

ABSTRACT

The collection of zakat (Islamic alms-giving) remains a challenge in Indonesia. Despite the significant zakat potential of up to Rp 14.1 trillion, only 4.3 percent of it is currently being collected. Utilizing technology is believed to increase the amount of zakat collected. Baznas, the institution managing zakat funds in Indonesia, has collaborated with numerous digital platforms to facilitate zakat collection. However, in fact, zakat collection through digital platforms only amounted to IDR 137.5 billion or 3.94 percent of zakat collection in 2021.

This study aims to analyze the factors influencing the use of crowdfunding platforms to pay zakat. It employs the UTAUT model as the research framework and integrates religiosity to identify the behavior of Indonesian Muslims in paying zakat online. The data processing method uses Structural Equation Modeling-Partial Least Square (SEM-PLS), focusing on users who pay zakat through the Kitabisa.com platform.

The research findings indicate that all variables (performance expectancy, effort expectancy, social influence, facilitating condition, and religiosity) positively influence the behavior intention of using the Kitabisa.com platform for paying zakat. Moreover, behavioral intention also positively influences an individual's use behavior in paying zakat through the crowdfunding platform Kitabisa.com.

Keywords: Online Zakat, Crowdfunding, UTAUT, Religiosity, use behavior, Structural Equation Modeling