually forms actual use (actual behavioral use). Usage is also caused by the influence of other people (subjective norms) and perceived behavioral control, where the obstacles in the use of digital payments can be relatively overcome.

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