

ABSTRACT

Indonesia, as the country with the largest Muslim population in the world, has a large potential for zakat maal. However, the reality is not like that. To encourage the growth of zakat, the term digitalization of zakat has emerged which makes it easier for muzaki to pay zakat online. One of the platforms used to give zakat digitally is the Kitabisa application. Digitalization of zakat management in Indonesia is increasingly required to create convenience and information technology resources that are easily accessible to the public.

This research uses a quantitative analysis approach with multiple linear regression analysis methods. The sampling technique in this research was purposive sampling by taking a sample of 100 muzaki respondents who had previously paid zakat maal through Kitabisa. The research instrument used a questionnaire via the Google Form platform and was analyzed using IBM SPSS Statistics 29.

The research results show that Trust, Institutional Image, and Service Quality have a positive and significant influence on Muzaki's Decision to Pay Zakat Maal through Kitabisa. The coefficient of determination value shows that 38.6% of the dependent variable can be explained by the independent variable and the remaining 61.4% is explained by other variables outside this research.

Keywords: Trust, Institutional Image, Service Quality, Muzaki's Decision to Pay Zakat Maal, Kitabisa.