Behavioral Intention of Gen Z Muslims Toward the Decision to Use Digital Payment Technology and In the Payment of Zakat Infaq Alms

Laura Tri Dharma[1], Nihlatul Qudus Sukma Nirwana[2], Aulia Kartika Putri[3]
[1,2,3]Accounting Study Program, University of Muhammadiyah Sidoarjo, Indonesia
lauraatriidharmaaa@gmail.com[1], nihlaqsn@umsida.ac.id[2], auliakartikaputri@umsida.ac.id[3]

ABSTRACT

Introduction – Generation Z's lifestyle changes are inextricably linked to technological advancements. As a result, Generation Z Muslims' behavior in making ZIS payments has shifted from traditional to digital forms.
Purpose – The aim of this study is to describe the characteristics and intentions of Generation Z Muslims when it comes to making ZIS payment decisions using digital payments and crowdfunding.
Methodolgy/ Approach – This study used a quantitative approach. The study collected 97 samples from people using the slovin formula and questionnaires distributed online. The UTAUT theory is used in this study to examine behavioral intentions by using performance expectancy, effort expectancy, social influence, and habit variables, as well as self-awareness variables as the main component.
Finding – The study's findings explain why the variables effort expectancy and habit have a positive influence on the decision to use digital payment technology and crowdfunding in ZIS payments. Meanwhile, performance expectations, social influence, and self-awareness have no bearing on the decision to pay ZIS using digital payment technology and crowdfunding.
Originality/ Value/ Implication – This study reveals the behavioral intentions of generation z towards the use of digital payment and crowdfunding technologies with regard to habit and self-awareness.

Keywords: Behavioral Intention, UTAUT, Usage Decision, Gen Z, Digital Payment, Crowdfunding

INTRODUCTION

Nowadays, technological advances areaccelerating and able to provide convenience for thecommunity, one of which is in the financial sector. The advancement of financial services-based technology, also known as "fintech", has sparked new discussions among academics and industry professionals. Experts have advised financial institutions to immediately adapt to such rapid growth to ensure their long-term survival [1]. FinTech can boost the national economy by facilitating technology-based financial services and expanding business opportunities. FinTech promisesbetter financial services at lower prices [2]. Financial technology has the same advantages as a financial system that works more efficiently. Reducing time and location barriers to reach more customers, as well as increasing transparency for all transactions and finances recorded on the internet [3]. This is in line with the public's desire for fast andcheap services and digital payment systems are a type of FinTech that is popular in Indonesia today.

According to [4] due to its strategic role in expanding markets around the world, the Internet is the preferred means of support in the global economic transaction system. More than as 17% of users of the internet have made purchases online, using e-commerce, or through digital payments. According to data obtained from the Central Statistics Agency (BPS), Indonesia's population amounts to around 27.94% of those born between 1997 and 2012. [5]. As much as the productive age population outnumbers the unproductive age population. There is a demographic advantage when the productive age dominates the population. Indonesia has considerable young generation resources, especially those in college andthose entering the workforce [6]. As a result, the number of internet users and digital payments in Indonesia keep growing year after year. This phenomenon not only changes the landscape of the financial sector, but also provides innovation for other related institutions, such aszakat organizations.

Zakat, Infaq, Sadaqah (ZIS) are some of theimportant parts of Islamic law that can be a driving factor for the Indonesian economy. By utilizing ZISfunds, it is expected to increase output, employment,equal distribution of community income and lead toa lack of poverty and increase economic growth [7]. According to [8] Zakat has developed into a critical Islamic fiscal tool for the scholars concerned as wellas many Islamic-inclined countries to address social injustices that require improvement and compensation for the needy. Zakat consists of two types, namely zakat fitrah and zakat harta (maal) [9]. Zakat fitrah is obligatory for Muslims in the month of Ramadan and is paid before the Eid al-Fitr prayer, while property zakat can be paid at any time. Thus, zakat funds can be collected at any time. Zakat is a way to reduce the gap between rich and poor [10]. On the other hand, infaq means using part of one's wealth or income for purposes required by Islamic teachings. While there is a nisab for zakat, there is no nisab for infaq and infaq is given to all Muslims,both those with large and small incomes. Sadaqah has the same meaning as Infaq, including its laws and regulations, but sadaqah has a broader meaning, namely material and non-material [11].

Zakat has a large potential in Indonesia, according to BAZNAS (National Amil Zakat Agency) survey data, with the collection of Zakat, Infaq, and Sadaqah (ZIS) reaching RP. 233.8 trillion in 2019, but the national zakat income was

only around 4.4% or Rp. 10.2 trillion during the COVID-19 pandemic in 2020. In 2020, during the COVID-19 pandemic, BAZNAS was able to increase the collection of zakat funds by Rp. 385.5 billion, oraround 101.44% of the accumulated zakat target setby BAZNAS, but the realization rate was only 21.7% [12]. According to [13] technology-based zakat collection can increase efficiency in the zakat payment process. In addition, the use of technology will mobilize zakat collection and community empowerment better [14]. Therefore, payment digitalization becomes the primary focus in order to increase the potential of zakat in Indonesia.

Zakat mobilization will be facilitated by technology; thus, BAZNAS digitizes the payment of Zakat, Infaq, and Sadaqah in accordance with the preferences of the current millennial generation [12]. This is utilized by BAZNAS to collaborate with fintech companies and various kinds of digital facilities including social media, e- commerce, digital financial media (financial tech). Baznas also provides convenience for alms by providing two platforms, namely internal platforms and external platforms [12]. Zakat Management Organization (OPZ) adapts digital technology by providing digitized billing services in the form of theOPZ website. Apart from the website, it provides other facilities in the form of Quick Response (QR) codes, so that Munfiq can easily pay his zakat. OPZ also works with third-party platform providers. Firstly, the Indonesian ride-hailing platform Gojek, via its Go-Give unit. Secondly, OPZ makes use of crowdfunding. Kitabisa.com is one of the crowdfunding platforms used. Lastly, BAZNAS, as the OPZ's coordinating institution, established Zakathub. [12].

Zakat research reveals that it is multidiscipl inary and closely related to social phenomena and zakat use [15]. The research on behavior towards zakat payment [16][17] and theuse of digital platforms [18][19] have recently excited the interest of researchers. The lack of realization of zakat collection compared to the potential necessitates research on the behavior of giving zakat through digital platforms. Recent study has examined how muzakki behavior is influenced by digital platforms. The frameworks used to investigate muzakki behavior include the Technology Acceptance Model, also known as TAM [19][14] and Unified Theory of Acceptance and Use of Technology (UTAUT) [20][21]. The purpose of this study is to adapt the concept of UTAUT to the intention to pay zakat using digital zakat.

LITERATURE REVIEW

UTAUT (*Unified Theory of Acceptance and Use of Technology)*

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a well-known technology acceptance theory model used to investigate technology users' intentions and behavior through perceived use [22]. Performance expectancy, effort expectancy, social influence, and facilitating conditions are the primary determinants of intention and use in UTAUT theory. Each factor also influences behavioral intention and usage behavior. Furthermore, each determinant affects behavioral intentions and usage behavior. Meanwhile, the UTAUT2 theory model is an extension of the first UTAUT model, which is a synthesis of eight previously existing theoretical models, namely the Technology Acceptance Model, Theory of Planned Behavior, Combined TAM and TPB, Theory of Reasoned Action, Social Cognitive Theory, Model of Utilization, Motivation Model, and Innovation Diffusion Theory. The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), theory model explains the intentions and actions in accepting and using a technology that can be influenced by a variety of variables, including PE, EE, SI, FC, HM, PV, and Habit. Based on research conducted by [23] this model explains that user acceptance of technology is improving, with a percentage increase from 56% to 74%. Acceptance is measured by user behavioral intentions, which range from 40% to 54%. The technology acceptance model, in line with the theory of usage behavior, usage of technology is influenced by two variables: perceived usefulness and perceived ease of use.

UTAUT theory is widely used in previous research on technology response and application. However, this study has different findings for each variable that affects technology intention and behavior. The results of this study differ for each variable that influences technologies intention and behavior. Study results show that the first variable, according to [21][24] Performance Expectancy has had a positive impact on the decision to pay zakat using digital payment methods. However, according to other findings by [25][26] resulted that use of digital payments as ZIS payments is unaffected by Performance Expectancy. The results of the second variable research, namely Effort Expectancy, have a positive effect onZIS payments through digital payment and crowdfunding [25][21]. An intriguing finding is that Effort Expectancy has no effect on ZIS payments made via digital payment or crowdfunding [27][28]. The third variable, social influence, has a positive impact on the decision to use digital payment as a method of ZIS payment [21][24]. Another intriguing finding is that decision to use digital payment as a method of ZIS payment is not influenced by social influence [29][30]. The fourth variable, Habit, influences the decision to use digital payment as a means of ZIS payment [31]. Meanwhile, habit has no positive effect on the decision to use digital payment as a means of ZIS payment, according to [32].

Based on the background above, there are inconsistencies in the results of the UTAUT model. As a result, researchers are interested in investigating a person's behavioral intention to use technology by including the Self-Awareness variable. According to [33], muwakki's interest in channeling their zakat is influenced heavily by their self-awareness. Supported by research conducted [34] [35] which states that Self-Awareness allows a person to relate to emotions, thoughts, and actions. Self-awareness implies that when a person can recognize themselves, they will be able to understand what they feel and do. Having Self-Awareness increases one's level of understanding of ZIS and increases the sense of social care within himself. This study was conducted at Muhammadiyah University in Sidoarjo, because this university combines science with Islamic

values. In addition, according to researchers believe that students of Muhammadiyah Sidoarjo University are knowledgeable people who have learned about zakat, infaq, and sadaqah. Researchers also assume that students are prospective muzakki. The primary objective of this research is to discover the behavioral intentions behind students' decisions to pay zakat, infaq, and sadaqah using digital payment technology and crowdfunding.

Influence of Performance Expectancy on Decision to Use Digital Payment Technology and Crowdfunding in ZIS Payments

Performance expectancy refers to people's belief that using technology will improve their performance [22]. Muslim donors believe that using the ZIS-based digital payment and crowdfunding platform model will improve their ZIS payment activities. As a result, performance expectancy has a significant impact and is a key variable influencing the intention to use financial technology products and services [36][24]. As a result, the following hypothesis holds:

H1: Performance Expectancy has a positive influence on the decision to use digital payment technology and crowdfunding to pay Zakat, Infaq, and Sadaqah.

The Impact of Effort Expectancy on the Decision to Use Digital Payment Technology and Crowdfunding in ZIS Payments

Effort Expectancy, which is the level of ease when using new technology, is affected by Perceived Ease of Use, Complexity, and Ease of Use [22]. According to the ZIS-based fundraising platform model, muzakki will be able to easily operate the platform. Individuals' intention to adopt financial technology products and services increases when they perceive ease, according to [37]. As a result, effort expectation has a significant impact on the intention to use financial technology products and services [21]. As a result, the research's second hypothesis is:

H2: Effort Expectancy influences the decision to pay Zakat, Infaq, and Sadaqah through digital payment technology and crowdfunding.

The effect of social influence on the decision to use digital payment technology and crowdfunding in ZIS payments

Social influence, according to [22], is a person's perception of how their relatives will react if they use technology. The perception of Muslim donors about how their relatives will react if they use the platform model is referred to as social influence in the context of the ZIS-based digital platform and crowdfunding model [24]. As a result, people's willingness to use financial technology products and services is significantly influenced by social influence. As a result, this study's third hypothesis is

H3: The decision to use digital payment technology and crowdfunding to pay Zakat, Infaq, and Sadaqah is influenced by social influence.

The impact of habit on the decision to use digital payment technology and crowdfunding in ZIS transactions

Habit is the extent to which a person tends to behave automatically due to prior learning [22]. An individual who is used to using a smartphone will quickly learn new applications. This is not the case for someone who is new to this. Some UTAUT2 research, such as the findings of [31], consider habit to be a significant factor in determining technology acceptance and use. Thus, habit has a significant impact on people's willingness to use financial technology products and services. As a result, the fourth hypothesis of this research is:

H4: The decision to use digital payment technology and crowdfunding to pay Zakat, Infaq, and Sadaqah is influenced by habit.

The influence of self-awareness on the decision to use digital payment technology and crowdfunding in ZIS payments

Self-awareness is an important factor in demonstrating understanding of one's own behavior. Self-Awareness is also a behavior that can allow others to see themselves and be able to distinguish themselves from others, as well as someone who is able to place themselves from a time and condition [38]. This is in accordance with the Theory of Planned Behaviour (TPB) control belief, explainingthat a person's belief in things that support andinhibit behavior towards his perception of how strong these aspects are in influencing his behavior.So, with the belief that doing Zakat, Infaq, andSadaqah is a practice of Islamic worship, with the belief in this fosters self-awareness to carry outobligations in paying Zakat, Infaq, and Sadaqahdigitally [35][34]. Thus, self-awareness significantly affects the willingness of individuals to employ financial technology products and services. As a result, the study's fifth hypothesis is

H5: Self-awareness influences the decision to pay Zakat, Infaq, and Sadaqah using digital payment and crowdfunding technology.

Theoretical Framework

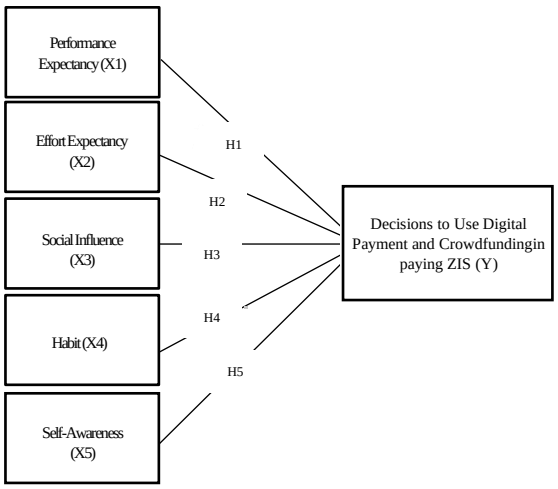

Figure 1. The Study's Theoretical Framework

Based on the theoretical framework above, there are five variables in this study including:
H1: Performance Expectancy affects the decision to use digital payment and crowdfunding to pay ZIS.
H2: The decision to pay ZIS using digital payment and crowdfunding is influenced by effort expectancy.
H3: The decision to use digital payment and crowdfunding to pay ZIS is impacted by social influence.
H4: Habit affects the decision to use digital payment and crowdfunding to pay ZIS
H5: Self-Awareness affects the decision to use digital payment and crowdfunding to pay ZIS

METHOD

Research Approach

This study employs a quantitative approach. According to [39], quantitative research, also known as the positivistic method, is a positivist-philosophical method that employs research data in the form of statistical and numerical analysis. Data analysis is quantitative or statistical, and data collection uses research instruments with the main goal of testing existing hypotheses [39].

Types and Sources of Data

For this study, quantitative data (research data in the form of numbers) was used. Primary data, in the form of information obtained directly from the first source, is used as a data source in this study.

Population and Sample

A population is a group of people that becomes focus of researchers in conducting research. In other words, population means the whole of the research subject. [40] states that population is a complete setof cases from which samples are taken. This study's population consists of all students from Muhammadiyah Sidoarjo University's Faculty of Business, Law, and Social Sciences, class of 2018-2021, which have used digital payment and crowdfunding as a means of paying zakat, infaq, and sadaqah. Based on data obtained from the Academic of Muhammadiyah Sidoarjo University, there are 3,339 active students for the 2018-2021 period at Muhammadiyah Sidoarjo University. The Slovin Umar (2008) method was used to determine sample size in this study by using statistical calculation formula. From the angle of sample collection, the specified quantity must be specimen. Therefore, in determining the number of samples in this study, the formula is used, namely:

$$n = \frac{N}{1 + Ne2}$$

n = Minimum sampel
N = Population size
e = 10% error tolerance level

It is known that in this study the total population is (N) = 3,339 and the error rate is 10%. From this formula, the number of samples (n) can be obtainedas follows:

$$n = \frac{3.339}{1 + 3.339x0.1^2}$$
$$= 97$$

According to the calculations above, there were 97 respondents or students in this study.

Data Collection Method

The primary data sources used in this study were collected through the distribution of questionnaires to prospective respondents. A questionnaire or list of questions, according to [41], is a set of questions logically designed to relate to the study's problem, and each question is a meaningful answer in hypothesis testing. The questions are meticulously crafted. This study's data was gathered using a modified Likert scale ranging from 1 to 5. 1) disagree strongly; 2) disagree strongly; 3) neutral; 4) agree; and 5) strongly agree. Six descriptive questions about gender, age, occupation, income, and the proportion set aside for charity were also included in the questionnaire. Data collection was done by distributing questionnaires online through Google Form to prospective respondents. Where the questionnaire contains a series of questions that must be filled in by the respondent. The data obtained will then be analyzed to understand the behavioral intention of using digital payment technology and crowdfundingon students' decisions to pay zakat, infaq, and sadaqah.

Data Analysis Technique

This study employs multiple linear regression analysis to determine the relationship between the independent and dependent variables. SPSS software version 25.0 was used to perform the validity test, reliability test, and hypothesis testing [42]. Descriptive statistics are statistics that use sample or population data to describe the object being studied without analyzing and drawing generalizable conclusions [42].

Descriptive Statistics

Descriptive statistics are used to analyze data by providing an overview or descriptive of data based on the average value, maximum, minimum, and standard deviation [43].

Validity Test

A questionnaire's validity is determined using the validity test. A valid instrument or questionnaire is one whose questions can reveal something that will be measured by the instrument or questionnaire [43]. The validity test is performed by calculating the relationship between the values obtained from the questionnaire or other terms pearson correlation. A questionnaire instrument's validity is by comparing the pearson product moment correlation index to 0.30, which means that if r> 30 it is declared valid. By comparing the calculated r value to the r table value, the significance test is performed. A significant coefficient test with a significance level of 0.05 is usually performed to determine whether or not an item is suitable for use, which means that an item is considered valid if it shows a significant correlation to the total score. The item is declared valid if r count> r table and the value is positive. If r count r table, the statement item is invalid.

Reliability Test

Reliability is a tool for determining the validity of a questionnaire that contains variables or construct indicators. If someone's response to a question is consistent or stable over time, a questionnaire is considered reliable. The reliability test determines the consistency of the questionnaire's measurement results after repeated administration. The Cronbach Alpha formula was used to assess reliability in this study. The question is declared valid or reliable if the Cronbach Alpha coefficient is greater than 0.70, according to the decision-making criteria stated in [43]. The question is considered invalid or unreliable if the Cronbach Alpha coefficient is less than 0.70.

Data Analysis Method

Multiple Linear Regression Analysis

In this study, multiple linear regression was used to investigate the effect of independent variables on the dependent variable [43]. The general form of a multiple linear regression model with p independent variables and a dependent variable is depicted by the following equation:

Y = ᵅ + b1X1 + b2X2 + b3X3 + b4X4 + b4X5 + e

Y = Usage Decision
ᵅ = Constant
b = Regression Coefficient
X1 = Performance Expectancy
X2 = Effort Expectancy
X3 = Social Influence
X4 = Habit
X5 = Self-Awareness
e = Eror

Hypothesis Testing

t-Test (Partial)

According to [43], the partial test (t-test) is used to determine the effect of each independent variable on the dependent variable. In this study, the significance level for partial tests is 0.05. The following are the test criteria, with a 5% level of significance:

a. If the significant value is 0.05 and the t count> t table, it indicates that the independent variable has a significant influence on the dependent variable.

b. If the significant value is greater than 0.05 and the t count t table shows a significant relationship between the independent and dependent variables, the relationship is significant.

Test Coefficient of Determination (R2)

The coefficient of determination test is used to determine the independent variable's ability to detect changes in the dependent variable. The coefficient of determination ranges from 0 to 1 [43].

RESULT AND DISCUSSION

Data Analysis Technique

Table 1. Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
Performance Expectancy	97	8	20	15.31	2.404
Effort Expectancy	97	8	20	14.97	2.261
Social Influence	97	5	20	13.68	3.016
Habit	97	5	15	10.24	2.164
Self Awareness	97	30	50	42.65	5.397
Usage Decision	97	6	15	11.23	2.089
Valid N (listwise)	97	8	20	15.31	2.404

Source: Primary data processed in 2023

The results of this study's analysis of 97 respondents are obtained in the form of each variable's minimum, maximum, mean, and standard deviation values, including:

1. The variable Performance Expectancy has a min of 20 and a max of 8. The average for this variable is 15.31, and the standard deviation is 2.404.
2. The variable Effort Expectancy has a min of 20 and a maximum of 8. The average value for this variable is 14.97, with a standard deviation of 2.261.
3. Social Influence variable has a min amount of 20 and a max amount of 5. This variable's average is 13.68, and its standard deviation is 3.016.
4. The minimum and maximum values for the Habit variable are 15 and 5. This variable has an average of amount of 10.24 and a standard deviation of 2.164.
5. The Self-Awareness variable has a minimum of 30 and a maximum of 50. This variable's average is 42.65, and its standard deviation is 5,397.
6. The Usage Decision variable can have a value as low as 6 and as high as 15. This variable's average is 11.23, and the standard deviation is 2,089.

Table 2. Validity Test

The validity test determines whether a questionnaire is valid or invalid. A questionnaire is valid if it can measure functions and outcomes, as shown in table 2.

According to Table 2, all question items on Variables X1, X2, X3, X4, and X5 have a correlation value greater than 0.30 and a significant value less than 0.05. As a result, all statement items are valid, and all statement items used in this study can reveal something that is measured on the questionnaire item.

Reliability Test

The reliability test result is determined by the level of reliability of the questionnaire, and it is followed by the following results:

Table 2. Validity Test

Variabel	Corrected item-total correlation	Signifikan	Keterangan
X1.1	0,884	0,00	Valid
X1.2	0.908	0,00	Valid
X1.3	0.889	0,00	Valid
X1.4	0,909	0,00	Valid
X2.1	0,824	0,00	Valid
X2.2	0,886	0,00	Valid
X2.3	0,849	0,00	Valid
X2.4	0,860	0,00	Valid
X3.1	0,903	0,00	Valid
X3.1	0,909	0,00	Valid
X3.3	0,918	0,00	Valid
X3.4	0,870	0,00	Valid
X4.1	0,851	0,00	Valid
X4.2	0,920	0,00	Valid
X4.3	0,791	0,00	Valid
X5.1	0,431	0,00	Valid
X5.1	0,809	0,00	Valid
X5.3	0,766	0,00	Valid
X5.4	0,852	0,00	Valid
X5.5	0,826	0,00	Valid
X5.6	0,749	0,00	Valid
X5.7	0,822	0,00	Valid
X5.8	0,762	0,00	Valid
X5.9	0,830	0,00	Valid
X5.10	0,788	0,00	Valid
Y1	0,937	0,00	Valid
Y2	0,945	0,00	Valid
Y3	0,909	0,00	Valid

Source: Primary data processed in 2023

Tabel 3. Reliability Test

Variabel	Cronbach Alpha	Descriptionn
Performance Expectancy (X1)	0.919 > 0.70	Reliable
Effort Expectancy (X2)	0.875 > 0.70	Reliable
Social Influence (X3)	0.921 > 0.70	Reliable
Habit (X4)	0.816 > 0.70	Reliable
Self-Awareness (X5)	0.889 > 0.70	Reliable
Usage Decision (Y)	0.922 > 0.70	Reliable

Source: Primary data processed in 2023

Multiple Regression Analysis Test

Tabel 4. Results of Multiple Linier Regression Analysis

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.049	1.564		1.310	.193
	Performance Expectancy	.020	.085	.023	.231	.818
	Effort Expectancy	.267	.100	.290	2.668	.009
	Social Influence	-.027	.075	-.039	-.362	.718
	Habit	.468	.110	.484	4.233	.000
	Self Awareness	.011	.032	.028	.337	.737
a. Dependent Variable: Usage Decision						

Source: Primary data processed in 2023

According to table 4, the multiple linear regression equation is as follows:

$$Y = 2{,}049 + 0{,}020X_1 + 0{,}267X_2 - 0{,}027X_3 + 0{,}468X_4 + 0{,}011X_5 + e$$

Hypotesis Test

t-Test

Table 5. t-Test

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.049	1.564		1.310	.193
	Performance Expectancy	.020	.085	.023	.231	.818
	Effort Expectancy	.267	.100	.290	2.668	.009
	Social Influence	-.027	.075	-.039	-.362	.718
	Habit	.468	.110	.484	4.233	.000
	Self Awareness	.011	.032	.028	.337	.737

a. Dependent Variable: Usage Decision

Source: Primary data processed in 2023

In accordance table 5 above, the Level of Significant used5%. So that the interpretation of the following regression test results can be described:

1. **H1: Expectancy of Performance (X1) influences the decision to use digital payment technology and crowdfunding in ZIS payments (Y)** The results of hypothesis 1 test shown in the coefficient of determination test table show Thitung of 0.231 < 1.990 and a significance levelof 0.818 where this figure is greater than 0.05, it is possible to conclude that performance expectation has no positive affect on the decision to using digital payment technology and crowdfunding in ZIS payments.

2. **H2: Effort Expectancy (X2) influences the decision to use digital payment technology and crowdfunding in ZIS payments (Y).**The results of hypothesis 2 test shown in the coefficient of determination test table show Thitung of 2.668> 1.990 and with a significance level of 0.009, which is less than 0.05, it is possible to conclude that effort expectancy has a positive influence on the decision to use digital payment technology and crowdfunding in ZIS payments.

3. **H3: The decision to use digital payment and crowdfunding technology in ZIS payments (Y) is influenced by social influence (X3)** The conclusion of the hypothesis 3 test, as shown in the coefficient of determination test table, show a Thitung of -0.362 1.990 and a significance level of 0.718, indicating that social influence does not have a positive influence on the decision to use digital payment and crowdfunding technology in ZIS payments.

4. **H4: The decision to use digital payment and crowdfunding technology in ZIS payments is influenced by habit (X4)** The outcome results of the hypothesis 4 test, as shown in the coefficient of determination test table, show a Thitung of 4.233 1.990 and a significance level of 0.000. Because this figure is less than 0.05, it is possible to conclude that habit has a positive affect on the decision to use digital payment and crowdfunding technology in ZIS payments.

5. **H5: Self-Awareness (X5) influences the decision to use digital payment and crowdfunding technology in ZIS payments (Y)** The conclusions of the hypothesis 5 test, as shown in the coefficient of determination test table, show a Thitung of 0.337 1.990 and a significance level of 0.737, indicating that self-awareness has no positive influence on decisions to use digital payment and crowdfunding technology in ZIS payments.Test Coefficient of Determination (R2)

a. Predictors: (Constant), Self Awareness, Habit, Performance Expectancy, Social Influence, Effort Expectancy
Source: Primary data processed in 2023

According to table 6, the coefficient of determination is 0.428 or 42.8%, indicating a relationship exists between the independent variables of behavioral intention (performance expectancy, effort expectancy, social influence, habit, and self-awareness) and the dependent variable (decisions to use payment technology and crowdfunding to pay ZIS) has a 42.8% influence on the dependent variable (decisions to use payment technology and crowdfunding in paying ZIS). While the remaining 57.2% (100-42.8%) is **other factors not discussed in this study may have an impact.**

DISCUSSION

The aim of this research is to determine the influence of Performance Expectancy (X1), Effort Expectancy (X2), Social Influence (X3), Habit (X4), and Self-Awareness (X5) on decisions to use digital payment technology and crowdfunding to pay ZIS (Y) at Muhammadiyah Sidoarjo University. The following is a discussion of this research based on the findings of the analysis:

1. **The influence of performance expectations on the decision to use digital payment and crowdfunding technology in ZIS payments**
According to the study's findings, the performance expectancy variable (X1) has no impact on the decision to use digital payment and crowdfunding technology in ZIS payments. This is reinforced by the hypothesis test which obtained a Thitung of 0.231 < 1.990 and a siglevel of 0.818 < 0.05 which is indicated by H0 beingrejected and Ha being rejected. This study supports previous research [26], which claims that the lack of significance of performance expectations on donationintention can be attributed to the condition of digitalplatform users who do not really care about the focus of work on existing systems, but rather focus on thedesire to help (ZIS) to those in need. This research isnot in line with [36][24] who argue that muzakki who have the intention to use digital payment and crowdfunding services realize the usefulness of the system in terms of improving user performance. So the utilization of digital payment and crowdfundingplatforms is more optimal and impactful. Research conducted on students of Muhammadiyah Sidoarjo University shows that students who intend to pay ZIS through digital payment and crowdfunding prioritize the desire to help those in need rather thanthe benefits obtained for themselves.

2. **The effects of expectation of effort on the decision to use digital payment technology and crowdfunding in ZIS payments.**

Table 6 Determinant Coefficient Tes. t (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676[a]	.458	.428	1.580

The variable effort expectancy (X2) has a positive influence on the decision to use digital payment technology and crowdfunding in ZIS payments, according to the study's test results. This is reinforced by the results of hypothesis testing which obtained a Thitung of 2.668> 1.990 and sig level of 0.0090.05, indicating H0 acceptance and Ha acceptance. This study's findings are supported by research conducted by [25][21], which claims that user perceptions of digital payment and crowdfunding platforms are simple to use, thereby increasing user intention to make ZIS payments through digital payment and crowdfunding platforms.

3. **An affect Social influence on the decision to use digital payment and crowdfunding technology for ZIS payments.**
Depending to the study's test results, the social influence variable (X3) has no positive effect on the decision to use digital payment and crowdfunding technology in ZIS payments. This is supported by the hypothesis test, which yielded a Thitung of -0.362 1.990 and a sig level of 0.718> 0.05, indicating that H0 is rejected and Ha is rejected. This study supports previous research [29], which found that friends, relatives, and the people around you have no effect on each individual's perception of ZIS payments via digital payment and crowdfunding platforms. This study contradicts previous research by [24] that muzakki will use digital payment platformsand crowdfunding as ZIS payments through recommendations from friends or family.

4. **Habit have an influence on the decision to use digital payment and crowdfunding technology in ZIS payments**
   This study's test results show that the habit variable (X4) has a positive influence on the decision to use digital payment and crowdfunding technology in ZIS payments. This is reinforced by the results of hypothesis testing whichobtained a Thitung of 4.233> 1.990 and a sig level of 0.000 <0.05 which is indicated by H0 beingaccepted and Ha being accepted. The findings of this study are supported by research conducted by [31], which found that for the majority of respondents, using digital payment as a means of ZIS payment has become a habit and activity that is carried out without thinking. These conditions indicate that the use of digital payment and crowdfunding applications creates habits for users and affects the behavior of using digital payment and crowdfunding applications.
5. **The impact of Self-Awareness on ZIS payment decisions to use digital payment and crowdfunding technology**
   According to the study's findings, the self-awareness variable (X5) doesn't give a positive influence on the decision to use digital payment and crowdfunding technology in ZIS payments. This is supported by the hypothesis testing results, which show a Thitung of 0.337 1.990 and a sig level of 0.737> 0.05, indicating that H0 is rejected and Ha is rejected. This study supports the findings of [44], who found that self-awareness is not a factor that influences zakat payment, but rather the income factorthey have. This is not in line with research [35] thatself-awareness has an influence to make students pay ZIS, because students have knowledge and awareness of the importance of paying zakat, infaq,and sekedah.

CONCLUSION AND SUGGESTIONS

Conclusion

Several points can be made based on the findings of the preceding study:

1. The decision to use digital payment and crowdfunding is unaffected by performance expectancy, because muzakki do not really care how convenient the system is used, but they onlyfocus on the desire to help others.

2. Effort Expectancy influences the decision to use digital payment and crowdfunding, theseresults prove that the easier the operation of a technology increases the user's intention to use the technology as a means of ZIS payment.

3. Social Influence has no effect on the decision to use digital payment and crowdfunding as a method of ZIS payment, from these results it proves that the surrounding environment, friends, close relatives or family cannot influence the perceptions of each individual towards ZIS payments.
4. The decision to use digital payment and crowdfunding as a means of ZIS payment is heavily influenced by habit. It shows that the use of technology repeatedly every day can foster the habits of each individual in using technology, therefore this affects individual behavior towards the decision to use digital payment and crowdfunding applications as a means of ZIS payment.

5. Self-awareness has no effect on the decision to use digital payment and crowdfunding as a method of ZIS payment, it can be concluded that self-awareness is not an influential factor in carrying out ZIS payments, but the income factor is a factor that influences a person's decision to pay ZIS.

Suggestions

1. Based on the findings of this study, BAZNAS and Lazismu Muhammadiyah University of Sidoarjo were advised to continue providing online ZIS payment services and, if possible, to improve service quality or marketing so that more muzakki from generation Z can use the digital ZIS platform application and reap the benefits.

2. It is hoped that future researchers will discover additional factors that have a positive influence on student decisions to use digital payment platforms and crowdfunding as a means of ZIS payment.

Limitations

1. Researchers hope that research can use other research theory models that are not examined in this study to see a comparison of the results.

2. This study only uses 5 variables, it is hoped that future researchers can add other variables or involve existing variables.

3. Using a larger and more comprehensive sample in all parts of Indonesia, or groups that have made digital ZIS payments, as well as using samples from various generations, not just generation Z.

4. The number of samples and target samples of research aimed only at FBHIS students at Muahmmadiyah University of Sidoarjo.

REFERENCES

[1] I. Lee and Y. J. Shin, "Fintech: Ecosystem, business models, investment decisions, and challenges," *Bus. Horiz.*, vol. 61, no. 1, pp. 35–46, 2018,doi:10.1016/j.bushor.2017.09.003.
[2] Dian Prasetyo, "Berkembangnya Tren Digital Payment System," *Tribun News*, Mar. 2022. [Online].Available:https://jateng.tribunnews.com/2022/03/11/berkembangnya-tren-digital-payment-system
[3] W. P. Setiyono, *Financial techology*.UMSIDA Press, 2021. [Online]. Available: https://press.umsida.ac.id/index.php/umsida press/article/download/978-623-6292-68- 6/1048/
[4] Plunkett Research Ltd, *Plunkett's E- Commerce &*

Internet Business Almanac. Plunkett Research, Ltd., 2008.

[5] Badan Pusat Statistika, "BERITA," no. 7, 2021, [Online].Available:https://gunungsitolikota.bps.go.id/pressrele ase/2021/01/26/255/hasil-sensus-penduduk-2020.html

[6] E. Virdaus *et al.*, "Praktik Filantropi Sosial," *Buana Graf.*, p. 60, 2020, [Online]. Available: https://fisipol.ugm.ac.id/wpcontent/uploads/sites/1056/2020/03/Praktik -Filantropi Sosial_.pdf#page=62

[7] E. Munandar, M. Amirullah, and N. Nurochani, "Pengaruh Penyaluran Dana Zakat , Infak dan Sedekah (ZIS)……. Al- Mal : Jurnal Akuntansi dan Keuangan IslamLecturer STEI Ar Risalah Ciamis Eris Munandar dkk Pengaruh Penyaluran Dana Zakat , Infak dan Sedekah (ZIS)……. ErisMunandar dkk," *Al-Mal J. Akunt. dan Keuang. Islam*, vol. 01, no. 01, pp. 25–38, 2020, [Online]. Available:http://ejournal.radenintan.ac.id/index.php/al-mal%0APENGARUH

[8] M. A. Al Haq, N. Binti, and A. Wahab, "EFFECTIVE ZAKAH DISTRIBUTION : HIGHLIGHTING FEW ISSUES AND GAPS IN KEDAH , MALAYSIA," vol. 9, no. July, pp. 259–288, 2017, doi: 10.15408/aiq.v9i2.4002.

[9] A. Chintya and E. T. Wahyuni, "Pembagian Zakat Fitrah Kepada Mustahiq: Studi Komparatif Ketentuan Ashnaf Menurut Imam Syafi'i dan Imam Malik," *Muqtasid J.Ekon. dan Perbank. Syariah*, vol. 8, no. 2, p. 154, 2018, doi: 10.18326/muqtasid.v8i2.154-167.

[10] A. Marimin and T. N. Fitria, "Zakat Profesi (Zakat Penghasilan) Menurut Hukum Islam," *J. Ilm. Ekon. Islam*, vol. 1, no. 01, pp. 50–60, 2017, doi: 10.29040/jiei.v1i01.9.

[11] K. D. Hafidhuddin, *Panduan praktis tentang zakat infak sedekah*. 1998.

[12] BAZNAS, *Outlook Zakat 2021*. 2021. [Online]. Available: https://puskasbaznas.com/publications/boo ks/1418-outlook-zakat-indonesia-2021

[13] M. Hasif and K. Ahmad, "Factors Affecting the Acceptance of Financial Technology among Asnaf for the Distribution of Zakat in Selangor- A Study Using UTAUT," *J. Islam.Financ. (Special Issue)*, vol. 2117, pp. 35– 46, 2019.

[14] Ghofur, "The Effect Digitalization Zakat Payment Against Potential of Zakat Acceptance in National Amil Zakat Agency," *Iqtishadia*, vol. 13, no. 2, p. 216, 2020, doi: 10.21043/iqtishadia.v13i2.7809.

[15] M. Nor Paizin, S. M. Ab Rahman, K. A. Wahid, M. N. A. Nafi, S. Awang, and M. Setapa, "Bibliometric Analysis of Zakat Research in Scopus Database," *Int. J. Zakat*, vol. 6, no. 1, pp. 13–24, 2021, doi: 10.37706/ijaz.v6i1.253.

[16] A. C. Andam and A. Z. Osman, "Determinants of intention to give zakat on employment income," *J. Islam. Account. Bus. Res.*, vol. 10, no. 4, pp. 528–545, Jan. 2019, doi: 10.1108/JIABR-08-2016-0097.

[17] M. A. Mohd *et al.*, "Factors That Influence the Zakat Collection Funds: a Case in Kuantan," *South East Asia J. Contemp. Business, Econ. Law*, vol. 13, no. 1, p. 1,2017, [Online].Available: https://www.researchgate.net/publication/320736056

[18] F. Ali Hudaefi, I. S. Beik, and M. H. Z. M. C. H. F. U. L. Junari, "HOW DOES ZAKAT INSTITUTION RESPOND TO FINTECH? EVIDENCE FROM BAZNAS,INDONESIA," *Issues*, no. 2, 2020.

[19] Purwanto, Sulthon, and Milna, "Behavior Intention to Use Online Zakat : Application of Technology Acceptance Model with Development," *ZISWAF J. Zakat dan Wakaf*, vol. 8, no. 1, pp. 44–60, 2021, [Online]. Available:https://journal.iainkudus.ac.id/index.php/Zi swaf/article/view/10457/pdf

[20] R. A. Kasri and A. M. Yuniar, "Determinantsof digital zakat payments: lessons from Indonesian experience," *J. Islam. Account. Bus. Res.*, vol. 12, no. 3, 2021, doi: 10.1108/JIABR-08-2020-0258.r

[21] Suleman and Ninglasari, "Analysing the Behavioral Intention Factors in Using Zakat-Based Crowdfunding Platform inIndonesia : A Quantitative Study," *Int. J. Zakat*, vol. 5, no. 3, pp. 1–19, 2020, [Online]. Available: https://ijazbaznas.com/index.php/journal/article/view/267/96

[22] V. Venkatesh, "Adoption and use of AI tools:a research agenda grounded in UTAUT," *Ann. Oper. Res.*, vol. 308, Jan. 2022, doi: 10.1007/s10479-020-03918-9.

[23] A. Chang, "UTAUT AND UTAUT 2 : A REVIEW AND AGENDA FOR FUTURE RESEARCH," vol. 13, no. 9, pp. 106–114, 2012.

[24] J. Ekonomi, U. Musahidah, and N. Sobari, "Determinants of the Intentions of Indonesian Muslim Millennials in Cash Waqf Using E-Payment 66 | Ucu Musahidah , Nurdin Sobari ; Determinants of the Intentions of Indonesia Muslim Millennials in Cash Waqf Using E-Payment," vol. 9, no.2, pp. 65–91, 2021.

[25] Y. Moon and J. Hwang, "Crowdfunding as an Alternative Means for Funding Sustainable Appropriate Technology:Acceptance Determinants of Backers," *Sustainability*, vol. 10, no. 5, 2018, doi: 10.3390/su10051456.

[26] E. Purwanto and J. Loisa, "The Intention and Use Behaviour of the Mobile Banking System in indonesia: UTAUT Model," *Technol. Reports Kansai Univ.*, no. July, pp. 2757–2767, 2020, [Online]. Available: https://www.researchgate.net/publication/343230847

[27] V. Soodan and A. Rana, "Modeling customers' intention to use e-wallet in a developing nation: Extending UTAUT2 with security, privacy and savings," *J. Electron. Commer. Organ.*, vol. 18, no. 1, pp. 89–114, 2020, doi: 10.4018/JECO.2020010105.

[28] N. Syifa and V. Tohang, "The use of e-walletsystem,"

Proc. 2020 Int. Conf. Inf. Manag. Technol. ICIMTech 2020, no. November, pp. 342–347, 2020, doi:10.1109/ICIMTech50083.2020.9211213.

[29] U. E. Cahyani, D. P. Sari, and A. Afandi, "Determinant of Behavioral Intention to UseDigital Zakat Payment : The Moderating Role of Knowledge of Zakat," vol. 9, no. 1,pp. 1–16, 2022.

[30] S. A. Raza, N. Shah, and M. Ali, "Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model," *J. Islam. Mark.*, vol. 10, no. 1, pp. 357–376, 2019, doi: 10.1108/JIMA-04- 2017-0038.

[31] Rachmat, L. M. Baga, and N. Purnaningsih, "Penghimpunan Dana Zakat Infak Sedekah Berdasarkan Intensi Perilaku Muslim Gen Y dalam Penggunaan Teknologi Digital Payment," *Al-Muzara'Ah*, vol. 8, no. 2, pp. 95–108, 2020, doi: 10.29244/jam.8.2.95- 108.

[32] D. A. Wadi and M. S. Nurzaman, "Millennials Behaviour towards Digital Waqf Innovation," *Int. J. Islam. Econ. Financ.*, vol. 3, no. 3, pp. 1–30, 2020, doi: 10.18196/ijief.3232.

[33] D. R. Pakpahan, A. Fadli, M. Andiriani, and S. Chaniago, "Efforts To Increase Interest InPaying Zakat With Knowledge And Self- Awareness," *Int. J. Sci. Technol. Manag.*, pp. 1956–1960, 2016.

[34] Fakhrizal, M. N. Mifrahi, and C. Pratiwi, "The Impact of Religiosity, Self Awarenessand Trust On Muzakki's Interest to Pay Zakat In Baznas Langkat," *J. Econ. welfare.philantrophy, zakat, dan waqf*, vol. 01, no. 02, p. 157, 2022, [Online]. Available: https://journal.iainlangsa.ac.id/index.php/asnaf

[35] F. Akmila, Rosmana Sandy, and F. Indriyani, "Faktor-Faktor yang Mempengaruhi Motivasi Filantropi Mahasiswa melalui Pembayaran Zakat, Infaq dan Shadaqah," *Islam. Econ. Financ. J.*, vol. 1, no. 1, pp. 54–72, 2022, doi: 10.55657/iefj.v1i1.10.

[36] T. H. Hoang, T. H. N. Duong, and H. T. Pham, "An empirical analysis of factors affecting the intention of using digital wallets in Vietnam," *J. Int. Econ. Manag.*, vol. 21, no. 1, pp. 86–107, 2021, doi: 10.38203/jiem.021.1.0024.

[37] C. T. Huei, L. S. Cheng, L. C. Seong, A. A.Khin, and R. L. Leh Bin, "Preliminary studyon consumer attitude towards fintech products and services in malaysia," *Int. J. Eng. Technol.*, vol. 7, no. 2, pp. 166–169, 2018, doi: 10.14419/ijet.v7i2.29.13310.

[38] W. Widayanti, J. Safitri, and F. Yuserina,"Hubungan Antara Kesadaran Diri Dengan Perilaku Altruisme Pada Relawan GuruSekumpul," *J. Kognisia*, vol. 2, no. 2, pp.134–139, 2020, [Online]. Available: http://ppjp.ulm.ac.id/journals/index.php/kog/article/view/1677

[39] Prof. Dr. Sugiyono, *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta, 2014.

[40] Syahrullah and M. Ulfah, "Response of Indonesian Academicians Toward Factors Influencing the Payment of Zakat on Employment Income," *Res. Humanit. Soc. Sci. ISSN*, vol. 6, no. 10, pp. 87–94, 2016.

[41] Mohammad Nazir, *Metode penelitian*. Ghalia Indonesia, 2003.

[42] M. P. Dr. Marwan Hamid, M. P. Dr. IbrahimSufi, M. S. Drs. Wen Konadi, and M. S. Drh. Yusrizal Akmal, "Analisis jalur dan aplikasispss versi 25".

[43] Ghozali, *Aplikasi analisis multivariate dengan program IBM SPSS 25*. Universitas Diponegoro, 2018.

[44] J. Kapten and M. Basri, "Pengaruh Pendidikan , Pendapatan dan Kesadaran Terhadap Minat Masyarakat Membayar Zakat di Badan Amil Zakat Nasional (BAZNAS): Studi Kasus Kota Medan Influence of Education , Income and Awareness to Public Interest Paying Zakat inNational Amil Zakat Bo," *J. Ilmu Ekon. dan Stud. Pembang.*, vol. 17, no. 2, pp. 147–158,2017.