

ABSTRACT

Indonesia is the most generous country according to the Charities Aid Foundation in 2022. The potential for zakat in Indonesia reaches hundreds of trillions, and the trend of collecting zakat continues to increase. Digitalization plays a significant role in the collection and management of zakat. However, the substantial zakat potential has not yet reached its optimal point, as zakat collection is currently only at 3-4% of its potential. A similar situation is observed in Semarang City, which has a potential zakat of 900 billion rupiahs, but only 12 billion funds have been collected in 2021. The technological smart city concept of the Semarang City Government is also interesting for research related to collecting zakat and reducing poverty.

This study aims to analyze the factors that influence muzaki's decision to pay zakat online in the city of Semarang. This study used binary logistic regression analysis techniques and data testing using SPSS Statistics 26 software. The sample in this study was the muslim population of Semarang City as many as 100 people and the data collection method was carried out by distributing questionnaires to respondents who fit the research criteria.

The results showed that simultaneously the variables perceived usefulness, perceived ease of use, attitudes, subjective norms, and perceived behavioral control had a significant effect on the decision to pay zakat online. Partially, the variables of attitude, subjective norms, and perceived behavioral control have a significant positive effect on the decision to pay zakat online. The variable perceived usefulness partially has no effect on the muzaki's decision to pay zakat online. The perceived ease of use variable has a significant negative effect on the muzaki's decision to pay zakat online.

Keywords: Zakat, online, digital platforms, decisions, perceived usefulness, perceived ease of use, attitudes, subjective norms, perceived behavioral control.