

ABSTRACT

Tegal City has great potential for zakat collection since the majority of its population is Muslim. However, the realization of zakat collection is still far below its potential, and the number of muzaki has decreased in recent years despite the large Muslim population. On the other hand, the development of digital technology and the increasing use of mobile banking services have encouraged Zakat Management Organizations to provide digital zakat services as an effort to enhance zakat collection in Tegal City. Nevertheless, the results of a preliminary survey indicate that the utilization of mobile banking as a means of paying zakat among Muslims in Tegal City remains relatively low. This study aims to analyze the influence of perceived usefulness, perceived ease of use, trust, religiosity, and individual characteristics on the decision to pay zakat through mobile banking in Tegal City.

This study uses primary data obtained through a direct survey using questionnaires distributed to Muslim residents of Tegal City. A total of 105 respondents were selected using the purposive sampling technique, and the data were analyzed using binary logistic regression analysis.

The results show that perceived usefulness, perceived ease of use, and trust have a positive and significant effect on the decision to pay zakat through mobile banking in Tegal City. Regarding individual characteristics, only gender has a significant effect, with men showing a higher tendency than women to pay zakat through mobile banking. Meanwhile, religiosity, age, and education level do not show a significant effect on the decision.

Keywords: zakat decision, mobile banking, perceived usefulness, perceived ease of use, trust, religiosity.