THE INFLUENCE OF LITERACY AND PERCEPTION OF EASY TECHNOLOGY ON INTEREST IN PAYING ZAKAT THROUGH THE ONLINE ZAKAT APPLICATION

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ABSTRACT

The main problems in this study are the low level of digital zakat literacy and the community's perception of ease with technology in Aek Tampang Sub-district, Lingkungan 7, Padangsidimpuan City. This situation leads the majority of the community to continue using manual zakat payment methods, despite the significant zakat potential in the area. Furthermore, the lack of socialization and trust in digital zakat management institutions also contributes to the barriers in adopting online zakat applications. This research aims to analyze the Influence of zakat literacy and perceptions of ease of use of online zakat applications on the intention to pay zakat. The research method is a quantitative approach, with data collected through questionnaires administered to the local community, followed by descriptive and inferential analyses to identify relationships among variables. The results show that zakat literacy and perceptions of ease of using technology play a crucial role in shaping the community's intention to pay zakat digitally. Community members who have a better understanding of digital zakat and perceive the application as easy to use are more likely to be interested in making zakat payments through online platforms. However, cultural factors and trust in zakat management institutions remain crucial considerations in efforts to increase digital zakat adoption. This study recommends increased education and socialization about digital zakat, as well as strengthening the transparency and accountability of zakat management institutions to foster trust and interest among the community in using online zakat applications.

Keywords: Zakat literacy, Perceived ease of technology, Intention to pay zakat, Online zakat application

A. INTRODUCTION

In today's digital era, innovation in zakat fundraising increasingly relies on information technology(Nuraini & Budiandru, 2023). One significant step taken by the Zakat Management Organization (OPZ) is the digitalization of zakat, allowing people to pay zakat online through various applications(Radzi et al., 2025). Digitizing zakat through online applications is an innovation that encourages increased public participation in zakat payments(Panggabean & Nasution, 2023). Several key factors, such as ease of access and trust in the digital platform used, Influence this transformation.

Public interest in paying zakat digitally reflects individuals' tendency to fulfill their zakat obligations through technology-based platforms. Factors influencing this interest include digital literacy levels and perceived ease of use of the technology(Koc et al., 2024). One theory often used to explain individual acceptance of information systems is the Technology Acceptance Model (TAM)(Najhah, 2025).This model highlights two key perceptions that Influence technology acceptance: perceived ease of use and perceived usefulness. Applications like Dompet Dhuafa offer digital zakat payment solutions with features such as a zakat calculator, transparency reports, regular donations, and even a zakat collection service. Furthermore, Dompet Dhuafa also ensures that zakat distribution is carried out directly and transparently to donors(Hayati & Arnes, 2023). As the country with the world's largest Muslim population, Indonesia has enormous zakat potential each year.

Padangsidimpuan City is known as one of the regions with significant zakat potential. Zakat is not only a form of worship but also has a social impact by helping reduce poverty. Over the past two years, the Padangsidimpuan City BAZNAS reported that the total collection of zakat, infaq, and shodaqoh funds reached IDR 1,233,945,500, which was then distributed to improve community welfare(Setiabudhi, 2022). The breakdown of zakat receipts in Padangsidimpuan City is as follows.

The potential zakat in Padangsidimpuan City itself is estimated at IDR 2.2 billion per year, with a target of IDR 1.1 billion per semester. The Padangsidimpuan City BAZNAS (National Zakat Agency) has been actively distributing zakat to people experiencing poverty, including in Aek Tampang Village, particularly neighborhood 7, which has 564 families(Nuryahya et al., 2022). However, approximately 80%.

Many people in this area still prefer to pay zakat manually. This indicates the need to improve understanding and access to digital zakat services. The low interest in using online zakat applications is due to a lack of knowledge, low awareness of zakat payments, and a lack of transparency among

zakat management institutions, which impacts public trust(Haryanto et al., 2023). Furthermore, the community's preference for paying zakat in person also poses a challenge for official institutions.

Several previous studies have shown mixed results. Suci Ramadhani found that zakat literacy had no significant effect on business owners' interest in paying zakat at the Baitul Mal (Islamic Board of Trustees) in Banda Aceh City, which was influenced by sociocultural factors and the tendency to pay zakat in person(Bin-nashwan, 2021). Conversely, Meldi Agustini's research at the Pekanbaru City BAZNAS showed that zakat literacy had a positive and significant effect on individual interest in paying zakat. Meanwhile, research by Yuanita Nur Anggraini and Rachma Indrarini in Sidoarjo Regency concluded that zakat literacy did not partially Influence interest in paying digital zakat(Nasution et al., 2024).

Public knowledge and trust in zakat institutions play a significant role in the realization of zakat receipts in Indonesia(Nasution & Fauzan, 2023). A lack of trust leads people to prefer conventional methods, even though these methods are less effective at reaching those entitled to receive zakat. Therefore, it is important to examine further the implementation of digital zakat in Padangsidimpuan City, including the factors influencing public adoption of this technology(Panggabean & Nasution, 2023). This research is expected to provide strategic recommendations to increase the effectiveness of digital-based zakat collection and distribution, as well as support the achievement of established zakat targets.

B. METODE

This type of research involves a quantitative approach, with primary data presented in numerical form and analyzed using statistical methods. This research process is driven by a specific hypothesis, with one of the main objectives being to test it. The population in this study comprises all heads of families registered as residents of Aek Tampang Village, Neighborhood 7, totaling 251 respondents (Family Card), including those responsible for paying zakat. The following table shows the population of Aek Tampang Village, Neighborhood 7.

Table 1 Population of Neighborhood 7, Aek Tampang Subdistrict, South Padangsidimpuan District

No	Head of Household/Details	Total
1	Head of Household	251
2	Males	430
3	Females	640
Total		1.070

The sample in this study was determined using the Slovin formula as follows:

$$= \frac{N}{1 + (N.e^2)}$$

The sample for this study comprised 154 respondents, and the researchers narrowed it to 155. Purposive sampling was used to select respondents who met specific criteria and were relevant to the research focus.(Machali, 2021) The following criteria were established for respondent selection:

1. Respondents must be Muslim.

2. Respondents must be residents of Aek Tampang Village, Neighborhood 7, and have resided there for more than three years.

3. Respondents must be heads of households.

In this study, data were collected via a Likert-scale questionnaire. The Likert scale used in this study consists of five answer options that reflect respondents' attitudes or perceptions of an event. The available answer options are(Duryadi, 2021).

Table 2 Likert Scale

Statement	Score
Strongly Agree (SS)	5
Agree (S)	4
Neutral/Undecided (N)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

The data analysis used in this study is Path analysis to determine direct and indirect relationships, including those mediated by intervening variables, using Partial Least Squares (PLS). This research uses SmartPLS 4.0 software.

C. HYPOTHESIS TESTING (BOOTSTRAPPING)

Hypothesis testing with PLS is carried out in two stages: directly estimating the effect of the independent variable on the dependent variable, and indirectly estimating it through mediation. In hypothesis testing, the values analyzed are the T statistic and p values generated from the PLS output, with a significance level of 0.050.

1. If the T-statistic value is> 1.96 and the p-value is < 0.050, then it is significant.
2. If the T-statistic value is < 1.96 and the p-value is> 0.050, then it is not significant.

HYPOTHESIS

H1: Digital literacy significantly influences the intention to pay zakat through online zakat applications.

H2: Perceived ease of technology significantly influences the intention to pay zakat through online zakat applications.

D. RESULTS AND DISCUSSION

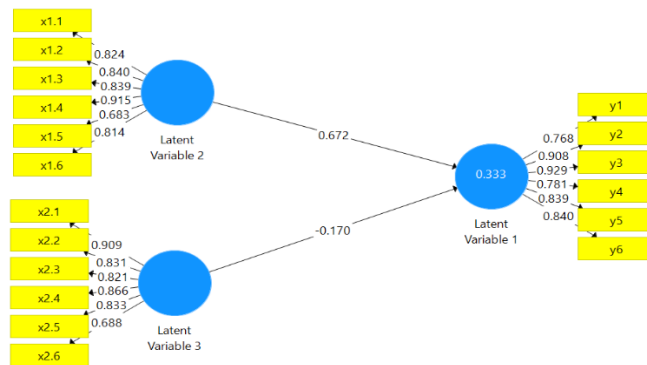### 1. Outer Model Test (Measurement Model)

Figure 1 Factor Value

Based on the figures and tables above, most of the research variables have an outer loading value> 0.6, thus meeting the established convergent validity criteria(Setiabudhi et al., 2025).

a. *Convergent Validity* Test

Convergent validity is assessed using the outer loading (factor loading), and an indicator is considered to meet convergent validity standards if its outer loading is > 0.7(Sihombing et al., 2024).

Tabel 1 Data Output Outer Loading

Variables	Indicator		Loading Faktor	Rule Of Thumb	Kesimpulan
Digital Literacy	Technology Understanding	X1.1	0.824	>0,6	Valid
		X1.2	0.840	>0,6	Valid
	Digital Skills	X1.3	0.839	>0,6	Valid
		X1.4	0.915	>0,6	Valid
	Security and trust	X1.5	0.683	>0,6	Valid
		X1.6	0.814	>0,6	Valid
	Ease of Learning	X2.1	0.909	>0,6	Valid

		X2.2	0.831	>0,6	Valid
Perceived Ease of Technology	Ease of Use	X2.3	0.821	>0,6	Valid
		X2.4	0.866	>0,6	Valid
	Clarity of Stages	X2.5	0.833	>0,6	Valid
		X2.6	0.688	>0,6	Valid
Interest in Paying Zakat Online	Interest	Y1	0.768	>0,6	Valid
		Y2	0.908	>0,6	Valid
	Belief	Y3	0.929	>0,6	Valid
		Y4	0.781	>0,6	Valid
	Desire	Y5	0.839	>0,6	Valid
		Y6	0.840	>0,6	Valid

Based on the figures and tables above, most of the research variables have an outer loading value> 0.6, thus meeting the established convergent validity criteria.

b. Discriminant Validity Test

Tabel 2 Data Discriminant Validity Method Average Variance Extracted (AVE)

Variables	(AVE)
Digital Literacy	0.676
Perceived Ease of Technology	0.685
Interest in Paying Zakat Online	0.716

Based on the table above, it can be seen that the Digital Literacy variable (X1) has an AVE value of 0.676 > 0.5, the Perception of Ease of Technology variable (X2) has an AVE value of 0.685 > 0.5, and the Interest in Paying Zakat Online variable (Y) has an AVE value of 0.716 > 0.5. The conclusion is that all AVE values exceed the indicator requirement of 0.5, indicating that all indicators in these variables are valid and have good convergent validity.

c. *Composite* Reliability

Tabel 3 Data Composite Reliability

Variables	**Composite Reliability**
Digital Literacy	0.925
Perceived Ease of Technology	0.928
Interest in Paying Zakat Online	0.938

Based on the data presented above, it can be concluded that all variables have composite reliability values>0.7, indicating that the indicators for each variable have excellent internal consistency. This value indicates that the instrument used in this study is highly reliable in measuring the intended construct—Inner Model Test (Structural Model)(Hair et al., 2020).

2. Inner Model Test (Structural Model)

a. *R-squared* (R²)

Tabel 4: Coefficient Of Determination (R²)

Endogenous Variable	R-square	R-suare adjusted
Interest in Paying Zakat Online	0.333	0.324

From the results of the determination coefficient test above, the R-square value for the behavioral variable of Interest in Paying Zakat Online (Y) can be obtained, namely 0.333, so it can be said that the variables of Digital Literacy and Perception of Ease of Technology can simultaneously explain financial management behavior by 33.3%. The R-square value of 33.3 indicates that the independent variables in the model still contribute substantially to explaining variation in Interest in Paying Zakat Online.

b. *Predictive* Relevance (Q²)

Tabel 5 *Predictive Relevance* (Q²)

	SSO	SSE	Q² (=1-SSE/SSO)
Y_	930	727.303	0.218
x1_	930	930	
x2_	930	930	

Based on the test results table, the Q2 (Q Square) value is 0.218, which is> 0.15, categorized as moderate. Therefore, it can be concluded that the exogenous latent construct is both an explanatory variable and predicts the existing construct.

3. Hypothesis Testing (Boostrapping)

Tabel 6 Uji Signifikansi (2-Tailed)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistik (O/STDEV)	P Values
X1 →Y	0.672	0.686	0.081	8.319	0.000
X2 →Y	-0.170	-0.170	0,074	2.285	0.023

Based on the table above, obtained from the bootstrapping test using SmartPLS version 3, the following hypothesis can be concluded:

The Original Sample coefficient for the Digital Literacy variable is 0.672 with a p-value of 0.000. Since the p-value is <0.05, the Digital Literacy variable has a negative and significant effect on Intention to Pay Zakat Online. This means that the higher the Digital Literacy score, the lower the Intention to Pay Zakat Online. Therefore, the hypothesis stating that the Digital Literacy variable has a significant effect on Intention to Pay Zakat Online is accepted.

The Original Sample coefficient for the Perceived Ease of Technology variable is -0.170 with a p-value of 0.023. Since the p-value is much smaller than 0.05, the variable has a negative and highly significant effect on Intention to Pay Zakat Online. Therefore, the second hypothesis, which posits a significant effect of Perceived Ease of Technology on Intention to Pay Zakat Online, is accepted.

E. CONCLUSION

Based on the results of data analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) on 155 respondents in Aek Tampang Village, Neighborhood 7, Padangsidimpuan City, this study concluded two main findings regarding interest in paying zakat through online zakat applications:

Digital literacy has a positive and significant Influence on interest in paying zakat online. These results confirm that the better people's understanding, skills, and trust in the security of digital systems, the higher their interest in fulfilling their zakat obligations through online platforms. Digital literacy, particularly in terms of security, proved the most dominant predictor of digital zakat adoption.

Perceived ease of technology has a negative and significant Influence on interest in paying zakat online. This finding contradicts the basic theory of the Technology Acceptance Model (TAM), suggesting that ease of use of the application is not a primary motivating factor for people in the study location. The strong preference for conventional payment methods, which are considered easy and reliable, and the dominance of non-technical factors such as institutional trust, are the main reasons behind this adverse finding.

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