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Does Information affect Online Zakat Payment? A Quantitative Study

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ABSTRACT

Indonesia has enormous potential for zakat, but the results of collecting zakat are still far from the existing potential. OPZ has made various ways to increase the collection of zakat funds, one of which is by implementing online zakat payments. This study aims to analyze the resistance to using online zakat payment services. The research approach is quantitative with the help of smartPLS software. This study's variables consist of information variables, which are independent variables, while the dependent variable consists of traditional barrier variables, image barriers, usage barriers, value barriers, and risk barriers. Data in this study collected using a questionnaire. The sample of this study was 100 respondents from various regions in Indonesia. The results showed that the information has a significant and negative effect on the traditional barrier variables, image barrier, usage barrier, value barrier. This means that the greater / more information provided by OPZ, the barrier in using online zakat payment services are getting smaller / less. The information variable on the risk barrier shows insignificant and negative results.

Keywords: Online zakat payment, Information, Barrier

INTRODUCTION

Zakat is one of the fiscal policy instruments in the economy that has an essential role in the distribution of wealth (Mongkito, Hafiduddin, & Beik, 2018). Mubyarto explained that the distribution system in Islam aims to improve the welfare of the community (Rahmawati, 2016). That is, by paying zakat, someone has participated in realizing the welfare of society. Zakat is an obligation for every Muslim to be paid from accumulated assets, from trade, agriculture, livestock, and various production activities (Kalsum, 2018). Therefore, zakat as a pillar of Islam has an essential role because it has two dimensions, namely vertical as a form of obedience to Allah SWT and a dimension of caring for others (Anwar, Rohmawati, & Arifin, 2019).

Based on Law no. 23 of 2011, the management of zakat in Indonesia is carried out by the Zakat Management Organization (OPZ), which consists of the National Zakat Agency (Baznas) and the Amil Zakat Institute (LAZ). The management of zakat carried out by the OPZ includes collecting, distributing, and utilizing zakat. The collection of zakat has five main objectives, raising funds, gathering donors, gathering sympathizers, building the organization's brand image, and providing trust and satisfaction to donors (Sani, 2010). The strategy of collecting funds is divided into two, directly and indirectly (Anwar et al., 2019), what distinguishes the two strategies is the direct collection strategy, OPZ makes contact with muzakki either via email, telephone or presentation. Meanwhile, the OPZ indirect collection strategy does not directly contact muzakki, but does advertisements, conducts events, or other activities that make OPZ known to the public. The use of technology can also be a way to optimize zakat collection if the traditional industry is limited to services with branch offices and physical meetings, which have high fixed costs. The development of information technology not only makes it possible to reduce these fixed costs but also provides efficiency (Arif,

Afshan, & Sharif, 2016). Many sectors have benefited from the technological revolution, including economics, business, and communications (Alafeef, Singh, & Ahmad, 2012).

Technological innovation will have an impact and change on people's lifestyles. An example of this impact is the adoption of technology in the online zakat system (Ahmad, Tarmidi, Ridzwan, Hamid, & Roni, 2014: Hudaefi, et. al, 2020). Online zakat payment is the process of paying zakat through a digital mechanism where muzaki do not need to meet amil zakat directly to pay zakat (Mahri, Nuryahya, & Nurasyiah, 2019).

This practical process is expected to help muzakki, who are busy and far from the OPZ location, still paying zakat. Customers get at least six benefits when making payments online, convenience benefits, economic benefits, information security benefits, enjoyment benefits, experiential benefits, and social benefits (Park, Ahn, Thavisay, & Ren, 2019). Online zakat payments can now be made through three platforms. First, the internal platform is the result of development by OPZ itself using the site or application. Second, some platforms are provided by third parties, such as e-commerce and digital money services. Third, using social media from OPZ (Mahri et al., 2019). There are many ways to pay zakat as part of OPZ's efforts to optimize zakat collection in Indonesia so that it can be absorbed according to existing potential. The potential for zakat in Indonesia is enormous; nationally, the zakat potential includes household zakat, corporate zakat, and savings zakat. However, what happens is that the collection of zakat is still not optimal (Beik, 2012). The large gap between the potential for zakat collection and the amount of zakat collected indicates that some Muslims do not pay zakat (Mukhlis & Beik, 2013). Therefore, the OPZ needs a strategy and a more in-depth study related to the fact that people do not pay zakat.

Many studies have been made to identify consumer behavior in adopting technology from various industrial sectors. Consumer resistance to innovation has received less attention in the marketing literature than the attention paid to innovation adoption. Most innovation studies focus on successfully transferring technology through the market (Kuisma, Laukkanen, & Hiltunen, 2007). Although understanding consumer behavior in adopting technology is essential, identifying barriers to adoption is a more excellent opportunity for practitioners (T. Laukkanen, 2016). In this study, the authors will try to analyze the role of information provided by OPZ to the public's resistance using online-based zakat payment services.

REVIEW OF LITERATURE

Technological innovation is currently an essential part of OPZ in collecting and distributing zakat. There are four digital media from various fintech firms that have collaborated with Baznas to collect zakat funds. Muzakki may access a website that was developed by Baznas. Besides that, muzakki can also use existing e-commerce or use QR code for zakat payment (Hudaefi et al., 2020). Given the use of technology in zakat payments for the past few years, it is necessary to analyze how the muzakki responds.

Ram and Sheth divided the barriers to technology adoption into two groups: functional and psychological barriers. Functional barriers consist of three factors, namely product use patterns, product value, and the risks associated with product use. The psychological barrier consists of two factors, namely tradition, and consumer norms and the perception of product image (Ram & Sheth, 1989)

Usage Barrier

Usage barriers will occur when innovations do not follow the workflow, practices, or previous consumer habits (T. Laukkanen, 2016). In the context of technological innovation, the usage barrier is similar to the complexity theory proposed by Rogers (1983), which refers to the extent to which an individual thinks that innovation is challenging to use and understand (T. Laukkanen & Kiviniemi, 2010).

In other words, the excessive complexity of innovation becomes a barrier in adopting this technology (Sahin, 2006). Therefore, innovation with a little complexity will be preferred and quickly accepted and adopted by users (Zhang, Yu, Yan, & Ton A M Spil, 2015). Several studies pay attention to internet service authorization mechanism, a simple authorization mechanism that will provide convenience for consumers (Kuisma et al., 2007).

The authorization mechanism is a consumer verification process to obtain access permits for internet-based services.

H1 = Information provided by OPZ has a negative effect on the usage barrier.

Value Barrier

The perception of an innovation's value results from the benefits of using the innovation minus the harmful effects of using the innovation (Heidenreich & Spieth, 2013). Consumers will adopt Internet service facilities if they provide benefits (Pikkarainen, Pikkarainen, Karjaluoto, & Pahnila, 2004). That is, if consumers judge that the service is not functioning correctly, then consumers will not use the service (Serener, 2019). (Ram & Sheth, 1989) initiated the value barrier, which is if the service is terrible both in terms of performance and value for money.

The absence of comparative benefits and ease in using new technology is a barrier to using internet-based services (Arif et al., 2016). In contrast, the ease in using a service that is felt by consumers influences the intention to adopt and use a product or service (Yiu, Grant, & Edgar, 2007). So the condition for innovation is that it must be superior to the old product/service (Ferreira, da Rocha, & da Silva, 2014). Innovations that provide better performance to price than the previous product will be an alternative for consumers to change their behavior in using the product (Ram & Sheth, 1989).

H2 = Information provided by OPZ has a negative effect on the value barrier

Risk Barrier

Risk is definitely in everyone's mind, both when carrying out a task or starting something (Arif, Aslam, & Hwang, 2020). This risk is also felt by consumers regarding errors during online transactions (Kuisma et al., 2007). Consumers argue that their passwords can be easily hacked, and others can easily access their bank accounts if they use internet-based payment transactions (Arif et al., 2020).

Besides, many consumers are also afraid of making mistakes through internet services because by using a computer or mobile phone, human error will quickly occur (P. Laukkanen, Sinkkonen, & Laukkanen, 2008). Less clear instructions and the necessity to change the PIN code are factors that consumers refuse to use via the internet (Kuisma et al., 2007). The amount of risk attached to this innovation is known as the risk barrier (Ram & Sheth, 1989). Risks to internet services are in the form of privacy and security issues (Poon 2008, Tan et al. 2010, Yuan et al. 2016), besides that it also concerns self-efficacy, where many individuals lack self-confidence and find it easy to make mistakes in internet-based services (Luarn and Lin 2005, T. Laukkanen 2007)

H3 = Information provided by OPZ has a negative effect on the risk barrier

Tradition Barrier

A barrier for consumers in using a service or product is because a new service or product is present in a way that is contrary to the traditional way (Serener, 2019). If

this old habit is considered necessary by consumers, then the rejection of using this new technology or innovation will be high (Kuisma et al., 2007). The use of services or products for an extended period makes consumers have routines and habits that may be very important for them to maintain (Kleijnen, Lee, & Wetzels, 2009).

For example, someone accustomed to going to the service office and meeting the officers in person. When direct contact is considered necessary, service via the internet will be rejected because it does not directly contact (Serener, 2019). New or different innovations always make consumers have to make changes, which threatens consumers psychologically (Heidenreich & Spieth, 2013).

H4 = Information provided by OPZ has a negative effect on the tradition barrier

Image Barrier

The image becomes an important variable when studying resistance to innovation because image becomes a sign for consumers to base their decisions (Kleijnen et al., 2009). Every individual perceives something differently. The perceived image of something is built by personal preferences based on what they like and do not (Arif et al., 2020).

The image barrier is related to a person's readiness to utilize technology, which refers to the individual's overall mental condition towards technology in general (Ferreira et al., 2014). Negative perceptions arise because of complex procedures for using internet-based services (Fain & Roberts, 1997). So that if consumers feel that using this technology is difficult, they will refuse to use this technology (Serener, 2019).

Consumers, who have negative perceptions about using new technology, will refuse to use services via the internet, and this negative perception discourages consumers from adopting internet service facilities (Kuisma et al., 2007).

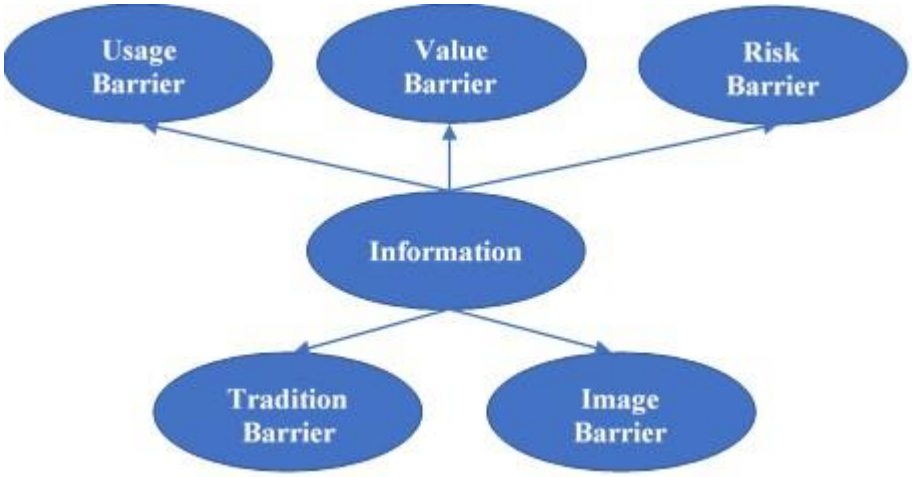
H5 = Information provided by OPZ has a negative effect on the image barrier

Information

Technology adoption results from a cognitive process in the form of searching and processing information by consumers (Claudy, Garcia, & O'Driscoll, 2015). In the context of internet technology-based services, consumers who do not use them are experiencing difficulties due to a lack of information about how to use these services (Kuisma et al., 2007). Even though the information is essential because information contains data, the information's recipient is useful in making decisions (Abubakar, Boham, & Koagouw, 2019).

Information and guidance from the Bank have a significant impact on lowering the usage barrier (Serener, 2019). The research (Nicolaou & McKnight, 2006) show first, the perception of the quality of information is an essential antecedent of trust and risk. Second, the quality of information reduces the perception of risk. Third, it shows that perceptions of the quality of information build trust. Research results from (Kuisma et al., 2007) indicate that lack of information is one of the causes of resistance in online transaction services. It is because customers do not get enough information and help.

Whereas for producers, information related to existing technology in the company can increase the innovation of the company for several reasons, first it reduces the risk of the company's innovation project; secondly, it allows the company to introduce innovation earlier, the third allows it to offer a stepping stone in exploiting opportunities-new business (García-Quevedo, Mas-Verdú, & Pellegrino, 2018).



I.

Figure 1. Research Model

METHODOLOGY

Research Model

This study aims to determine the role of information provided by OPZ to the barriers faced by muzakki to adopt the online zakat payment system in Indonesia. This study's independent variable is information, while the dependent variable in this study includes traditional barriers, image barriers, usage barriers, value barriers, and risk barriers. The traditional variable barrier, image barrier, usage barrier, value barrier, and risk barrier was developed by Ram and Sheth (1989) and has been used by Laukanen, Sinkkonen, Laukanen (2008), Laukanen and Kiviniemi (2010), Laentuken (2016), Arif, Aslam, Hwang (2019). Variable information was developed by Laentuken and Kiviniemi (2010).

Data Collection

This research is field research with a quantitative approach. The population of this study is the Indonesian people. The sample of this population is people who have paid zakat, in the form of zakat fitrah, zakat maal, and zakat from the profession, the number of samples reaches 100 respondents. Instruments The research data collection used a questionnaire that was conducted online using the google form. The statement in this research questionnaire was adopted from previous research. All research variables use a Likert scale in the process of measuring data. The Likert scale consists of 5 assessments, both with structured and reverse assessments, as shown in the following table:

Table 1. Likert Scale

Statement	Symbol	Score	Reversed Score
Strongly Agree	SS	5	1
Agree	S	4	2
Neutral	N	3	3
Disagree	TS	2	4
Strongly Disagree	STS	1	5

Analysis Technique

The data analysis in this study used Structural Equation Modeling (SEM) with SmartPLS as an analysis tool. The analysis technique uses Partial Least Square (PLS), which is a method that implements SEM. The PLS method can be used when the theories used to develop the research model are weak, and the indicators cannot meet the ideal model. Besides, the PLS method can also be used when the research sample is small and can be applied to all data scales (Ghozali & Latan, 2015). Chin developed the criteria for evaluating the results of

modeling with the PLS method (Ghozali & Latan, 2015):

Table 2. Criteria Evaluating

Criterion	Explanation
Measuring Model Evaluation	a. Loading factor > 0.6 b. Composite reliability > 0.60 c. AVE > 0.50 d. Cronbachs Alpha > 0.70
Structural Model Evaluation	a. $P_{value} < 0.05$ b. $Q^2 > 0$ c. f^2 1) 0.02 small Effect 2) 0.15 medium Effect 3) 0.35 large Effect

RESULTS AND DISCUSSIONS

Profile of Respondent

The results of data collection using a questionnaire obtained 117 respondents, but only 100 respondents who met the criteria. The percentage of respondents namely male amounted to 65% and female amounted to 35%. The distribution of respondents by province, namely 56% came from NTB, 27% from East Java, 3% from Banten, 2% respectively from DKI Jakarta, West Java, Central Kalimantan, and NTT, while the remaining 1 % respectively from Central Java, Bali, West Kalimantan, West Sumatra, North Sulawesi, and Papua. For the education level of the respondents, among others, SMA is 8%, Diploma is 8%, Undergraduate group is 55%, Masters are 25%, and the rest are Doctoral amounting to 4%.

Then for the majority of respondents' jobs are ASN, namely 40%, private employees 36%, contract / honorary employees 10%, BUMN employees 5%, entrepreneurs 5%, TNI 1%, fishermen 1%, housewives 2%. As for the income per month, 13% of respondents have an income of less than IDR 2,000,000, there are 48% of respondents who have an income of IDR 2,000,000-IDR 4,000,000, then 23% of respondents have an income of IDR 4,000,001-IDR 6,000,000, then 16% of respondents have an income more than IDR 6,000,000.

Estimation and Strucutural Model

Data estimation in this study uses smartPLS3 software. To determine the convergent validity from the measurement model is to analyze the correlation of the indicator score with the construct score on the outer loading table. If the value is above 0.50, the individual indicator is considered reliable. (Ghozali & Latan, 2015):

Table 3. Analisis Convergent Validity

	Information	Image Barrier	Traditional Barrier	Usage Barrier	Value Barrier	Risk Barrier
INF1	0.850					
INF2	0.933					
INF3	0.906					
IB1		0.604				
IB2		0.675				

	Information	Image Barrier	Traditional Barrier	Usage Barrier	Value Barrier	Risk Barrier
IB3		0.840				
IB4		0.754				
IB5		0.697				
TB1			-0.362			
TB2			-0.238			
TB3			0.727			
TB4			0.660			
UB1				0.817		
UB2				0.873		
UB3				0.814		
UB4				0.775		
UB5				0.792		
VB1					0.780	
VB2					-0.298	
VB3					0.751	
VB4					0.844	
VB5					0.880	
VB5					0.656	
RB1						0.365
RB2						0.208
RB3						0.742
RB4						0.848
RB5						0.926

Convergent validity analysis based on outer loading shows that six indicators have scored less than 0.50. Therefore the TB1, TB2, VB2, RB1, and RB2 indicators should be removed from the model.

Then to determine the discriminant validity of the measurement model is to analyze the score of the indicator with the construct score on the cross-loading table. If the correlation score of the indicator with its construct is greater than the correlation score with other constructs, it is considered to meet discriminant validity (Ghozali & Latan, 2015):

Table 4. Analisis Discriminant Validity

	Information	**Image Barrier**	**Traditional Barrier**	**Usage Barrier**	**Value Barrier**	**Risk Barrier**
INF1	0.858	-0.269	-0.231	-0.420	-0.447	-0.085
INF2	0.931	-0.296	-0.300	-0.502	-0.446	-0.207
INF3	0.900	-0.170	-0.145	-0.421	-0.417	-0.142
IB1	-0.117	0.602	0.316	0.454	0.410	0.282
IB2	-0.170	0.673	0.423	0.442	0.363	0.375
IB3	-0.274	0.841	0.366	0.467	0.388	0.480
IB4	-0.198	0.755	0.513	0.410	0.310	0.453
IB5	-0.197	0.698	0.496	0.473	0.322	0.510
TB3	-0.262	0.532	0.925	0.454	0.382	0.409
TB4	-0.187	0.501	0.847	0.383	0.352	0.493
UB1	-0.369	0.556	0.377	0.818	0.615	0.348
UB2	-0.489	0.614	0.439	0.873	0.735	0.392
UB3	-0.345	0.412	0.353	0.813	0.672	0.333
UB4	-0.399	0.471	0.402	0.775	0.633	0.359
UB5	-0.419	0.422	0.355	0.793	0.592	0.221
VB1	-0.394	0.399	0.305	0.710	0.780	0.361
VB3	-0.311	0.332	0.294	0.597	0.748	0.257
VB4	-0.409	0.342	0.401	0.628	0.849	0.302
VB5	-0.406	0.438	0.420	0.741	0.881	0.369
VB5	-0.381	0.388	0.193	0.452	0.660	0.313
RB3	-0.079	0.473	0.408	0.295	0.332	0.801
RB4	-0.117	0.504	0.427	0.395	0.400	0.875
RB5	-0.196	0.583	0.477	0.378	0.368	0.957

The discriminant validity analysis results based on cross-loading show that all indicators have a correlation score with the construct greater than the correlation score with other constructs, so all indicators can be declared to meet discriminant validity.

Next is to analyze the validity and reliability of the construct. The construct validity test using the Average Variance Extracted (AVE) score. A good model is if the AVE score of each construct is more than 0.50. As for testing construct reliability using composite reliability and

Cronbach alpha. The construct is declared reliable if the composite reliability and Cronbach alpha value is more than 0.70 (Ghozali & Latan, 2015):

Table 5. Validity and Reliability

Variable	Cronbach Alpha	Composite Reliability	AVE
Informasi	0.878	0.925	0.804
Image Barrier	0.769	0.840	0.516
Traditional Barrier	0.736	0.881	0.787
Usage Barrier	0.874	0.908	0.664
Value Barrier	0.843	0.890	0.620
Risk Barrier	0.861	0.911	0.775

Based on table 5, it is known that all constructs have an AVE score greater than 0.50, meaning that all constructs in this research model are valid. Then the scores of composite reliability and Cronbach alpha show greater than 0.70, meaning that all constructs in this research model are reliable.

Evaluation of the structural model

The structural model test in this study uses two methods, namely blindfolding and bootstrapping. The blindfolding method is used to analyze the predictive ability of the research model. The bootstrapping method is used to analyze the approximate path coefficient and two-sided significance. The reason for using the bootstrapping method, this method uses all original samples to carry out the re-creation process to see the significance of the relationship between variables.

Table 6. Structural Inner Model Test Result

Relationship	R^2	f^2	Q^2
INF → IB	0.078	0.084	0.029
INF → TB	0.067	0.071	0.035
INF → UB	0.252	0.337	0.155
INF → VB	0.237	0.311	0.137
INF → RB	0.027	0.028	0.009

Based on the table 6, Image Barrier score is 0.078 or 7.8%, Traditional Barrier score is 0.067 or 6.7%, Usage Barrier score is 0.252, Value Barrier score is 0.237, and Risk Barrier score is 0.027. This means that all models in this study are in the weak category.

Based on the effect size (f2), it is known that the Image Barrier score is 0.084, the Traditional Barrier score is

0.071, the Usage Barrier score is 0.337, the Value Barrier score is 0.311, and Risk Barrier score is 0.028. This means that the Usage Barrier and Value Barrier variables in the study have an effect size in the broad category. The Image Barrier and Traditional Barrier variables have an effect size in the medium category. Meanwhile, the Risk Barrier variable has an effect size in the small category.

The results of the predictive relevance (Q2) of the Image barrier variable is 0.029, Traditional Barrier is 0.035, Usage Barrier is 0.155, Value Barrier is 0.311, and Risk Barrier is 0.028. All study variables have a predictive relevance score greater than 0 (Q2> 0), meaning that the model has predictive relevance. However, predictive relevance variable (q2) analysis cannot be done because there is only one independent variable.

Next is the evaluation of the model by analyzing the significance score to determine the effect between variables.

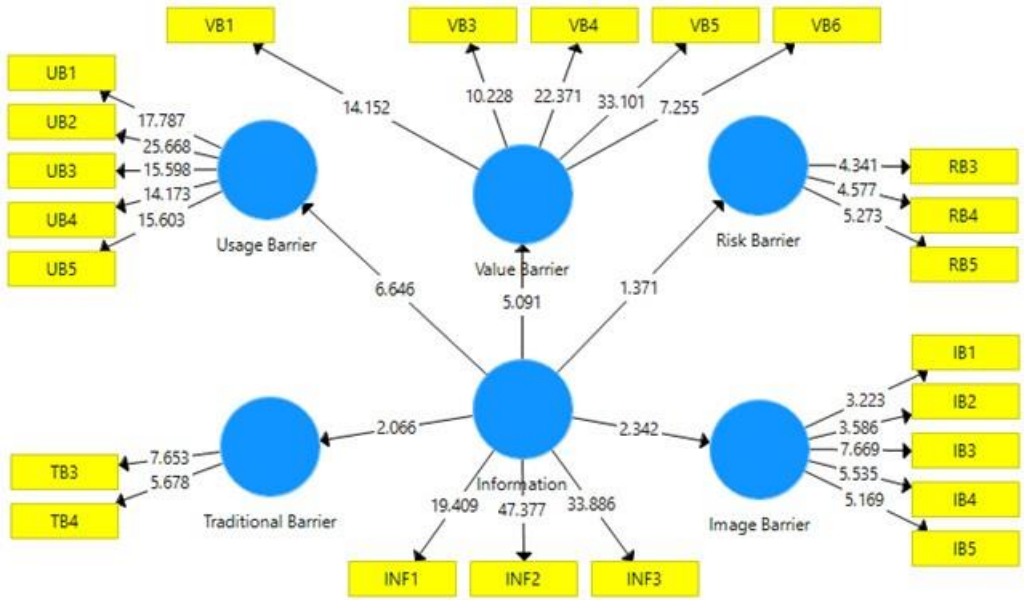


Figure 2. Path Coefficient Bootstrapping

Based on Figure 2 about the path coefficient bootstrapping, here are the results of the evaluation of the research model using the bootstrap method:

Table 7. The model test results using Bootstrapping

Relationship	Original Sample (O)	Sample Mean (M)	t – statistic (|O/STDEV)	p - value
INF → IB	-0.279	-0.304	2.342	0.020
INF → TB	-0.258	-0.273	2.066	0.039
INF → UB	-0.502	-0.515	6.646	0.000
INF → VB	-0.487	-0.507	5.091	0.000
INF → RB	-0.165	-0.178	1.371	0.171

The effect of the information variable on the dependent variables can be seen by calculating the t-statistic score and comparing it with the t-table score. The t-table score of this study was 1,985; the t-statistic score of Image Barrier was 2,342. The t-statistic score for Traditional Barrier is 2,066. The Usage Barrier t-statistic score is 6,646. The t-statistic score of Value Barrier is 5.091, which means the variable image barrier, traditional barrier, usage barrier, and value barrier, the t statistic> t table. In contrast, the t-statistic score of Risk Barrier is 1.371, which means that the t statistic < t table. In addition to comparing the t statistical score and the t table, another way is to look at the p-value score. If the p-value is lower than 0.05, it is considered significant. Of all variables, only the Risk Barrier has a p-value of more than 0.05, meaning that both by calculating the t statistic and the p-value, the Information variable does not significantly affect the Risk Barrier.

The analysis results using the parameter coefficient (original sample / O); it is known that the effect of the Information variable has a negative score on all variables. So it can be concluded that the higher the information, the lower the Image Barrier, Traditional Barrier, Usage Barrier, and Value Barrier.

DISCUSSION

Digital-based financial services are currently being adopted to make it easier for consumers. However, not a few consumers are still reluctant to use these digital-based services for various reasons, including online zakat payment services. In this study, specifically analyzed the role of information on resistance to online zakat payments. Based on previous research, what is meant by information is the fulfillment of information and guidance felt by consumers about services provided by producers (T. Laukkanen & Kiviniemi, 2010).

Meanwhile, the resistance-related theory was developed by researchers to analyze people's resistance behavior in adopting the technology. The dependent variables in this theory are divided into two, namely, psychological barriers and functional barriers. Psychological barriers consist of image barriers and traditional barriers. Functional barriers consist of barriers to use, barriers to value, barriers to risk. All of these obstacle variables become the dependent variable in this study. The independent variable in this study is the information variable.

The study's findings indicate that the information has a negative impact, namely the reduction of barriers to using online zakat payment services. The higher or more information provided, the less or fewer barriers there will be in using online zakat payment services. This can be seen from the score of the parameter coefficient, which shows a minus number. However, of the five barrier variables, there is one variable that is not significant, namely the risk barrier variable, this finding is different from the research conducted by (T. Laukkanen & Kiviniemi, 2010) which shows that information has a significant effect on the risk barrier, then (Arif et al., 2020) found that risk barrier is a significant obstacle in the adoption of internet banking technology.

Whereas in this study, the risk barrier is not significant to the adoption of online zakat payments. This can occur because the risk in banking transactions is more vulnerable than the risk in zakat payments. According to (T. Laukkanen & Kiviniemi, 2010), to reduce the risk barrier, consumers need to be allowed to try the technology that will be adopted because of the smaller the technology's trial, the more excellent the resistance to that technology.

It means that OPZ managers need to socialize to prospective muzakki how to use online zakat payment services. (Arif et al., 2016) added that service providers must not forget that information and guidance can

increase perceptions of the added value provided by online-based services and indirectly reduce perceptions of innovation risks. In his research, (Kleijnen et al., 2009) found that the consumer's risk reduction strategy is to seek information to increase knowledge and solutions to the risks that will be faced.

The variable image barrier, traditional barrier, usage barrier, and barrier value both from the t-statistical value and the p-value show significance. The information has a negative and significant effect on the image barrier, according to (T. Laukkanen & Kiviniemi, 2010) research. In (Arif et al., 2020) research, the Image barrier is the most crucial barrier in technology adoption barriers. At the same time, (T. Laukkanen & Kiviniemi, 2010) argues that having information and guidance will increase the positive image of the use of technology, besides developing user-friendly applications, and proper communication can overcome the problem of the image barrier (T. Laukkanen, 2016).

Then the results of research on the effect of information on the traditional barrier show significant and negative results, this study is different from the results that have been done by (T. Laukkanen & Kiviniemi, 2010) and (Arif et al., 2020) that the traditional barrier is not significant.. (Arif et al., 2020) explained that generally visiting financial service providers for financial transactions will automatically reduce internet-based services.

Furthermore, the effect of information on usage barrier shows a significant and negative effect, and this study is following research conducted by (T. Laukkanen & Kiviniemi, 2010) which explains that information has the most significant influence in reducing the usage barrier, as explained by (Serener, 2019) that during the delay in using a technology innovation, consumers will seek information to decide whether to use or reject the new innovation. The effect of information on the value barrier shows a significant and negative result, and this finding is the same as that of (T. Laukkanen & Kiviniemi, 2010). (T. Laukkanen, 2016) revealed that the value barrier is the main obstacle, among other obstacles. The delivery of appropriate information to reduce the value barrier is not personal but uses mass media about the added value of technological innovation (T. Laukkanen & Kiviniemi, 2010).

Based on the findings in this study that deserves special attention is the low score of r square (R2). It shows that the independent variable in this study has not fully described the resistance to using online zakat payment services. In the study, the R2 score of the variable usage barrier and the value barrier was the highest, namely 25.2% and 23.7%, while the variable image barrier, traditional barrier, and risk barrier had a score of 7.8%, 6.7%, and 2.7%. Therefore, it is necessary to increase the number of independent variable s in order to describe the resistance in using online zakat payment services. Besides, the small number of responses is also one of the limitations of this study, so it needs to be tested in large numbers and different estimation techniques.

CONCLUSION

First, in this study, it is known that the functional barrier has a significant role in the resistance to using online zakat payment services. Therefore, the OPZ needs to conduct direct socialization so that people can try and feel the experience of paying zakat online. Second, psychological barriers have a crucial role in resistance. OPZ also need to intensify information in any form regarding the use of online zakat payment services.

Theoretically, this research provides the understanding of zakat and technology adoption. For further research, the addition of other variables in the form of lifestyle, social influence, and experience can be additional independent variables. Besides, increasing the number of respondents is

also an excellent option to obtain a better research model and description.

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