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# Factors Influencing Decision to Donate Zakat Infaq Sodaqoh (ZIS) via Digital Payment in Indonesia: Integrated TPB and TAM Model

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**ABSTRACT**

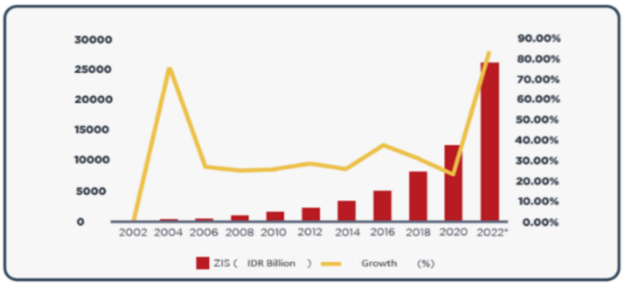
*This study aims to analyze predictor for factors influencing decision to donate ZIS via Digital Payment under integration of Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) model. The population in this study comprised Muslim people in Indonesia who had made ZIS donations via digital payment. The sampling technique used was purposive sampling-quota sampling with a total sample size of 400 people. The method used in this research was an explanatory survey with a quantitative approach. The data analysis technique employed was Partial Least Squares-Structural Equation Modeling (PLS-SEM). The result indicate that TPB and TAM model influence decision to donate ZIS moderately, spiritual aspect has significant positive influence toward decision to donate ZIS. The research suggest ZIS institutions to enhance their digital payment systems by strengthening security, and improving features and marketing to increase customer satisfaction value and optimize ZIS collection in Indonesia through digital payment.*

***Keywords***: *ZIS, Digital Payment, TPB model, TAM model.*

## INTRODUCTION

According to the Charities Aid Foundation World Giving Index (2022), Indonesia has been named the most generous country. In Islamic traditions, the concepts of zakat, infaq, and sodaqoh (ZIS) provide a rich context for exploring the intersection of rationality and charity. Zakat, one of the Five Pillars of Islam, is an obligatory form of almsgiving designed to redistribute wealth within the Muslim community. It is calculated based on specific criteria and is meant to purify one's wealth by acknowledging the needs of others. Infaq, on the other hand, refers to voluntary spending or donations for the sake of God, often used for communal and public welfare. Sodaqoh encompasses any act of charity given voluntarily, beyond the obligatory zakat.Indonesia is a country with a Muslim majority population, Zakat is an obligation for Muslims who are financially capable.

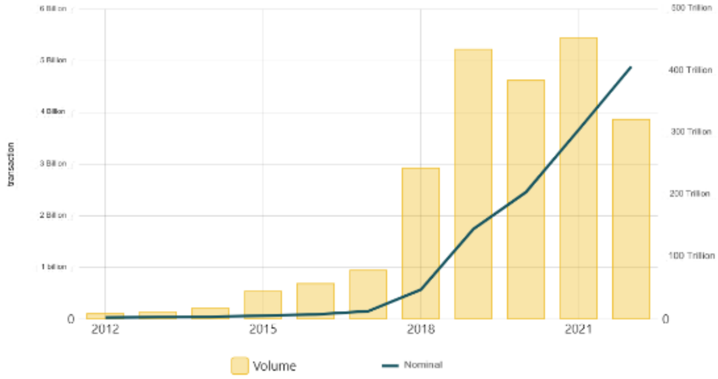
**Figure 1. 1 Realization of ZIS Acceptance in Indonesia 2002-2022**




Source: PUSKAS BAZNAS (2023)

Based on Figure 1.1 , the growth of Zakat, Infaq, and Sodaqoh in 2002-2022 has positive trend. Collections in 2022 will reach 22 trillion rupiah meaning there has been a quite significant increase, namely Rp. 11,881.81 billion or a growth of 84.16 percent compared to year 2021. This high growth is supported by the existence of an information system and digitalization which makes it easier for people to pay ZIS.

**Figure 1. 2 Number of Digital Payment Transactions in Indonesia**




Source: Bank Indonesia (2022)

Figure 1.2 shows an increase in digital transactions every year. According to data from Bank Indonesia (BI), in 2012, the volume of transactions using electronic money reached 100.63 million transactions with a total value of approximately IDR 1.98 trillion. In 2021, the transaction volume increased to 5.45 billion transactions with a total value of IDR 305 trillion.

The fundraising activities for Zakat through digital payment have been gaining traction in recent years. Therefore, it is crucial to assess whether the information technology system and the digitalization efforts for Zakat can increase interest in online Zakat payment. By understanding this, it is hoped that this behavior can lead to an increase in the number of Zakat payers through digital payment.

The Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) are often used to assess the level of user acceptance of a technology-based service or to understand user behavior. Research related to Zakat objects that use a collaboration of both the TAM and TPB models still needs to be improved. The novelty of this research lies in the collaboration of the TAM and TPB models to investigate ZIS donation through digital payment.

## LITERATURE REVIEW

### 2.1 Definition of Zakat, Infaq and Sodaqoh

Zakat by definition means growth or increase, meanwhile according to terminology, zakat refers to an obligation on specific wealth, to be distributed to certain groups, and at a specific time. In Islam, zakat is divided into two types, including zakat fitrah and zakat maal. The scope of infaq is limited to wealth and material possessions, whereas sodaqoh, as understood from its definition, encompasses both wealth and non-wealth (Qardhawi, 1998).

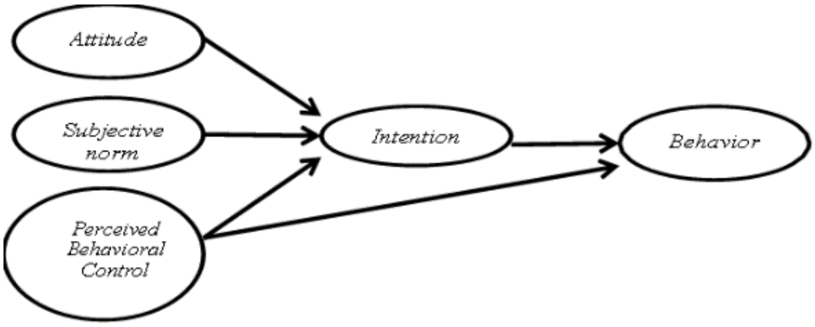
### 2.2 ZIS Donation via Digital Payment

There are indirect fundraising methods where the indirect fundraising approach targets *muzakki*. This method, for instance, is carried out through promotional techniques aimed at building a strong institutional image, without directly soliciting donations at that moment. In practice, digital zakat fundraising in Indonesia can be conducted through several means. Some channels used in fundraising include internal platforms, consisting of institutional internal websites, and external platforms, including e-commerce, crowdfunding, digital payment cards or machines, and e-wallets. In the digital era, technology has been optimized to facilitate life needs, including zakat distribution (Santoso, 2019).

**2.3 The Theory of Planned Behavior**

The integration of TPB and TAM allows the study to capture both psychological intentions (from TPB) and technological acceptance factors (from TAM). This integration provides a more comprehensive understanding of users' decision to donate ZIS digitally by combining behavioral and technological dimensions. Generally, the most widely used theory in behavioral research is The Theory of Planned Behavior (TPB), developed by Ajzen (1991). This theory is an advancement of the previous Theory of Reasoned Action (TRA), also developed by the same researcher, Ajzen, in 1980. The framework of TPB theoretical thinking is as follows:

**Figure 2. 1 The Theory of Planned Behavior**



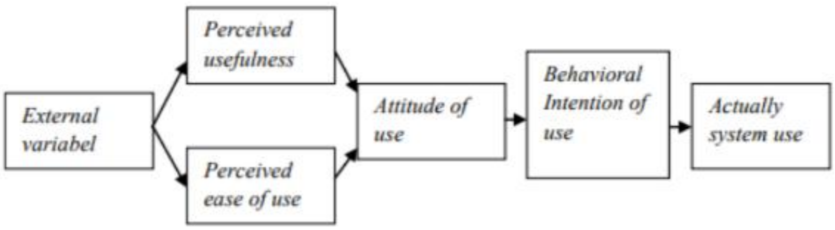

*Source: Ajzen (1991)*

In TPB theory, it is explained that behavior is directly influenced by intention. The theory reveals that the intention within an individual will determine their behavior, thus intention serves as the motivation for an individual to act.

**2.4 Technology Acceptance Model (TAM)**

Davis (1989) developed the Technology Acceptance Model (TAM) where this theory examines the extent to which a technology is accepted and its benefits are felt by a user. The TAM model by Davis contains endogenous and exogenous variables.

**Figure 2. 2 TAM Model**

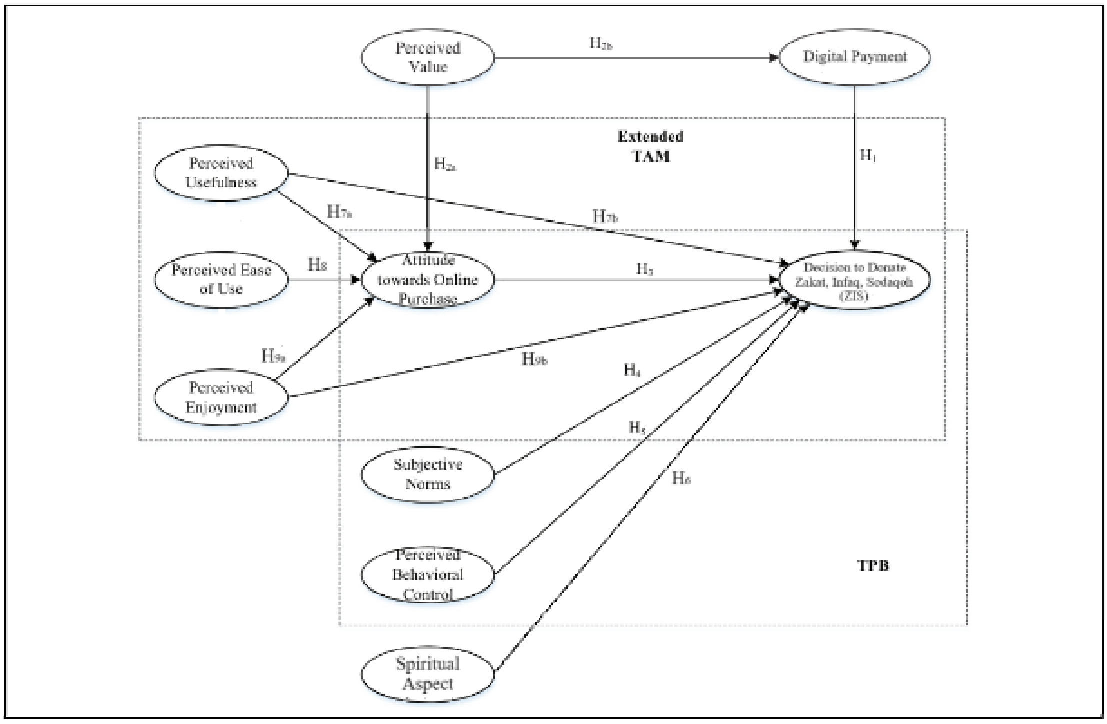



Source : Davis (1989)

**2.5 Conceptual Framework**

Based on the previous discussion, the conceptual framework is structured as follows:

**Figure 2.3 Conceptual Framework**




Source : processed by author

Based on figure 3.1. the author introduced a consolidated framework that integrates TPB and TAM model.

## METHODOLOGY

The method used in this research is a quantitative approach with Structural Equation Model (SEM) data analysis.

In this study, the author employs variables consisting of exogenous and endogenous variables as follows:

Exogenous Variables

1. Perceived usefulness (From TAM model)
2. Perceived Ease of Use (From TAM model)
3. Perceived Enjoyment (From TAM model)
4. Perceived Value (From TPB model)
5. Subjective Norm (From TPB model)
6. Perceived Behavioral Control (From TPB model)
7. Spiritual Aspect (Islamic Variable)
8. Digital Payment

Endogenous Variables

1. Attitude towards online purchase (From TAM and TPB model)
2. Decision to donate Zakat, Infaq, Sodaqoh (ZIS)

### 3.1 Data Collection

The population in this study were muslim people in Indonesia who had made donation of Zakat Infaq Sodaqoh (ZIS) via digital payment. According to data from the Badan Pusat Statistik (BPS) Indonesia in 2023, there are 241.7 million muslim population in Indonesia. Specifically, based on data from PUSKAS BAZNAS in, the number of individuals paying zakat (muzakki) reached 201,739 people, and the number of entity (institutional) muzakki was 255 companies. The muzakki sampling technique was used is non-probability sampling with target 400 samples.

### 3.2 Method

The data analysis approach employed in this study is Partial Least Squares Structural Equation Modeling (PLS-SEM). This method is chosen for its ability to yield robust analysis results aligned with the main objective of prediction.

## RESULTS AND DISCUSSIONS

### 4.1 Results

#### 4.1.1 Respondent Characteristics

This study established respondent characteristics as a profile description of the respondents, the people who donate ZIS (Zakat, Infaq, and Sodaqoh) through digital payments in Indonesia. Initially there were 432 respondents who filled out the research questionnaire, but after selection only 400 data were valid and became research subjects. The characteristics of respondents are as follows:

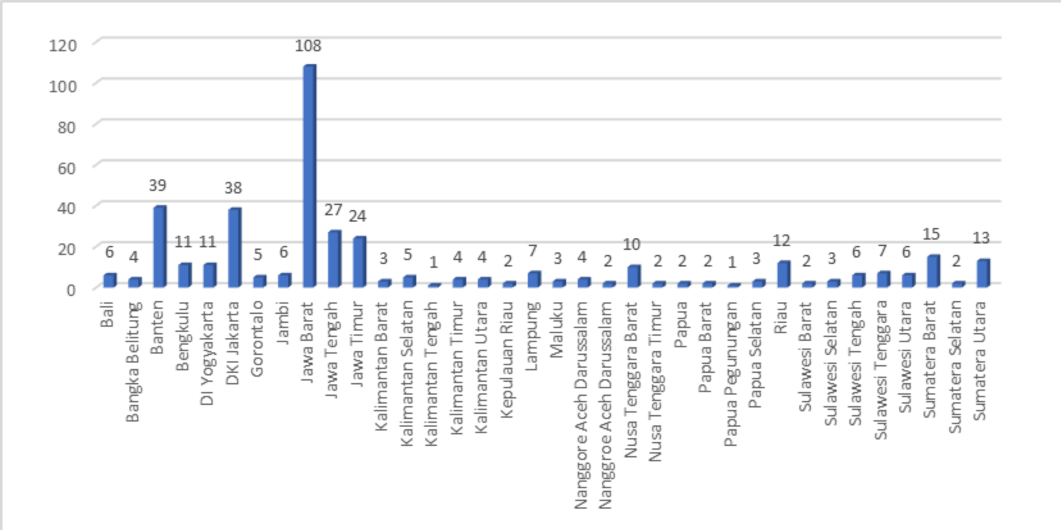
**Table 4. 1 Respondent Characteristics**

| Respondent Profile | Frequency (n) | Percentage (%) |
|---|---|---|
| Age | | |
| 17-28 Years | 160 | 40 |
| 29-46 Years | 204 | 51 |
| 47-58 Years | 29 | 7.3 |
| ≥59 Years | 7 | 1.7 |
| Education | | |
| High School | 45 | 11.3 |
| Diploma/S1 | 250 | 62.4 |
| Master/S2 | 100 | 25 |
| S3/PhD | 5 | 1.3 |
| Occupation | | |
| Civil Servant/State-Owned Enterprise Employee | 63 | 15.8 |
| Unemployed | 4 | 1 |
| Lecturer/Researcher | 48 | 12 |
| Freelancer | 3 | 0.7 |
| Teacher | 14 | 3.5 |
| Housewife | 33 | 8.3 |
| Private Employee | 132 | 33 |
| Student | 50 | 12.4 |
| Entrepreneur | 45 | 11. |
| Medical Staff | 4 | 1 |
| Self-employed | 4 | 1 |

Source : processed by author

From the table 4.1 above, based on age distribution, the majority of respondents were aged 29-46 years with 204 people (51%), Regarding education, most respondents had a Diploma or Bachelor's Degree, totaling 250 people (62.4%), In terms of occupation, respondents were dominated by private employees with a total of 132 people (33%). Based on the graph below, respondents are spread across various provinces with varying numbers and percentages.

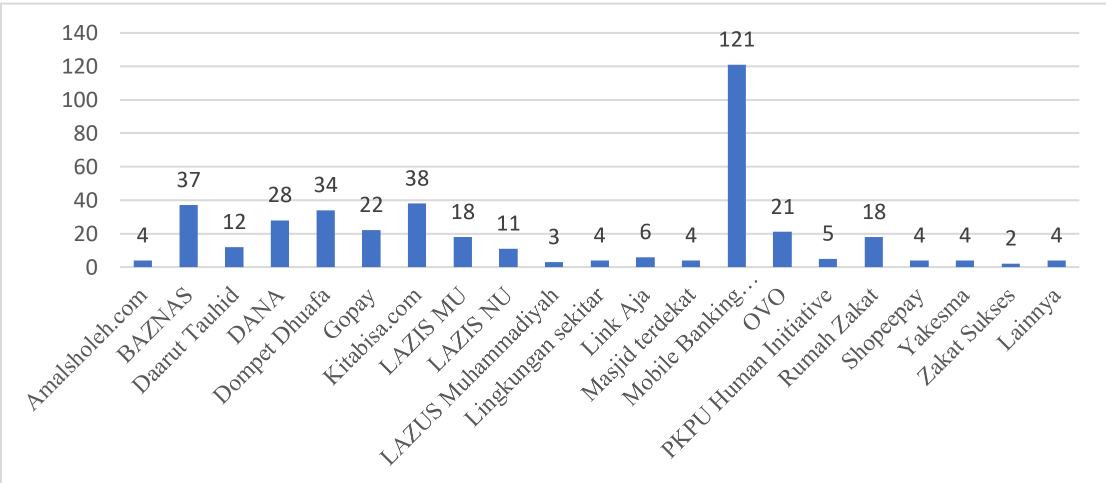
**Figure 4. 1 Respondent Domicile**




Source : Processed by author

Based on the figure above, it shows that the majority of respondents come from West Java, with a frequency of 108 people (27%), The provinces in Java dominate the number of respondents, followed by several provinces in Sumatra and Sulawesi. This reflects the higher accessibility and penetration of digital payment in these areas. Below is a graph regarding the digital payment applications frequently used by respondents:

**Figure 4.2 Digital Payment Applications**

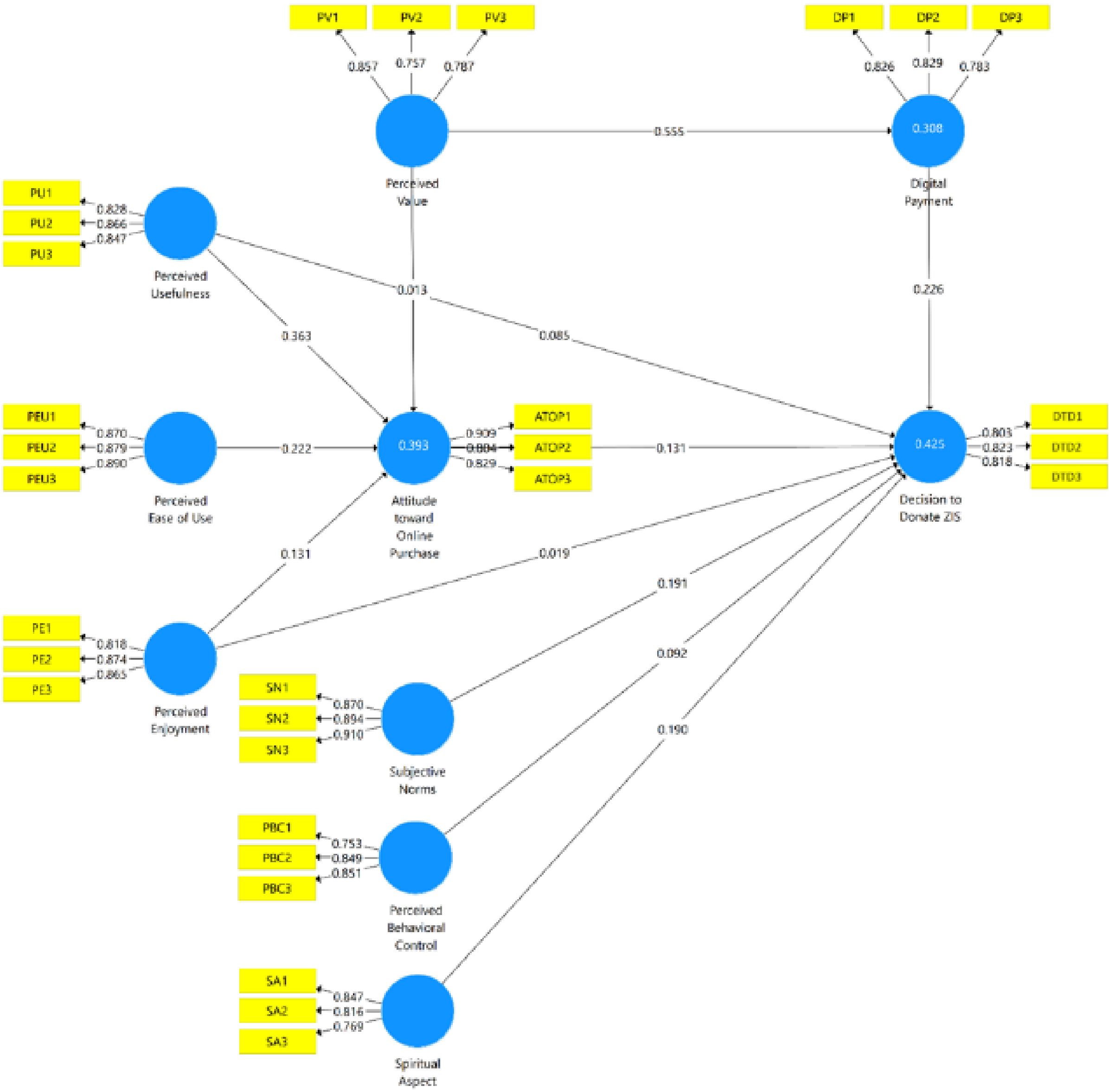



Source : processed by author

Based on the available table, the majority of respondents use Mobile Banking QRIS or transfer methods, with a frequency of 121 people (30.25%). This indicates that Mobile Banking QRIS/Transfer is the most popular digital payment method among respondents.

### 4.1.2 Analysis of the SEM-PLS Model

**Figure 4. 3 Algorithm Model**




Source : processed by author with Smart PLS 3.0

### 4.1.3 Measurement Model Assessment

1. Convergent Validity

Convergent validity is used to determine which items can be used as indicators for the overall latent variables.

**Table 4. 2 Convergent Validity Test Results**

| Variable | Indicator | Outer Loading | AVE | Description |
|---|---|---|---|---|
| Attitude toward Online Purchase | ATOP1 | 0.909 | 0.720 | Valid |
| | ATOP2 | 0.804 | | Valid |
| | ATOP3 | 0.829 | | Valid |
| Perceived Ease of Use | PEU1 | 0.870 | 0.774 | Valid |
| | PEU2 | 0.879 | | Valid |

| Variable | Indicator | Outer Loading | AVE | Description |
|---|---|---|---|---|
| | PEU3 | 0.890 | | Valid |
| Perceived Usefulness | PU1 | 0.828 | 0.718 | Valid |
| | PU2 | 0.866 | | Valid |
| | PU3 | 0.847 | | Valid |
| Digital Payment | DP1 | 0.826 | 0.664 | Valid |
| | DP2 | 0.829 | | Valid |
| | DP3 | 0.783 | | Valid |
| Subjective Norms | SN1 | 0.870 | 0.795 | Valid |
| | SN2 | 0.894 | | Valid |
| | SN3 | 0.910 | | Valid |
| Perceived Behavioral Control | PBC1 | 0.753 | 0.671 | Valid |
| | PBC2 | 0.849 | | Valid |
| | PBC3 | 0.851 | | Valid |
| Spiritual Aspect | SA1 | 0.847 | 0.658 | Valid |
| | SA2 | 0.816 | | Valid |
| | SA3 | 0.769 | | Valid |
| Perceived Enjoyment | PE1 | 0.818 | 0.727 | Valid |
| | PE2 | 0.874 | | Valid |
| | PE3 | 0.865 | | Valid |
| Perceived Value | PV1 | 0.857 | 0.642 | Valid |
| | PV2 | 0.757 | | Valid |
| | PV3 | 0.787 | | Valid |
| Decision to Donate ZIS | DTD1 | 0.803 | 0.661 | Valid |
| | DTD2 | 0.818 | | Valid |
| | DTD3 | 0.823 | | Valid |

Source : processed by author

Based on the result in the table 4.3, all factor loading value > 0.7 and > 0.5 for the AVE value of every construct variable indicates the variables can proceed to the next testing.

**1. Collinearity Test (VIF)**

Garson (2016) mention that a variable can be used in a model if there is no high collinearity with a VIF value < 5. If the VIF value > 5, then the variable must be removed from the research model. The VIF values are shown in the following table:

**Table 4. 3 Collinearity (VIF)**

| | Attitude toward Online Purchase | Decision to Donate ZIS |
|---|---|---|
| Attitude toward Online Purchase | | 1.691 |
| Perceived Ease of Use | 1.782 | |
| Perceived Usefulness | 2.080 | 2.134 |
| Subjective Norms | | 1.289 |
| Perceived Behavioral Control | | 1.541 |
| Spiritual Aspect | | 1.806 |
| Perceived Enjoyment | 2.051 | 2.391 |
| Perceived Value | 1.647 | |
| Digital Payment | | 1.948 |

Source : processed by author

Based on the VIF values in the table 4.8, all values are < 5, indicating that the data does not have high collinearity. Attitude toward Online Purchase and Decision to Donate ZIS are the endogenous variables in this study, while the rest is the exogenous variables. This implies that the variables used will not cause errors in assessing significance and weight estimation.

**2. Determination Coefficient Test (R-Square)**

The value of R squared ranges from 0 to 1, with the closer it is to one, the better it is. There are three categories of R squared values, which is strong, moderate, and weak, R squared value of 0.75 and above falls into the strong category, values from 0.25 to 0.75 fall into the moderate category, and values below 0.25 fall into the weak category (Hair et al., 2011). The adjusted R squared value functions to address a common issue with R squared, which is its tendency to increase as more independent variables are added to the model. In contrast, the adjusted R squared can accurately measure the confidence level in adding independent variables to enhance the model's predictive power. The R-Square score of this research are presented in the following table:

**Table 4. 4 R-Square Score Result**

| | *R Square* | *R Square Adjusted* |
|---|---|---|
| Attitude toward Online Purchase | 0.393 | 0.387 |
| Digital Payment | 0.308 | 0.307 |
| Decision to Donate ZIS | 0.425 | 0.415 |

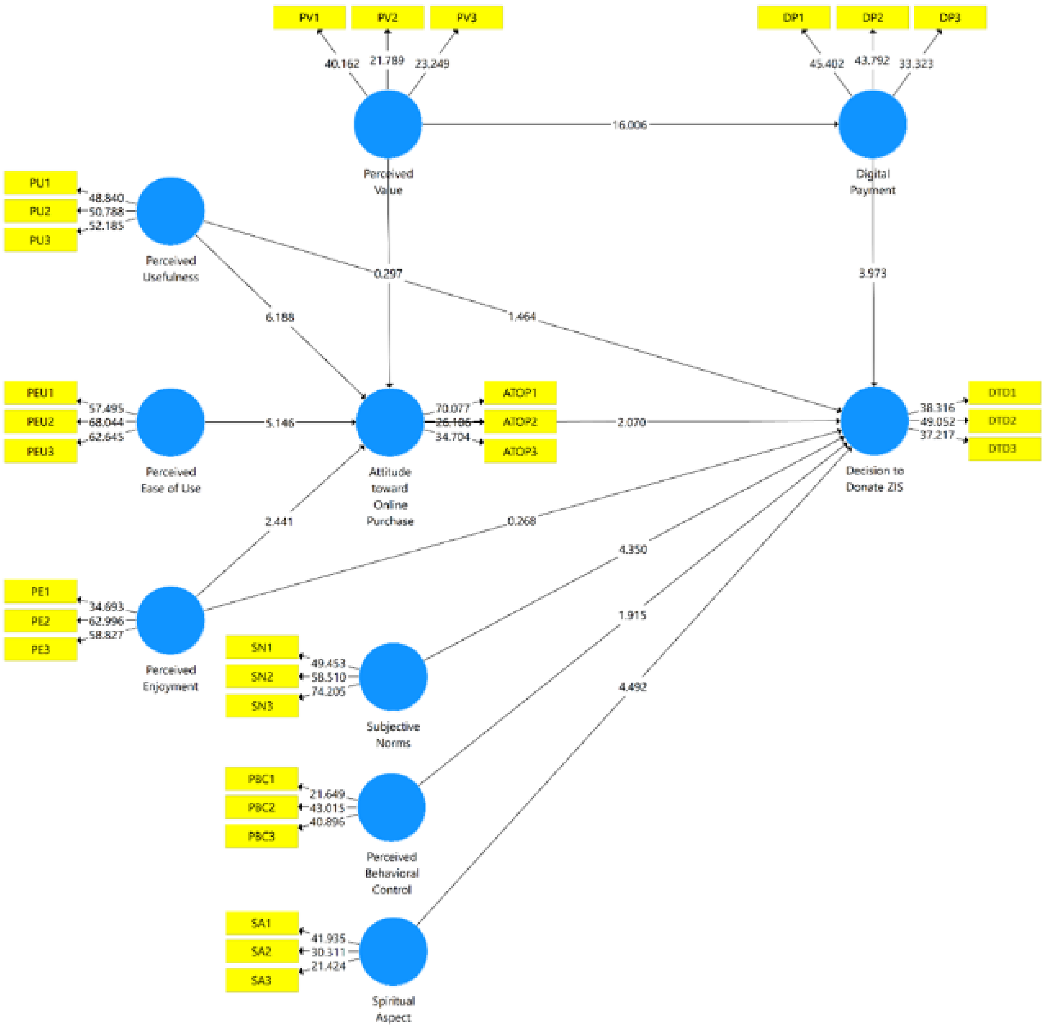
Source : processed by author

The research results show that overall R-Square score result indicate that the research model has moderate predictive strength in explaining the attitude toward online purchase, the use of digital payment, and the decision to donate ZIS.

### 4.1.3 Hypothesis Testing

Hypothesis testing is conducted by examining the t-statistics measured with the t-table. In PLS, the sample is used for hypothesis testing using the bootstrapping method. The following are the results of the bootstrap path diagram using SmartPLS 3.0 :

**Figure 4. 4 Bootstrapping Model**




Source : processed by author with Smart PLS 3.0

The relationship between latent variables can be considered significant if the t-statistics are higher than the t-table values. The results of the hypothesis testing in this study are shown in the following table:

**Table 4. 5 Hypothesis Testing Results**

| **Hyp.** | **Construct Relationship** | ***Path Coefficient*** | ***T Statistics*** | ***P-Value*** | **Description** |
|---|---|---|---|---|---|
| H1 | Digital payment → Decision to Donate ZIS | 0.226 | 3.973 | 0.000 | Significant |
| H2a | Perceived value → Attitude toward online purchase | 0.013 | 0.297 | 0.766 | Not Significant |
| H2b | Perceived value → Digital payment transactions | 0.555 | 16.006 | 0.000 | Significant |
| H3 | Attitude toward online purchase → Decision to Donate ZIS | 0.131 | 2.070 | 0.039 | Significant |
| H4 | Subjective norms → Decision to Donate ZIS | 0.191 | 4.350 | 0.000 | Significant |
| H5 | Perceived behavioral control → Decision to Donate ZIS | 0.092 | 1.915 | 0.056 | Not Significant |
| H6 | Spiritual aspect → Decision to Donate ZIS | 0.190 | 4.492 | 0.000 | Significant |
| H7a | Perceived usefulness → Attitude toward online purchase | 0.363 | 6.188 | 0.000 | Significant |
| H7b | Perceived usefulness → Decision to Donate ZIS | 0.085 | 1.464 | 0.144 | Not Significant |
| H8 | Perceived ease of use → Attitude toward online purchase | 0.222 | 5.146 | 0.000 | Significant |
| H9a | Perceived enjoyment → Attitude toward online purchase | 0.131 | 2.441 | 0.015 | Significant |
| H9b | Perceived enjoyment → Decision to Donate ZIS | 0.019 | 0.268 | 0.789 | Not Significant |

Source : processed by author

## 4.2 Discussion

### 4.2.1 Hypothesis 1

The results show that digital payments have a positive and significant impact on the decision to donate ZIS are consistent with Ivan Rahmat Santoso's (2019) findings on the benefits of digital technology in zakat management during the Industrial Revolution 4.0 era. Santoso (2019) highlighted that digital technology enables ZIS institutions to improve efficiency in the collection, management, and distribution of zakat funds. The theory of perceived value in service marketing can explain that the convenience and speed provided by digital payments increase the perceived value for *muzakki* (zakat donors), encouraging them to be more active in donating zakat (Mahendra, 2014).

### 4.2.2 Hypothesis 2a

The results show that perceived value does not significantly influence attitude toward online purchase raise interesting questions about consumer dynamics in online payment contexts. However, the finding that perceived value does not significantly affect attitudes toward online purchases highlights that in the context of consumer decision-making, other factors may have a more dominant influence, as explained by Ajzen (2005) there are independent variables related to the Theory of Planned Behavior aside perceived value variable, the other variable is like knowledge, trust, motivation, and convenienve. Previous study from Qiu and Li (2008) also showed that trust in online transaction security, service quality, competitive pricing, and satisfying user experience have more influential than percieved value variable in shaping consumer attitudes and intentions to make online purchases.

**4.2.3 Hypothesis 2b**

The results show that perceived value positively and significantly affects digital payment transactions are consistent with research conducted by Amalia (2018), emphasizing the importance of attitude towards behavior in consumer decision-making.

If consumers perceive that using digital payment transactions provides significant value, such as facilitating transactions, reducing inconvenience, or enhancing control over personal finances, they are likely to have a more positive attitude towards using the technology. Thus, these findings underscore the importance of building positive value perceptions among consumers regarding technological innovations in influencing purchasing behavior and digital technology usage. For companies and platforms aiming to increase the adoption of digital payments, focusing on enhancing and reinforcing the perceived value for consumers can be an effective strategy to influence user attitudes and intentions to adopt and use the technology broadly.

**4.2.4 Hypothesis 3**

The results show that attitude toward online purchase positively and significantly affects the Decision to Donate ZIS illustrate the complexity of psychological factors influencing donation behavior in an online context. Previous studies have shown that subjective norms significantly influence behavioral intentions, although their impact can vary depending on the context (Wang et al., 2016). In this context, a positive attitude toward online purchases can reinforce subjective norms that support participation in ZIS donations through online platforms. This indicates that social perceptions and the surrounding environment can play a crucial role in shaping individuals' intentions to donate online. Therefore, to increase participation in online donations, it is important for platforms and organizations managing donations to not only reinforce positive attitudes towards using online platforms but also build supportive subjective norms for charitable activities like ZIS donations within online communities.

**4.2.5 Hypothesis 4**

The results show that subjective norms positively and significantly affect the Decision to Donate ZIS highlight the importance of subjective norms in shaping donation intentions in an online context. Previous studies have shown that subjective norms significantly influence behavioral intentions because individuals tend to align their behavior with what they perceive as accepted norms in their social environment (Ajzen, 1991; Wang et al., 2016). In the case of the Decision to Donate ZIS, if subjective norms support and encourage participation in donations through online platforms, individuals are more likely to follow through with their intentions to donate.

Therefore, to increase participation in online ZIS donations, it is important to build supportive social norms among platform users and provide an environment that facilitates the donation process, thereby strengthening the intentions and actual actions of potential donors.

**4.2.6 Hypothesis 5**

The results show that perceived behavioral control does not significantly affect the decision to donate ZIS highlight the complexity of factors influencing donation intentions in an online context. Therefore, it is important for platforms and organizations managing donations to consider various aspects to enhance participation and effectiveness in online donations, including strengthening factors that positively influence donation intentions. This result not inline with Amalia (2018) that indicates individual's ability to control their behavior affect their intention to pay Zakat. However this result inline with Nurul Huda and Abdul Gofur (2012) that show unsignificant effect of Perceived behavioral control to Intention to pay zakat

**4.2.7 Hypothesis 6**

The results show that the spiritual aspect positively and significantly affects the decision to donate ZIS highlight the importance of the spiritual dimension in influencing donation behavior in the context of zakat, infak, and sodaqoh (ZIS). This result is not aligns with the survey results conducted by Gopay and Kopernik (2020), which indicate that the largest motivation for donation among Indonesian society is based on social values at 57%, whereas religious values account for only 38%. The lack of significant influence of religiosity is due to the community's minimal knowledge and understanding of the meaning and essence of paying Zakat, Infak, Sodaqoh, Wakaf, or donations.

**4.2.8 Hypothesis 7a**

The result show that perceived usefulness has a positive and significant impact on attitude toward online purchases underscore the importance of the perceived benefits in influencing consumer attitudes towards online payment.

Previous studies also support these findings by showing that perceived usefulness significantly and positively influences consumer attitudes and intentions to use digital technology in various purchasing contexts (Chen et al., 2018; Venkatesh et al., 2003). Therefore, for companies and e-commerce platforms, focusing on enhancing and communicating the perceived benefits of the online payment experience can be an effective strategy to increase acceptance and usage of their platforms by consumers.

**4.2.9 Hypothesis 7b**

The result explain that perceived usefulness does not have a significant impact on the decision to donate ZIS highlight the complexity of factors influencing donation intentions and behavior in charitable contexts such as zakat, infak, and sodaqoh (ZIS).

Previous studies also support these findings by showing that in the context of charity and social activities such as donations, factors such as subjective norms, spiritual values, and emotions are more dominant than rational considerations of perceived benefits (Ajzen, 1991; Wang et al., 2016). Therefore, to increase participation in ZIS donations through online platforms, it is important for institutions and platforms involved to strengthen spiritual values, build supportive social norms, and emphasize the emotional aspects that motivate individuals to donate voluntarily and sustainably.

**4.2.10 Hypothesis 8**

The result explain that perceived ease of use has a positive and significant impact on attitude toward online purchases are consistent with theories emphasizing the importance of positive experiences in influencing consumer attitudes and behaviors in e-commerce contexts. Previous studies have also confirmed that positive experiences related to perceived ease of use significantly influence consumer attitudes toward technology and their online behavior (Aertsens et al., 2011). Another study by Eka Satrio and Dodik Siswantoro (2016) are inline with this result, this research shows that when consumers find an online platform easy to use and providing a pleasant experience, they tend to have a more supportive attitude toward online payment. Therefore, to increase the adoption and use digital platforms, it is important for ZIS institution to continuously improve user interfaces, simplify transaction processes, and enhance the overall payment experience to better meet consumer expectations and needs.

**4.2.11 Hypothesis 9a**

The result shows perceived enjoyment has a positive and significant impact on attitude toward online purchases align with theories highlighting the role of intrinsic motivation in influencing consumer behavior in online purchasing contexts. The theory of anticipated regret by Fishbein and Ajzen (2009) suggests that emotions and affective states, such as perceived enjoyment, can enhance the predictive power of behavioral intentions. Another study by Qiu and Li (2008) shows that perceived enjoyment, which is closely related to intrinsic motivation, can influence the intention to adopt online payment in business. A pleasant experience in interacting with technology or online platforms can increase user enjoyment and satisfaction, which in turn affects positive attitudes towards online payment behavior. Therefore, in the context of e-commerce, enhancing perceived enjoyment through better and more enjoyable user experience design can be an effective strategy to increase consumer interest and engagement in online transactions.

**4.2.12 Hypothesis 9b**

The result shows that perceived enjoyment does not have a significant impact on the decision to donate ZIS highlight the complex dynamics in the motivations and factors influencing donation behavior in charitable contexts.

Previous theories on social behavior and decision-making have highlighted that factors such as subjective norms, religious beliefs, and social responsibility often play a more dominant role in influencing donation intentions and behavior (Fishbein and Ajzen, 2009; Ajzen, 1991). Another study by Wahyudin, et al (2018) inline with this result, in charitable contexts such as zakat, infak, and sodaqoh, spiritual values and religious obligations can be the primary drivers encouraging individuals to donate, rather than merely the enjoyment or satisfaction they derive from the donation process itself.

## CONCLUSION

### 5.1 Conclusion

The aim of this study is to determine the influence of variables from the TPB model, TAM model, and spiritual aspect toward the decision to donate ZIS via digital payment. This research expands and strengthens the study of individual intentions that describe or indicate an individual's tendency to display a behavior according to Ajzen and Fishbein (1991) in the Theory of Planned Behavior (TPB). TPB theory is conducted by individuals based on their knowledge and understanding of something, reinforced by individual beliefs based on perceptions of a concrete action, thereby resulting in a definite behavioral tendency. This research also reinforces the conception of the Technology Acceptance Model (TAM) introduced by Davis (1989) which explores how extensively a user adopts a technology and perceives its benefits. In Conclusion, from 12 hypothesis there were 8 significant results, and 4 non significant results. This indicate that significant results is dominating in this study.

### 5.2 Recommendation

Based on the research findings, the author's policy recommendations are ZIS institutions and crowdfunding platforms should improve their digital payment systems to enhance user satisfaction, as perceived value plays a crucial role. Strengthening security is key to building trust, and innovations such as offering discounts or introducing a zakat brand ambassador can help attract the Indonesian Muslim community. The government should also promote digital ZIS payments by providing transparent accountability reports and creating creative ZIS programs. Additionally, focusing on spiritual aspects in marketing strategies is essential, as this significantly impacts the decision to pay ZIS digitally. Lastly, future research should explore other variables like zakat law perceptions, service quality, and trust in ZIS institutions.

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