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MUZAKI'S ACCEPTANCE AND USAGE OF NON-CASH ZAKAT PAYMENT IN SURAKARTA: A *TECHNOLOGY OF ACCEPTANCE MODEL* APPROACH.

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Abstract

People's dependence on the convenience presented by technology certainly depends on the applications presented and the benefits received. To assess whether the use of technology in the non-cash zakat system, an assessment of muzaki interest in accepting information technology systems related to zakat is needed. The assessment indicator makes the individual influence factor to accept the technology can be utilized with the Technology of Acceptance Model (TAM) model. Analyze and determine the various relationships between one variable and another with data management to determine the results of positive and significant variables. Making TAM a method of muzaki acceptance and payment in non-cash zakat. The research method used is a causality method with a Quantitative approach and uses a descriptive approach research design. With the help of analysis using the SEM (Structural Equation Modeling) method with comprehensive and analyze variables that cannot be measured directly and take into account the error. Certain variables cannot directly affect the dependent variable. Perceived ease and usefulness affect the attitude of muzaki, and perceived attitude has a significant effect on intention. Perceived convenience and usefulness cannot have a direct effect on intentions. The influence obtained on the perception of convenience and usefulness on attitudes certainly forms the interest of muzaki to switch to non-cash zakat payments.

Keywords: Non-cash Zakat, *Technology Acceptance Model*, Muzaki

I. INTRODUCTION

The rapid development of technology can help the daily lives of its users, such as the use of computer equipment, gadgets, or laptops. Technology incarnates and pervades human life to need it in every activity carried out. Inseparable from technology, one of the country's motion systems, namely economic problems, began to follow technological developments by creating several Financial Technology (*FINTECH)* products. *Fintech* is an innovation from technological developments to complement and facilitate public financial transactions (Ichwan, et, lall 2020).

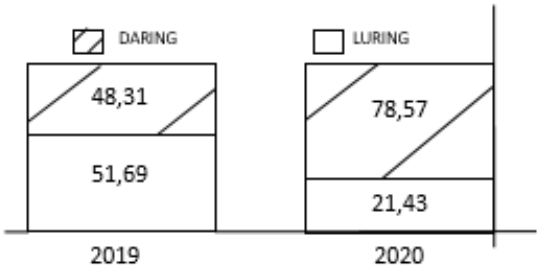
The scope of *fintech* products is very broad, including mobile banking, digital wallets, QRIS, and several other payment products. This system was developed by Bank Indonesia for the reason that the use of cash has constraints in terms of efficiency due to duplication and management (*cash handling)*, and security risks. In some studies, the rapid development of technology is driven by productive resources, in Indonesia itself, the development of technology is getting faster every

year because the productivity in our country reaches 188,915.3 million people with the age category of 15 - 64 years (Yahaya et all., 2018).

Siahaan et al. (2019) Looking at the composition of the productive age community, of course, human resources in Indonesia are very capable of innovating from every circle of society, from companies to private institutions. *Fintech* innovation is an innovation that makes it very easy for people to use, products that are certainly familiar and used by all circles of society (Ariyan et all., 2013).

Online or cashless *payments are* increasingly popular with the public, starting from online shopping, payments using Chris, and more, facilitating the mobility of people who do not like cash payments. This development is certainly followed by several companies to facilitate its users and expand the network that has not been achieved. The rapid development of technology does not have a significant impact on the problem of poverty in the country, a problem that in all countries, one of which is Indonesia with the majority of Muslims, the government's guidance to alleviate this problem is important (Irsan et all., 2015). The productive age in Indonesia should be a trigger to make innovations so that the poverty rate can be helped. Currently, the instruments that must be developed more widely for Muslim communities are zakat, infaq, and shodaqoh (Wibowo, et all., 2008). Implementing these instruments can fulfill obligations and help the poor. Indonesia with a majority Muslim community has a zakat institution to collect and distribute Zakat, Infaq, and Shodaqoh (ZIS), the potential for zakat in Indonesia is very large in 2018 reaching a value of Rp. 217 Trillion but the value collected is only 0.2% or around 6 Trillion, this value is very far from the potential of zakat that can be collected by Indonesian zakat institutions (Rostiana et all., 2021). ot achieving the maximum potential of zakat is the responsibility of zakat institutions in increasing this potential, zakat institutions must take steps so that ZIS figures can move and increase. During potential problems, facts, and technological developments that bring convenience to activities, the increase in zakat collection can certainly be driven by the latest community activities, for example using non-cash payments (Astuti et all., 2021).

Zakat institutions must study the potential for maximum collection by following technological developments in the form of non-cash zakat payments. In 2019, the development of *fintech is* increasingly rapid and popular, one of which is zakat institutions that innovate to use non-cash technology (Sayekti, et all., 2016). Loekamto, et al. (2012) In connection with the new way of collecting zakat, of course, it is necessary to evaluate whether the use of technology in the collection can increase the nominal zakat by 50% from the previous achievement of 0.2% and then increase it to 20%. 2020 people already know some non-cash zakat products and have started making non-cash payments, the user can be seen from the figure below:



Source : Kurniawati

Figure 1. Use Of Zakat Payment

Technology with the ease presented, makes people have a sense of dependence, in terms of appearance, and the benefits provided by technology, to evaluate and assess non-cash zakat technology accepted by the community in obtaining maximum results in its collection, the assessment indicator is influenced by the attitude of the user community with an assessment using the *Technology of Acceptance Model* (TAM) model (Rifdaningsi, et all., 2020)**.** Using TAM as a method of muzaki acceptance in non-cash payment of zakat. In TAM, there are two main factors influencing individual attitudes toward using non-cash zakat, namely perceived convenience and perceived usefulness. Some research conducted by Rahmawaty et al. (2010), Dwilaksono et al. (2018), Rahmiati and Yuannita (2019), and Raksadigiri and Wahyuni (2020) state that convenience is not a major factor in technology acceptance, how much convenience is not a significant influence on muzaki attitudes.

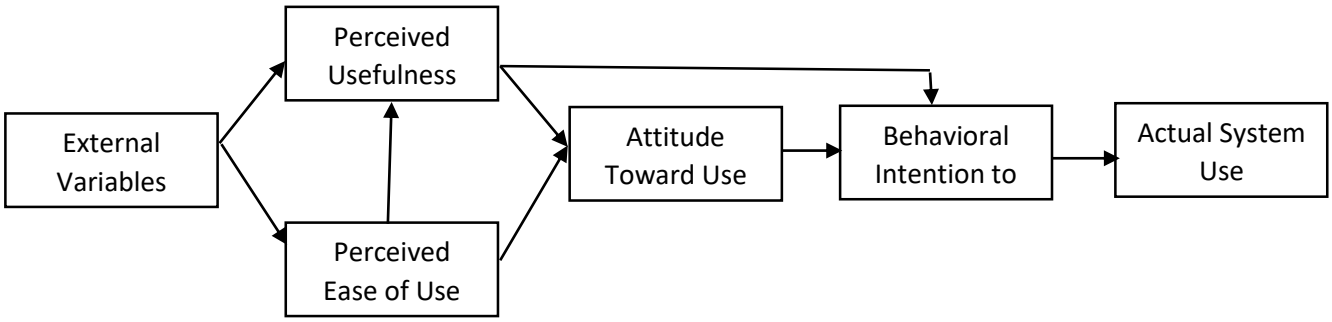
Making TAM a method of acceptance and payment of muzaki in non-cash zakat payment is new in Surakarta City so this research is new research that refers to previous research so that the results obtained can be a reference to the development of non-cash zakat. Then as a basis to control and improve fund collection in Surakarta City.

The results of several studies using the TAM method in the collection of non-cash zakat funds, the muzaki have a diversity of behavior. Consumer interest in deciding to use digital services in paying zakat is a very interesting study. It is hoped that this research can measure the factors of muzaki decisions in non-cash zakat payments, the convenience that is raised using non-cash zakat payments has a huge impact on zakat collection services. So it is necessary to know the attitude and potential of muzaki when paying non-cash zakat for muzaki's decision.

II. OVERVIEW

Technology Acceptance Model

The Technology Acceptance Model (TAM) published by Davis (1985) is a theory that predicts individual attitudes toward the technology used. In TAM, the perception of ease and use and the perception of usefulness are the first factors that have the strongest influence on technology. Davis' description of the TAM model is as below:



Source: Wisandani, 2022
Figure 2. Davis' Technology Acceptance Model

Zakat Infaq and shadaqah

Zakat according to the language from the basic word *zaka* means blessing, clean, growing, and good. Adapaun in fiqih zakat has the meaning of a certain amount of property that is required by Allah SWT and submitted to those who are entitled. Giving to people who are entitled to property that has reached certain provisions as well. The implementation of zakat as a social obligation for aghniya' (journalists) after their wealth meets the minimum limit (nishab) greeting a span of a year (haul) (Ahmad, et all., 2022).

The meaning of *zaka,* which means to purify, is stated in the Qur'anic verse QS. Al-A'la verse 14:

قَدْ اَفْلَحَ مَنْ تَزَكّٰىۙ

Meaning: *Indeed, the fortunate are those who purify themselves (by believing). (Qs. Al a'la:14)*

The basis of collecting zakat from *Muzaki is* clearly stated in the guidelines for human life in the Al-Quran and As-Sunnah. Allah SWT's description of zakat in the Quran is 32 words, there are even 82 times repeated using the word infaq or shodaqoah which is a synonym for zakat. The words of the Prophet narrated by Imam Bukhori and Muslims related to the discussion of zakat about 800 written hadith (Marimin, et all., 2015).

Some of the verses in zakat are also side by side with the verses of prayer, in the sense that zakat and prayer are the pillars of Islam, all of which cannot be separated and these pillars cannot stand or be defective if one pillar is missing. Therefore, the role of zakat is very important for the completeness and balance between religion and social society. (Marimin, et all., 2015)

The law that Muslims bear to pay zakat is an obligation, this obligation can be fulfilled if the conditions are met. Allah says in the verse that is used as the main foundation for Muslims, among others:

Qs. Al-Baqarah (2):43

وَأَقِيمُواْ ٱلصَّلَوٰةَ وَءَاتُواْ ٱلزَّكَوٰةَ وَٱرۡكَعُواْ مَعَ ٱلرَّٰكِعِينَ (٤٣)

"And establish the prayer, pay the zakat, and bow down with those who bow down."

Qs. At-Taubah (9):103

خُذۡ مِنۡ أَمۡوَٰلِهِمۡ صَدَقَةٗ تُطَهِّرُهُمۡ وَتُزَكِّيهِم بِهَا وَصَلِّ عَلَيۡهِمۡۖ إِنَّ صَلَوٰتَكَ سَكَنٞ لَّهُمۡۗ وَٱللَّهُ سَمِيعٌ عَلِيمٌ (١٠٣)

"Take zakat from some of their wealth, with which you cleanse[658] and purify[659] them and pray for them. Indeed, your prayers will give them peace of mind. And Allah is All-Hearing, All-Knowing."

In point 658 it can be interpreted that zakat makes the heart clean from miserliness and excessive love for the property owned, while in point 659 zakats can foster goodness in a person's heart as well as increase the wealth owned.

In another verse Qs. Al-An'am (6): 141

كُلُواْ مِن ثَمَرِهِۦٓ إِذَآ أَثۡمَرَ وَءَاتُواْ حَقَّهُۥ يَوۡمَ حَصَادِهِۦۖ وَلَا تُسۡرِفُوٓاْۚ إِنَّهُۥ لَا يُحِبُّ ٱلۡمُسۡرِفِينَ

...Eat of its fruits (of various kinds) when it bears fruit, and fulfill its due on the day of harvest (by giving it in charity to the poor); and do not overdo it. Verily, Allah dislikes the excessive.

Hadith from Shohih Bukhori and Muslim, Rasulullah SAW said from Abdullah bin Umar: "Islam is built on five pillars: Syahadat means there is no God but Allah, and Muhammad SAW is

the messenger of Allah, establishing prayers, issuing Zakat, performing the pilgrimage and fasting in the month of Ramadan. (Kholid, et all., 2018)

As well as there is an agreement between scholars both salaf (classical) and Khalaf (contemporary) there is no difference of opinion, they all agree that zakat is an obligation of Muslims and those who deny it are among the disbelievers in Islam. (Waluya, et all., 2017). There is no difference of opinion about the law of issuing zakat for those who already have the conditions. Payment of zakat also has benefits for those who pay it and for the property that is paid for itself. Every Muslim must fulfill the 3rd pillar the pillars of Islam for the common good. (Sayekti, et all., 2016)

Law Number 23 of 2011, zakat has the meaning of property that must be issued by a Muslim or business entity to be given to those entitled to receive it by Islamic law. From several definitions, it can be concluded that zakat is an asset that must be spent to become the Right of Allah and distributed back to those entitled to receive the property, the property that has been issued by zakat will become pure and return multiply, and in this case that the importance of zakat is to eliminate poverty and balance wealth.

The definition of infaq itself, which is also a synonym for zakat, comes from the word *anfaqa* which means to spend, spend, give, or spend money. In fiqh terms, the word infaq means giving part of one's wealth to people or institutions for the benefit of others. All forms of spending or giving assets for the common good can be said to be infaq, whether it is legally obligatory or only in the form of sunnah recommendations (Hapsari, et all., 2021). While shadaoh has the meaning of giving an object by someone to someone else for the sake of expecting pleasure and reward. In al munjid, the word shodaqah means to get the reward of Allah, in a broader sense, shodaqoh means giving material or non-material gifts.

The obligation to pay zakat by the community has several pillars and conditions included in it. Zakat, which has pillars and conditions, certainly has functions and benefits after running it. (Ridlo, et all., 2014). According to Islamic law, there are several conditions that must be met so that the obligation of zakat can be imposed on the property owned by a Muslim, among others, definite ownership, where the property is fully in the power of the one who has either the benefits or the power to enjoy the results; developing, the property under control has increased due to human endeavor or effort; exceeding basic needs, the basic needs of himself and his family have been met with bai and there is excess property owned; clean from debt; reach nisab, the minimum amount that must be issued zakat; reach haul if the wealth has reached one hijriyah year. (Endahwati, et all., 2014)

The concept of non-cash zakat

Digital services which can be called non-cash services are an important part of the development of zakat in Indonesia, one of which is the development of zakat collection. The collection of zakat is not only driven by self-awareness but can also be a reputation that has been built by institutions or organizations managing zakat. (Kinasih, et all., 2012). In recent times, zakat, infaq, and shodaqoh have adopted technological advances by providing a digital platform for transactions using zakat services. (Purwanto, at all, 2021). Many zakat organizations or institutions currently use website-based technology so some groups only need to transact using the transfer feature for non-cash payments. In Outlook zakat Indonesia 2022, it is explained that the zakat management organization (OPZ) already has several non-cash payment channels including (Wafirah, et all., 2021):

Table 1. Types of Zakat, Infaq, and Shodaqah Services

No.	Service Type	Description
1	Banking Services	Zis payment services can be utilized through banking by accessing Mobile Banking, Transfer, Auto Debit, or Payroll system.
2	Internal Platform	Service from each OPZ Website
3	Commercial and Non-comercial Platforms	Services through e-commerce, crowdfunding, and other services that are online applications

Source: Wafirah, 2021

Therefore, in this era, muzaki is greatly assisted and facilitated in carrying out their obligations to pay zakat non-cash, assisted by several services that all communities should have these digital services.This non-cash payment of zakat according to Yusuf al Qardhawi in his book fikiq zakat, states that a muzaki may not declare the money he gives is zakat to amil zakat, his zakat is still considered valid. (Primary, et all., 2014). Therefore, non-cash payment of zakat to amil is allowed.

Hypothesis

There is a relationship between perceived ease of use and muzaki's attitude to pay non-cash zakat. The perception of complicated usage of non-cash zakat payment system/application will

encourage muzaki to avoid using non-cash zakat payment. Conversely, if the perceived ease of non-cash zakat payment makes it easy for muzaki to fulfill their zakat obligations, then the availability of the system/application will encourage muzaki to make non-cash payments. If muzaki finds it easy to pay zakat non-cash so that they do not need to make hard efforts, then from this opinion it is possible that muzaki will be positive in accepting non-cash zakat technology. The positive attitude in question is to keep using non-cash zakat technology and services and not leave a bad trail. Several previous studies have found that perceived convenience has a positive influence. Several studies conducted by (Desky, et all., 2016), Hapsari, et all., (2021) found that perceived convenience has a positive effect on attitudes.

H_1 : Ease of use has a positive and significant effect on attitudes.

If the technology service system, in this case, the zakat payment service, can be easily used, the perception of ease of use that is considered easy can lead to various usefulness benefits that muzaki does when using the system. the non-cash zakat payment application will encourage muzaki to use the system because they feel the benefits of the usefulness of convenience they get, so it can be called that the service is useful for muzaki can streamline time (Sukmawati, 2022). Conversely, if the perception of convenience does not bring usefulness to muzaki, then muzaki availability of the system will not be seen as a tool of convenience in non-cash zakat. From some of the findings, it is illustrated that perceived ease of use has a positive impact on perceived usefulness in research conducted by Hussein (2016), and Umer & Shah (2017).

H_2 : Perceived ease of use has a positive and significant effect on perceived usefulness.

Perceived usefulness certainly has a relationship with attitudes as in TAM, the non-cash zakat payment system/application can be accepted and used properly by muzaki if the application provides positive benefits or uses, this usefulness will certainly encourage the attitude of muzaki in using the non-cash zakat system/application, but if muzaki feel that using non-cash zakat does not provide sufficient usefulness to fulfill their obligations, the encouragement of muzaki's attitude will decrease and even not create an attitude to accept the non-cash zakat system/application. The results of previous research explain as this perception is considered to have the most role because the technology service system can increase individual effectiveness in doing something (Karmanto & Baskoro, 2019). If non-cash zakat transaction services are considered to have good usability, then the attitude of muzaki will be positive.

H_3 : Perceived usefulness has a positive and significant effect on attitude

The convenience system in technology certainly makes the mindset for users to make the technology a partner in a non-cash transaction, it can even be a convenience factor for the desire or intention to make non-cash zakat payments. If the ease of the system/application can create an

influence on attitudes, then it is no different from the perceived ease provided by non-cash zakat technology that can directly encourage muzaki's intention to use the application. Some studies link the existence of positive attitudes and convenience, and allow that convenience has a direct role in intention and has a positive effect (Ramawati, et. All 2010).

H_4 : Perceived convenience has a positive and significant effect on the intention to pay non-cash zakat.

The usefulness that provides the basis for eating attitudes will greatly affect the intention to pay non-cash zakat, the usefulness is taken from the benefits that can be felt by technology users. The intention which will be an assessment of the usefulness of a non-cash zakat technology will be positive if the attitude and usefulness are positive (Hermanto, 2017).

H_5 : Perceived usefulness has a positive and significant effect on the intention of non-cash zakat payment.

Attitude is a feeling that arises in each individual with positive or negative values. This value arises when a person carries out a daily activity, one of which is like using a non-cash zakat payment technology system, if a person has a feeling with a positive value, a sense of addiction arises that requires someone to do this continuously (Sukmawati, 2022). The measurement of a person in carrying out activities can be called intentions. A positive attitude certainly leads to strong intentions and an increase in these services.

H_6 : Attitude has a significant positive effect on the intention

III. RESEARCH METHOD

The research method used is a causality method with a Quantitative approach and uses a descriptive approach research design. With the help of analysis using the SEM (*Structural Equation Modeling)* method with the SmartPLS analyzer. The SEM method can test the research model comprehensively and analyze variables that cannot be measured directly and take into account their errors (Sholihin et., all 2018). The measurement model is carried out by testing validity and reliability, while the structural model uses a significant test, with a model framework:

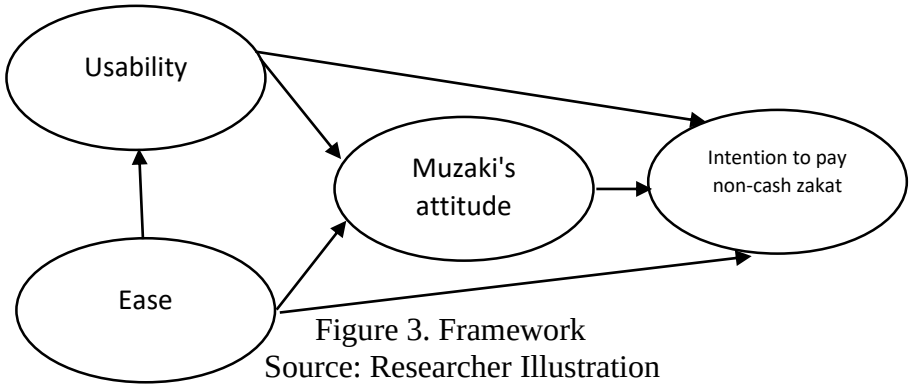


Figure 3. Framework
Source: Researcher Illustration

The data collection method uses a quiz from Google Forms which contains several questions that will be filled in by the respondents. The respondents are some people who live in the Surakarta area with 5 sub-districts including, laweyan, banjarsari, jebres, serengan and pasar kliwon. The questionnaire will be distributed via WhatsApp. The questionnaire consists of three parts, namely: Respondent's data which will be kept confidential; Payment tool and the last time to pay; Contains indicators to test the research hypothesis. The intended data are variables to determine muzaki in non-cash zakat payment decisions. Measurement method by distributing variable questionnaires derived from TAM with perceptions of ease and usefulness, using a Likert scale measurement scale that has a value of 1-4 which has been modified. The value of the Likert scale that is used and has been modified has the aim of avoiding the respondent's attitude to answer doubtful or neutral questions. The criteria that are focused on include; Technology literate; Muslim; Familiar with non-cash zakat payments; Residing in Surakarta. In this study, the size of the Muslim population who have paid zakat online is not yet known, so to determine the number of sampling, using the lemeshow method, this study requires 96 respondents to fill out data from several muzaki who have jobs in Islamic cooperatives located in Surakarta and its surroundings. The operational indicators of the table:

Table 2. Variable Operational Definition

Variables	Symbol	Indicator	Question Item	Reference
Perceived Usability	KGN1	Provide benefits to individuals *(useful)*	1. Transacting non-cash zakat has great benefits	Davis *et al*, 1989
	KGN2		2. Non-cash zakat makes it easier for me to fulfill my obligation.	
	KGN3	Make time efficient and increase individual effectiveness	3. The non-cash zakat service saves my energy and is more effective.	
	KGN4		4. I feel that transacting with non-cash zakat services is more efficient.	
Perceived Ease of Use	KPG1	System or technology is *easy to use (easy to use)*	1. The system and services of non-cash zakat partners are very easy to operate.	Sukmawati, 2022
	KPG2	The system is easy to use or operate according to the user's wishes	2. I do not experience any difficulties when transacting non-cash zakat.	
	KPG3	Technology complexity	3. No hassle in all non-cash zakat services, from installation to payment process	
	KPG4	No need to carry out excessive learning or effort for non-cash zakat services	4. The non-cash zakat transaction that I use is very easy and only requires internet access.	
Attitude	SKP1	Motivation	1. Having the plan to pay zakat non-cash is a good option	Davis *et al*, 1989,
	SKP2	Usage Impact	2. I feel happy every time I make a non-cash zakat payment	Thomson *et al*, 1991
	SKP3	using fintech mobile apps in payments is very useful	3. I trust and feel comfortable when I finish fulfilling my obligation to pay zakat by non-cash.	
	SKP4		4. Non-cash zakat service is very practical and flexible	
	SKP 5	Impact	5. The implementation of non-cash transactions is an appropriate activity.	
Behavioral Intention	PER1		1. Non-cash zakat services can be recommended to people close to you and your work environment.	Sukmawati, 2022
	PER2	Individual interest in the service	2. I have plans to continue using non-cash zakat payments.	
	PER3		3. I also have the intention to make non-cash zakat payments by other OPZs. Not focused	
	PER4	Having the determination to use the service (loyalty)	4. I will continue to use non-cash zakat payment services to become a partner in my obligations, from now onwards.	
	PER5		5. Non-cash zakat is more appropriate for long-term zakat payment	

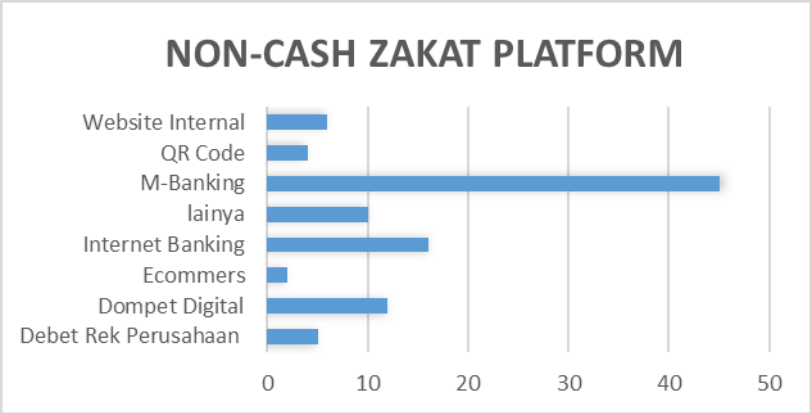
IV. RESULTS AND DISCUSSION

Table 3. Gender of respondents

Gender	Total	Percentage
Male	39	39%
Female	60	61%
Total	99	100%

Source: Data analysis (2023)

From the research, it was stated that out of 99 people the largest percentage were women. Completing questionnaires from respondents resulted in data on non-cash zakat platforms that are of interest to muzaki including:



Source: Data analysis, 2023

Figure 4. Non-cash Zakat Platform.

It can be seen from the data above that the platform that attracts muzaki's interest in non-cash zakat is mobile banking, getting a score of 45% out of 100%. The results of the data that have been collected are processed using the *SmartPLS4* application with the *SEM-PLS* analysis method. then obtained:

Table 4. Validity Test Results

Construct	*Item*	*Loading*	AVE	*Crobch Alpha*
Intention	PER 1	0.851	0.717	0,900
	PER 2	0.919		
	PER 3	0.707		
	PER 4	0.865		
	PER 5	0.877		
Attitude	SKP 1	0.835	0.758	0,920
	SKP 2	0.895		
	SKP 3	0.867		
	SKP 4	0.878		
	SKP 5	0.876		
Usability	KGN 1	0.872	0.741	0,883
	KGN 2	0.782		
	KGN 3	0.891		
	KGN 4	0.892		
Ease	KPG 1	0.875	0.768	0,899
	KPG 2	0.833		
	KPG 3	0.928		
	KPG 4	0.867		

Source: Data analysis, 2023

Validity tests can be measured by the average variance extracted (AVE) method, factor loading, and reliability measures (Cronbach's alpha for this study). Cronbach alpha that has a value greater than or equal to 0.6 is acceptable as is the AVE level. The table above shows that the Cronbach and AVE values are greater than the minimum standard values, so all requirements for validity are met.

Discriminant validity is a test to ensure that each variable is different from other variables. The criterion in this test is the size of the *cross-loading* to compare the value on the intended construct is greater than the value of the number that appears on it.

Table 5. Discriminant Result Test

	Intention	Ease	Usability	Attitude
KGN 1	0.582	0.557	0.872	0.701
KGN 2	0.410	0.451	0.782	0.552
KGN 3	0.604	0.639	0.891	0.666
KGN 4	0.568	0.650	0.892	0.703
KPG 1	0.610	0.875	0.682	0.703
KPG 2	0.575	0.833	0.514	0.624
KPG 3	0.593	0.928	0.542	0.705
KPG 4	0.678	0.867	0.613	0.802
PER 1	0.851	0.619	0.634	0.689
PER 2	0.919	0.711	0.634	0.760
PER 3	0.707	0.445	0.364	0.529
PER 4	0.865	0.621	0.447	0.721
PER 5	0.877	0.560	0.578	0.742
SKP 1	0.717	0.605	0.611	0.835
SKP 2	0.727	0.763	0.641	0.895
SKP 3	0.701	0.696	0.609	0.867
SKP 4	0.669	0.746	0.774	0.878
SKP 5	0.751	0.727	0.694	0.876

Source: Data analysis, 2023

The table above shows that all constructs are by the test criteria, namely *cross-loading* so that each construct is greater than other constructs.

A. *Structural Model*

1) SEM analysis, the amount of *f Square* (f) shows how much influence each variable has (Haryono, 2017). If the value of *f square* <0.02 is included in the category with a small influence if the value of *f* square> 0.15 then the value is categorized as an influence on user intentions.

Table 6. Structural Model F Square

	Intention	Ease	Usability	Attitude
Intention				
Ease	0,012			0,651
Usability	0,000			0,346
Attitude	0,404			

Source: Data analysis, 2023

R square aims to show how much the variable contribution can explain other variables, the *R Square* value> 0.75 is a value with a high category, and *R Square <0.25* shows a low value.

Table 7. Structural Model R Square

	R-square	Ket
Intention to Use	0.675	High
SIkap	0.750	High

Source: Data analysis, 2023

These results indicate that the attitude variable is very influential on other variables even though the intention variable influences him.

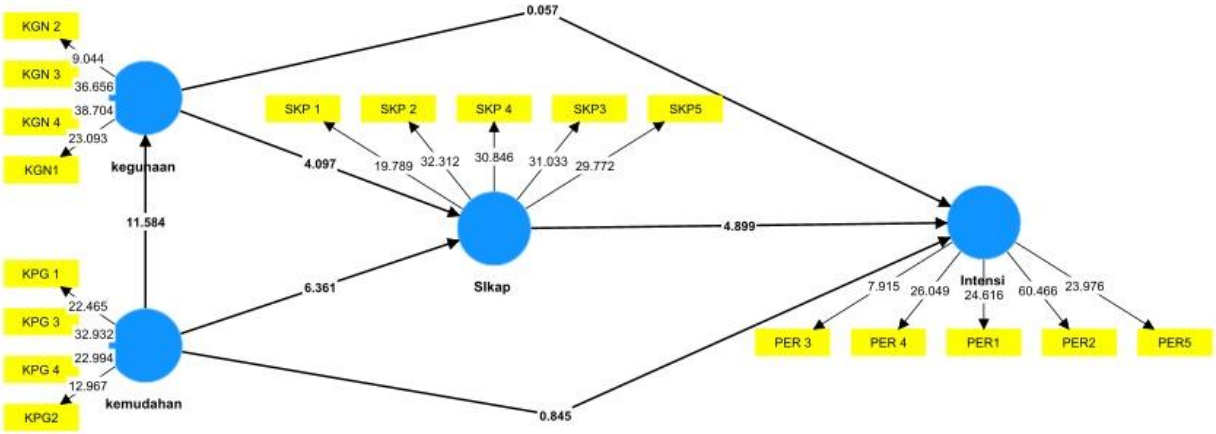
Table 8. Hypothesis Test Results

	(STDEV)	T values	P values	**Hypothesis**
convenience -> attitude	0.086	6.361	0.000	**H_1 : Accepted**
convenience -> usability	0.058	11.584	0.000	**H_2 : Accepted**
usability -> attitude	0.097	4.097	0.000	**H_3 : Accepted**
convenience -> Intention	0.131	0.845	0.398	**H_4 : Rejected**
usability -> Intention	0.101	0.057	0.954	**H_5 : Rejected**
attitude -> Intention	0.148	4.899	0.000	**H_6 : Accepted**
Indirect effect				
usability -> Intention	0.1	2.871	0.004	
convenience -> Intention	0.098	6.036	0.000	
convenience -> attitude	0.068	3.946	0.000	
Specific indirect effect				
convenience -> usability -> attitude -> intention	0.071	2.734	0.006	
convenience -> usability -> attitude	0.068	3.946	0.000	
convenience -> attitude -> intention	0.091	4.348	0.000	
usability -> attitude -> intention	0.1	2.871	0.004	
Convenience -> Usability -> Intention	0.071	0.055	0.956	

Source: Data analysis, 2023

In the final stage of research using the SEM method to determine the extent to which independent variables affect other variables, from this stage the table above is the result of hypothesis testing where H_0: Has no significant effect; H_a: Significantly affected With hypothesis testing criteria If Tvalues> 1.96 or Pvalues or P <0.05, then H_0 is rejected and H_a is accepted. If Tvalues < 1.96 or Pvalues or P> 0.05, then H_0 is accepted and H_a is rejected. In the table above from the information that has been explained that H , H , H_{1236} , His accepted while H_4 and H_5 are rejected.

The following is a picture of the *structural model* test results in this study:



Source: Data analysis, 2023

Figure 5: Research Model Results

Discussion

In the hypothesis testing, perceived convenience affects the attitude of muzaki in using non-cash zakat payment technology services. The attitude of muzaki towards non-cash zakat payment technology is still driven by ease of use, if muzaki feels that using technology is difficult and does not find it easy, the attitude of muzaki will turn around not to use it and use the cash method. So that if muzaki switch to cash zakat, then the overall management of the movement of zakat collection cannot be achieved properly and results in the number of zakat collection not changing much. Ease of use is an important aspect that assesses the attitude formed to use non-cash zakat technology, from the results obtained the convenience

factor has been obtained by several respondents so that they agree that non-cash zakat technology is easy enough to operate.

The results of this study are by this theory, namely the perceived ease that muzaki have to pay ZIS non-cash can be influenced by their user attitudes. The results of this study are also supported by previous research (Sukmawati et al., 2022; Siyal et al., 2019; Raksadigiri and Wahyuni, 2020), namely the perception of individual ease of financial technology services affect user attitudes, so that the easier the service, the more positive the attitude issued by muzaki to use non-cash zakat payments.

The results of this study explain that perceived ease of use influences perceived usefulness. The TAM theory (Davis, 1985) supports the results of the findings conducted by several previous researchers (Sukmawati et al., 2022; Ghodur, 2020). Ease of use will be an initial factor in the formation of usability, that muzaki assesses that ease of use creates its benefits from the technology, in the sense that muzaki believes that the ease of technology will have a more significant impact and can shorten and even streamline something complicated. Non-cash zakat payments can provide several uses that can be enjoyed by muzaki, among others:

1. Facilitate the payment of zakat.
2. Payments can be made at any time
3. Paying zakat is not bound by place
4. Improving performance.

These four points explain that the perceived ease of use is certainly believed by respondents to provide benefits and satisfaction in using so it can be said that the results of the hypothesis test are accepted and have a significant effect.

The perception found in this study regarding convenience does not have a good influence on intention. As ease of use cannot make muzaki decide to be interested in using technology in non-cash zakat payments, in this case, what is first formed is the attitude, if the perception of convenience can affect attitude, then, of course, the respondents of this study choose to transact non-cash zakat, if they feel comfortable and already believe and are sure of the attitude formed. The convenience that does not have a significant effect directly on muzaki intention cannot support previous research (Rahmiati, 2019; Ghofur, 2020; Sukmawati, 2022).

Hypothesis testing results in perceived usefulness cannot have a significant effect on muzaki's intention or interest in doing non-cash zakat. The usability that is expected to have a direct effect on interest in this study respondents stated that usability must still be influenced by attitudes to achieve interest in non-cash zakat. If usability directly affects intention, the interest that muzaki will issue is limited to if they need it and does not become a belief to believe that the usefulness of non-cash zakat can help muzaki's daily life to fulfill obligations or sunnah easily. This theory cannot support previous research (Rahmiati, 2019; Ghofur, 2020; Sukmawati, 2022).

As for the test that has been achieved, attitude has a positive and significant influence on intention. This finding is consistent with the results of old research (Chuang et al, 2016) if financial technology services make users feel more efficient and make work easier, it can lead to a positive attitude. (Amin, 2021) also found that the positive attitude of muzaki in non-cash ZIS payments affects the intention. This research can prove that a person's attitude of acceptance of technology will affect his desire to apply or use non-cash zakat. If a person has accepted, then he will apply it repeatedly in his daily life. The muzaki respondents accept the technology for non-cash zakat payments.

V. CONCLUSION

Ease of use in non-cash zakat payment affects the attitude of muzaki, to use and convince that non-cash zakat is very easy and can be paid through the latest technology. Ease of use has a positive effect on the usefulness of non-cash zakat, muzaki accepts that convenience brings benefits. Perceived usefulness also has a positive result on muzaki's attitude, where muzaki are satisfied with the usability of non-cash zakat. The ease of use of technology cannot affect the intention or interest in non-cash zakat. It must be accompanied by confidence in attitudes first in the acceptance and use of non-cash zakat. Usability also gets the same result, it does not have a significant effect on intention, although usability can have a positive effect on attitude, if usability is directly on intention, the results become negative. attitude has a positive effect on the intention to accept and use non-cash zakat in the daily life of muzaki. Muzaki will implement non-cash zakat if they feel that the service has ease of use and usability that helps in forming muzaki's attitude which ends up in muzaki's interest to start switching from cash to non-cash.

Based on research on the acceptance and use of non-cash zakat in Surakarta, OPZ can educate the public about non-cash zakat events to get more extensions and can get the attitude of muzaki to be interested in non-cash zakat, and for further research, it is recommended to continue with the theme of non-cash zakat management at OPZ. It is hoped that the topic of further research will also refine more comprehensively with almost the same research topic, as well as adding a stronger foundation and expanding the variables that have been formed. So there will be some things that become problems from this research and become solved.

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