

INTENTION TO PAY ZAKAT THROUGH THE USE OF DIGITAL TECHNOLOGY

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ABSTRACT - This study aims to analyse the decision of muzaki's in paying zakat through the use of digital technology through Lazismu Purworejo by using the Theory of Planned Behavior (TPB) approach. This research uses quantitative method with data collection through questionnaires distributed to 210 respondents. The data were analysed using SPSS 16.0 with multiple linear regression techniques. The results showed that perceived behavioral control has a positive and significant effect on the intention to give zakat, while attitude toward behavior and subjective norm have no significant effect. This finding indicates that muzaki's intention is more influenced by perceived ease of digital access and ability to pay zakat rather than personal attitude or social pressure. Therefore, Lazismu Purworejo is advised to continue to improve service accessibility and transactions ease to encourage community zakat participation. This research also contributes to the development of the TPB model in the context of religious behavior.

Keywords : Intention to Zakat, Digital Technology, and Theory of Planned Behavior

ABSTRAK – Penelitian ini bertujuan untuk menganalisis keputusan muzaki dalam membayar zakat melalui pemanfaatan teknologi digital melalui Lazismu Purworejo dengan menggunakan pendekatan Theory of Planned Behavior (TPB). Penelitian ini menggunakan metode kuantitatif dengan pengumpulan data melalui kuesioner yang disebarkan kepada 210 responden. Data dianalisis menggunakan SPSS 16.0 dengan teknik regresi linear berganda. Hasil penelitian menunjukkan bahwa kontrol perilaku berpengaruh positif dan signifikan terhadap niat berzakat, sedangkan sikap dan norma subjektif tidak berpengaruh signifikan. Temuan ini mengindikasikan bahwa niat muzaki lebih dipengaruhi oleh persepsi kemudahan akses digital dan kemampuan dalam menunaikan zakat daripada faktor sikap pribadi dan tekanan sosial. Oleh karena itu, Lazismu Purworejo disarankan untuk terus meningkatkan aksesibilitas layanan dan kemudahan transaksi guna mendorong partisipasi zakat masyarakat. Penelitian ini juga memberikan kontribusi terhadap pengembangan model TPB dalam konteks perilaku religius.

Kata Kunci : Niat Berzakat, Teknologi Digital, dan Theory of Planned Behavior.



INTRODUCTION

Zakat is one of the important instruments in the Islamic economic system that functions as a mechanism for wealth redistribution and poverty alleviation (Friyan, 2024). As a religious obligation, zakat not only has a spiritual dimension, but also a social and economic dimension (Widiastuti et al., 2020; Tika et al., 2021).

In Indonesia, as the country with the largest Muslim population in the world, the potential for zakat collection reaches IDR 327 trillion. However, the actual collection of zakat is still far below this potential (Nurul & Nur, 2022). The following is the trend in national zakat collection in Indonesia :

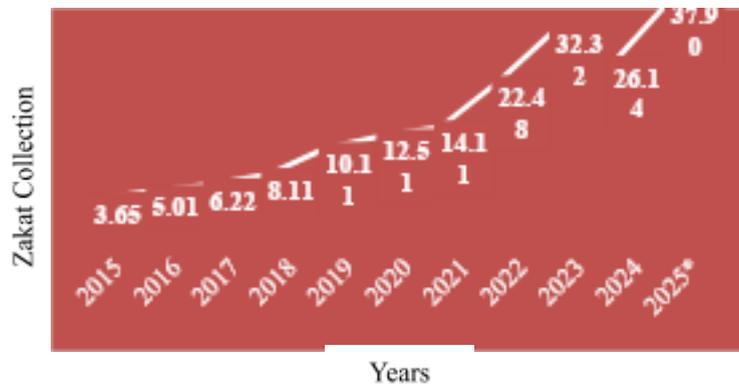


Figure 1. Trend in Zakat Collection (IDR trillion)

(Source : Yohan, 2025)

The one factor influencing the low collection of zakat is the decision of zakat payers to pay zakat, which is often influenced by various psychological and behavioral factors (Ahmad et al., 2024). To understand this dynamic, a theoretical approach is needed that can describe the decision making process in a more holistic manner.

The one relevant approach to explaining the behavior of zakat payers is the Theory of Planned Behavior (TPB) developed by Icek Ajzen in 1991 (Fadzkurrahman et al., 2021; Hindardjo & Tolina, 2022). This theory emphasises that behavioral intention is the primary predictor of actual behavior, shaped by three main constructs : attitude toward the behavior (ATB), subjective norm (SN), and perceived behavioral control (PBC) (Uturestantix et al., 2022; Nurtanto et al., 2025; Wei et al., 2025).



In the context of zakat, attitudes towards zakat reflect the muzaki's belief in the benefits of zakat (Rohmawati et al., 2020), subjective norms refer to social pressure from the surrounding environment (Ramdani et al., 2024), while perceived behavioral control describes the extent to which the muzaki's feels they have control over the ease or difficulty of paying zakat (Yeni & Mukhibad, 2020). By adopting TPB, this study seeks to gain a deeper understanding of the psychological factors that influence the muzaki's decision to pay zakat through Lazismu Purworejo.

Lazismu Purworejo is a zakat collection institution operating in Purworejo Regency, Jawa Tengah Province, Indonesia. The following is the zakat collection trend by Lazismu Purworejo for 2022-2024 :

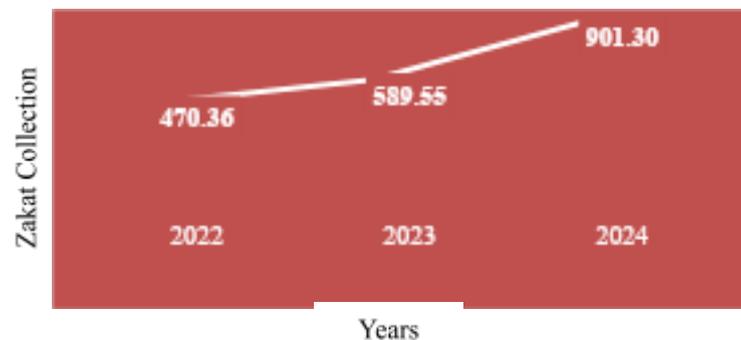


Figure 2. Trends in Zakat Collection by Lazismu Purworejo (IDR million)
(Source : Lazismu Purworejo, 2024)

The PBC construct has become increasingly relevant with the development of digital technology in the zakat management system. The digital transformation carried out by zakat institutions, such as the provision of online zakat payment platforms, mobile applications, QR codes, and integration with Islamic banking, has significantly reduced administrative and geographical barriers in zakat payment (Marhanum & Mohammad, 2022).

Ease of access to information, transparency, and flexibility in terms of time and place are important elements that enhance the perception of ease in paying zakat (Angga & Mukhtasar, 2021). In this context, PBC not only reflects internal factors such as the confidence of the muzaki's, but also the influence of external factors in the form of the ease and availability of digital facilities. Therefore, the use of digital technology is a crucial element in



strengthening the muzaki's perception of control over zakat behavior (Astuti & Prijanto, 2021; Adnam & Farag, 2023).

By understanding the role of each construct in the TPB framework, this study aims to analyze how attitude toward behavior, subjective norms, and perceived behavioral control influence the intention to pay zakat, particularly at Lazismu Purworejo. This study also seeks to examine the extent to which the convenience offered by digital technology impacts the strengthening of intentions and the increase in actual zakat payment behavior. The results of this study are expected to contribute theoretically to the literature on zakat behavior and practically to zakat institutions, particularly Lazismu Purworejo, in designing more effective and behavior based zakat collection strategies tailored to the needs of modern zakat payers.

LITERATURE REVIEW

Theory of Planned Behavior

The use of the Theory of Planned Behavior (TPB) in the context of digital zakat helps predict people's intentions and behavior in utilising technology based zakat services. Attitude toward behavior is key, where the belief that using technology to pay zakat can simplify the payment process, enhance transparency, and ensure targeted distribution will foster positive attitudes (Maulida et al., 2023; Soehardi, 2023). Perceptions of benefits, ease of use, and compatibility with religious values further strengthen the intention to switch from conventional methods to digital zakat platforms (Syafira et al., 2020; Haryanto et al., 2023).

In addition to attitude toward behavior, subjective norms also play an important role in shaping the intention to use digital zakat. Social pressure from religious leaders, family, or peers can encourage the adoption of this technology (Latipah et al., 2024). Support in the form of education, technical guidance, provision of devices, and positive examples from the online zakat user community can create an environment conducive to participation. Digital behavior research indicates that a positive social climate significantly increases the intention and behavior of using such digital technology (Siagian et al., 2022; Sadiq et al., 2025; Tseng, 2025).



Another influencing factor is perceived behavioral control. PBC includes a sense of capability and the availability of resources such as devices, internet access, and skills in using zakat applications (Ariyani et al., 2024; Norizan et al., 2025). In addition, perceptions of the ease and benefits of technology can increase confidence in digital zakat. When technical barriers are low and environmental support is high, perceived behavioral control will increase, thereby encouraging the intention and actual behavior of using technology for zakat.

Technology Acceptance Model

The Technology Acceptance Model (TAM) is a theory that explains how users accept and use technology (Angela, 2023; Putri et al., 2023; Belmonte et al., 2024). TAM states that there are two key variables that influence the intention and actual behavior in using technology, namely : perceived usefulness and perceived ease of use (Yao & Wang, 2024; Yuviler-Gavish et al., 2024; Chen et al., 2025).

In the context of this study, TAM can be used to explain how muzaki's decide to pay zakat through the use of digital technology, such as zakat applications, bank transfers, zakat institution websites, and digital wallets. Muzaki's will tend to accept and utilise digital technology if they feel that : first, the technology is useful (perceived usefulness), for example, it speeds up transactions, provides proof of payment, or transparency. Second, the technology is easy to use (perceived ease of use), for example : there are clear and easy to follow instructions for using the technology.

Integration of TAM and TPB

The integration of the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) provides a comprehensive framework for understanding the behavioral factors that influence the adoption of digital zakat payment platforms. From the TAM perspective, two main determinants, namely perceived usefulness and perceived ease of use, play an important role in shaping muzaki's attitude toward the use of technology for zakat (Sri, 2021). When potential users believe that digital zakat platforms can make the payment process more efficient, transparent, and practical, as well as easy to use even without advanced technical skills, they tend to develop positive



attitude toward adopting the technology (Cahyani et al., 2022; Uturestantix et al., 2022; Ahimsa et al., 2023; Schorr, 2023). This positive attitude forms the basis for the formation of strong behavioral intention, aligning with the TPB focus on intention as the primary predictor of actual behavior (Ajzen, 2020; Neneh & Dzomonda, 2024; Goede et al., 2025).

Based on this description, a theoretical integration model can be created :

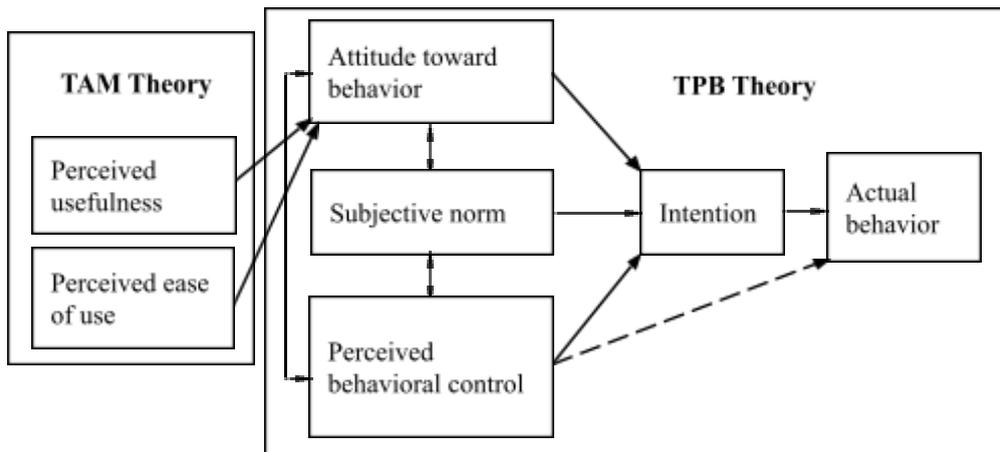


Figure 3. Framework for TAM and TPB Integration
(Source : Researcher, 2025)

Hypothesis

Referring to the theoretical review above, this study can formulate hypotheses (H_{1,2,3}), namely :

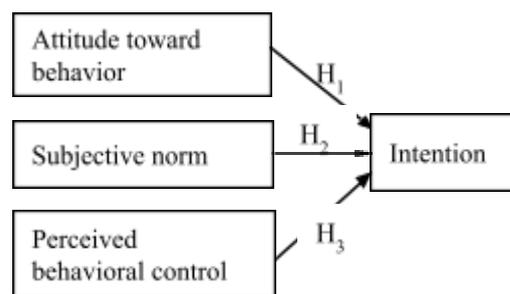


Figure 4. Research Framework
(Source : Researcher, 2025)

- H₁ : Attitude toward behavior influence intention;
- H₂ : Subjective norm influence intention;
- H₃ : Perceived behavioral control influence intention;

METHODOLOGY

This research method is quantitative analysis. The object of this research is Lazismu Purworejo. The population is a group of people, events, or interesting things that the researcher wants to form an opinion about (Uma & Roger, 2017 : 53). The population in this study is the peoples of Purworejo Regency. A sample is a subgroup of the population (Uma & Roger, 2017 : 55). The sampling technique used is purposive sampling. This technique emphasises selecting samples based on specific criteria. The criteria for selecting samples in this study is active donors of Lazismu Purworejo over the past two years.

The data collection technique used in this study is a questionnaire. A questionnaire is a data collection technique that involves providing respondents with a set of written statements to answer (Philip, 2024). This questionnaire uses Google Forms and is distributed via WhatsApp messages and printed forms. This study uses a Likert scale for its measurement instrument, which consists of 5 rating points. This scale is also easier to use because it maps respondents choices into five clear options, ranging from 1 (strongly disagree) to 5 (strongly agree) (Tanujaya et al., 2022). From a total population of 278 respondents who were given the questionnaire, a sample of 210 respondents was obtained.

The data analysis tool used in this study was SPSS 6.0 software. The analysis stages were as follows : first, conducting validity and reliability tests; second, conducting classical assumption tests; and third, conducting multiple linear regression tests.

RESULT AND DISCUSSION

Data Description

Table 1. Respondents Distribution

Respondents Distribution		Number	Percentage (%)
Gender	Male	112	53
	Female	98	47
Age (years)	< 20	0	0
	21 – 30	52	25
	31 – 40	62	30



	41 – 50	24	11
	> 50	72	34
Education	Junior High School (SMP/MTS)	0	0
	Senior High School (SMA/K/MA)	13	6
	University	197	94
Job Title	Household	1	0
	Entrepreneur	1	0
	Employee	187	89
	Public Servant (ASN/PPPK)	11	5
	Retiree	10	5
Income (IDR million)	< IDR 2	8	4
	IDR 2 – 4	191	91
	IDR 4 – 6	10	5
	IDR > 6	1	0

(Source : Primary data, 2025)

Table 1 shows that distribution of respondents is classified according to gender, age, education, job title, and income. There were 112 male respondents (53%) and 98 female respondents (47%). Based on age, 72 respondents (34%) were over 51 years old, 62 respondents (30%) were aged 31 – 40 years, 52 respondents (25%) were aged 21 – 30 years, and 24 respondents (11%) were aged 41 – 50 years. Based on education, the majority of respondents had attended university with 197 respondents (94%), followed by high school graduates with 13 respondents (6%). Based on job title, the majority of respondents were employee with 187 respondents (89%), followed by public servant with 11 respondents (5%), and retiree with 10 respondents (5%). Based on income level, respondents with an income of IDR 2 – 4 million accounted for 191 respondents (91%), respondents with an income of IDR 4 – 6 million accounted for 10 respondents (5%), followed by respondents with an income of less than IDR 2 million, accounting for 8 respondents (4%).

Validity Test

According to Jogiyanto (2017 : 146), a validity test shows how accurately a test measures what it is supposed to measure.



Table 2. Validity Test Results

Variables & Indicators	Sig. (2-tailed)	Result
Attitude toward behavior (Andam & Osman, 2019; Mohd Khalil et al., 2020; Anam & Haq, 2023)		
1. Paying zakat through the use of digital technology is a good thing.	0.00	Valid
2. Paying zakat through the use of digital technology is very beneficial.	0.00	Valid
3. Paying zakat through the use of digital technology are a wise and modern idea.	0.00	Valid
4. Paying zakat through the use of digital technology are effective and efficient method.	0.00	Valid
Subjective norm (Ilmi et al., 2024; Latipah et al., 2024)		
1. My family supports me in paying zakat through the use of digital technology.	0.00	Valid
2. My colleagues approve of paying zakat through the use of digital technology.	0.00	Valid
3. The people important to me want me to pay zakat through the use of digital technology.	0.00	Valid
4. The most people I know pay zakat through the use of digital technology.	0.00	Valid
Perceived behavioral control (Bin-Nashwan et al., 2021; Muhartsal et al., 2023)		
1. I feel capable of paying zakat through the use of digital technology.	0.00	Valid
2. Paying zakat through the use of digital technology is completely under my control.	0.00	Valid
3. I have the resources, such as internet access, payment applications, and sufficient funds to pay zakat.	0.00	Valid
4. I believe I can pay zakat through the use of digital technology even if I face technical difficulties.	0.00	Valid
Intention (Yusfiarto et al., 2020; Purwadani & Ridlwan, 2022; Kasri & Sosianti, 2023)		
1. I intend to pay zakat through the use of digital technology.	0.00	Valid
2. I will make an effort to pay zakat through the use of digital technology	0.00	Valid
3. I plan to pay zakat through the use of digital technology in the next 12 months (per month).	0.00	Valid
4. I am committed to paying zakat through the use of digital technology.	0.00	Valid

(Source : Primary Data, 2025)

According to Ika & Agung (2021), questionnaire items are considered valid if their significance value is less than 0.05 and invalid if their significance value is greater than 0.05. Based on Table 2, all questionnaire items are valid.



Reliability Test

According to Jogiyanto (2017 : 146), a reliability test is a measurement that shows the stability and consistency of an instrument that measures a concept.

Table 3. Reliability Test Results

Variables	Cronbach's Alpha	Result
Attitude toward behavior	0.981	Reliable
Subjective norm	0.918	Reliable
Perceived behavioral control	0.881	Reliable
Intention	0.883	Reliable

(Source : Primary Data, 2025)

According to Ika & Agung (2021), reliability testing is represented using the Cronbach Alpha coefficient. If the Cronbach Alpha value is 0.7 or higher, it is considered reliable. Based on Table 3, the reliability test results show that all variables are reliable.

Normality Test

This test aims to test whether in the regression model, the disturbance variables or residuals have a normal distribution (Imam, 2018: 161).

Table 4. Results of the One-Sample Kolmogorov-Smirnov Test

Asymp.Sig. (2-tailed)	Standar	Result
0.08	0.05	Accepted

(Source : Primary Data, 2025)

According to Farrokh (2024), if the Asymp. Sig. (2-tailed) value is greater than 0.05, the data is normally distributed. Based on Table 3, the Asymp. Sig. (2-tailed) value is 0.08, it is mean the data is normally distributed.

Multicollinearity Test

This test aims to determine whether the regression model shows any correlation between independent variables. A good regression model should not have any correlation between independent variables or have a correlation value of zero (Imam, 2018 : 107). In this study, the Variance Inflation Factor (VIF) was used to determine the multicollinearity of the variables.

Table 5. Multicollinearity Test Results

Variables	VIF	Result
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Attitude toward behavior	2.883	Accepted
Subjective norm	4.230	Accepted
Perceived behavioral control	4.021	Accepted
Intention	3.451	Accepted

(Source : Primary data, 2025)

According to Noora (2020), if the VIF value is 1, it indicates that the independent variables are not correlated with each other. If the VIF value is $1 < VIF < 5$, it indicates that the variables are moderately correlated with each other. If the VIF value is between 5 and 10, this indicates that the independent variables have a high correlation, meaning there is multicollinearity among the predictors in the regression model. If the VIF value is more than 10, this indicates the presence of multicollinearity. Based on Table 5, the VIF values of all variables are in the range of 1–5, meaning that these variables are moderately correlated with each others.

Heteroscedasticity Test

According to Renatha et al. (2021), the heteroscedasticity test determines the inequality of variance from one observation to another in a regression model. A good regression model is one that does not have heteroscedasticity. This study uses a heteroscedasticity test with Park test. If the Sig. value > 0.05 then it does not contain symptoms of heteroscedasticity, and vice versa.

Table 6. Heteroscedasticity Test Results

Variables	Sig.
Attitude toward behavior	0.524
Subjective norm	0.279
Perceived behavioral control	0.822

(Source : Primary Data, 2025)

Table 6 shows that the regression model no heteroscedasticity issues.

Multiple Linear Regression Test

Regression analysis is basically a study of the dependence of the dependent variable on one or more independent variables, with the aim of estimating and or predicting the average value of the dependent variable based on the known values of the independent variables. The results of the regression analysis are the coefficients for each independent variables (Imam, 2018 : 95).



Table 7. Regression Test Results

Variables	Unstandardized Coefficients B	Sig. (2-tailed)	Hasil	Hipotesis (H _{1,2,3})
Constant	2.185	0.000		
Attitude toward behavior	0.099	0.065	Positive effect and not significant	Rejected
Subjective norm	0.121	0.104	Positive effect and not significant	Rejected
Perceived behavioral control	0.642	0.000	Positive effect and significant	Accepted

(Source : Primary Data, 2025)

Table 7 shows that equation model can be written as follows :

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

$$Y = 2.185 + 0.099X_1 + 0.121X_2 + 0.642X_3$$

The equation model above can be explained as follows :

1. The value of α is 2.185. This value is a constant or the state when the intention variable is not influenced by other variables, namely attitude toward behavior (X_1), subjective norm (X_2), and perceived behavioral control (X_3). This means that if there are no independent variables, the dependent variable does not change.
2. The positive coefficient value of 0.099 for the attitude toward behavior variable indicates that attitude toward behavior has a positive effect on intention. This explains that, with each increase in the attitude variable, the intention variable is projected to increase by 0.099. Conversely, a decrease in the regression value of 1 predicts a decrease in the intention variable of 0.099, assuming that the subjective norm and perceived behavioral control variables remain constant. Additionally, the Sig. (2-tailed) value of 0.065 (>0.05) indicates that the attitude toward behavior variable does not have a significant effect on intention.
3. The positive coefficient value of 0.121 for the subjective norm variable. This indicates that subjective norms have a positive effect on intention. This explains that, with each increase in the subjective norm variable, the intention variable is projected to increase by 0.121. Conversely, if there is a decrease in the regression value of 1, it will predict a decrease in the intention variable of 0.121, assuming that the attitude toward behavior and perceived behavioral control variables remain constant. Additionally, the Sig. (2-tailed) value of 0.104 (>0.05) indicates that the subjective norm variable does not have a significant effect on intention.



4. The positive coefficient value of 0.642 for the behavioral control variable. This indicates that perceived behavioral control has a positive effect on intention. This explains that, with each increase in the perceived behavioral control variable, the intention variable is projected to increase by 0.642. Conversely, a decrease in the regression value by 1 predicts a decrease in the intention variable by 0.642, assuming that the attitude toward behavior and subjective norm variables remain constant. Additionally, the Sig. (2-tailed) value of 0.000 (<0.05) indicates that the behavioral control variable has a significant effect on intention.

R Square Test

This test is used to see how much influence the variables of attitude toward behavior, subjective norm, and perceived behavioral control contribute to the intention variable. The R Square test result in this study is 0.14. This means that the contribution of all independent variables to the dependent variable is 14%.

Attitude Toward Behavior and Intention

The findings show that attitude toward the use of digital technology do not significantly influence the intention to pay zakat ($0.065 > 0.05$). This indicates that personal evaluations of digital technology use are not the main determinants of intention. In the context of TPB, this suggests that the intention to pay zakat is more likely to be driven by religious obligations, social norms, and perceptions of behavioral control than by individual preferences for technology. Additionally, concerns among zakat payers about trust, institutional credibility, and transaction security may weaken the role of attitudes (Adiwijaya et al., 2024). Limited digital literacy and reliance on traditional payment methods may also reduce the influence of attitudes on intentions (Soemitra & Nasution, 2022). Therefore, strategies to increase the adoption of digital zakat payments should prioritise building trust, improving ease of use, and leveraging social influence rather than solely focusing on improving attitudes towards digital technology.

These findings are in line with Mariyanti et al. (2022) and Mohamad & Hairunnizam (2025), who state that attitude toward behavior do not always influence strong intentions to comply with zakat payment, especially in the



context of religious obligations that are already embedded in daily life (religiosity).

Subjective Norm and Intention

Subjective norm in relation to the use of digital technology do not significantly influence the intention to pay zakat ($0.104 > 0.05$). This indicates that the social influence of family, colleagues, or association leaders plays a limited role in shaping this behavior. This may occur because paying zakat is an individual religious obligation, where decisions about payment methods are more influenced by individual considerations such as convenience, trust, and ease of use. Additionally, the absence of strong persuasive messages from organisational figures specifically promoting the use of digital technology for paying zakat further reduces the impact of subjective norms. As digital transactions become more commonplace, their use can be seen as a routine personal choice rather than a socially influenced action, particularly among millennials and Z Generation (Daniyal et al., 2021; Al-Qudah et al., 2024). Therefore, efforts to increase the use of digital zakat payments should focus on enhancing trust, security, and ease of use rather than relying solely on social pressure.

These findings are consistent with Mujahidah et al. (2021) and Umar & Amrizal (2024), who studied the behavior of muzaki's in paying zakat. Their research found that subjective norms did not contribute significantly to the intention to pay zakat.

Perceived Behavioral Control and Intention

Unlike the two previous constructs, the test results show that perceived behavioral control, namely the perception of ability to use digital technology, ease of access, and control over zakat behavior, has a positive and significant effect on the intention to pay zakat ($0.000 < 0.05$). In other words, the easier and more capable muzaki's feel in fulfilling their zakat obligations, the greater their intention to actually pay zakat. In the context of Lazismu Purworejo, this underscores the importance of optimising zakat service systems, such as digital payment ease, zakat consultations, and technically accessible outreach.

These findings are in line with Astuti & Prijanto (2021) and Takdir et al. (2023), who found that perceived behavioral control significantly influences the intention of muzaki's to comply with paying zakat. Hanita et al. (2023)



also mentioned that perceived behavioral control is the strongest predictor compared to attitude toward behavior and subjective norm.

CONCLUSIONS

This study concludes that in the context of muzaki's decision to pay zakat through Lazismu Purworejo, only perceived behavioral control variable was found to have a positive and significant effect on the intention to pay zakat. This means that the higher the muzaki's belief in the integration of digital technology that facilitates the payment of zakat, the greater their intention to do so. Meanwhile, attitude toward behavior and subjective norm do not show a significant influence on the muzaki's intention.

This finding indicates that in the context of zakat as a religious obligation, the muzaki's decision tends to be more influenced by functional and technical factors than by affective or social considerations. Therefore, strategies to increase the intention to pay zakat through Lazismu Purworejo should focus on enhancing perceptions of ease through the use of digital technology, ensuring efficient services, high accessibility, and clear procedures, to encourage intention and ultimately foster actual zakat paying behavior.

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