

## ***ABSTRACT***

Indonesia is a country with a majority Muslim population, namely 87.02%. However, the realization of ZIS funds collected in Indonesia only reached 5.6%. Utilizing digital payments is one of the ways BAZ and LAZ are using to increase ZIS fund collection. This research was conducted to increase the use of digital payments in paying ZIS.

This research is based on the utility maximization theory and the Unified Theory of Acceptance and Use of Technology (UTAUT). This research uses a quantitative approach with a survey method. The number of samples in this research was 210 which was obtained through purposive sampling based on a questionnaire distributed online. Data analysis in this study used structural equation modeling-partial least squares (SEM-PLS) techniques.

The results of this study show that performance expectancy, effort expectancy have a positive and significant influence on the use of digital payments in paying ZIS, while income, social influence and facilitating conditions do not significantly influence the use of digital payments in paying ZIS.

Keywords: Utility Maximization, UTAUT, Intention, Digital Payment.