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Intention of Milenial And Zilenial Generations in Paying Zakat, Infak, and Alms Through the Electronic-Wallet Platform (E-Wallet): Technology Acceptance Model Approach

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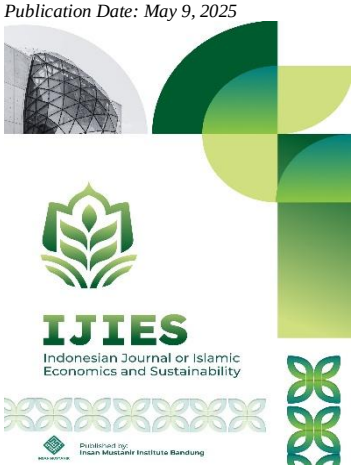

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Abstract

Purpose *– The goal of this study is to use the Technology Acceptance Model (TAM) approach and brand awareness as a new variable to investigate the elements that affect a person's acceptance of technology.*

Methodology *- Descriptive quantitative research methodology is employed. SEM-PLS (Structural Equation Model-Partial Least Squares) was the data analysis method employed, and 230 respondents made up the sample.*

Findings *- The descriptive study's findings, there is a high level of perceived ease of use, usefulness, brand awareness, attitude toward, and behavior intentions. While the results of the hypothesis indicate that brand awareness has no impact on the intention of the millennial and zillennial generations to pay ZIS through the e-wallet platform, perceived ease of use, usefulness, attitude toward, all have a favorable impact.*

Implication *- The implications of the results of this research are expected to be able to contribute to stakeholders, especially institutions engaged in the ZIS field so that they can improve the quality of services in digital ZIS payments, especially in terms of the ease of use of the e-wallet platform.*

Keywords: *Fintech, E-wallet, Technology Acceptance Model, ZIS*

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1. INTRODUCTION

The increase in the level of digital competitiveness is inseparable from the growth of internet users which are increasing every year (Mahri et al., 2024). The results of a study from the SMERU Research Institute show that the growth of internet users in Indonesia has increased significantly. It has been recorded that for more than a decade there has been an increase of 63.47% of Indonesia's population using the internet. The highest increase occurred between 2019 and 2020 by more than 20% of the addition of new internet users which was the impact of the COVID-19 pandemic (National Amil Zakat Agency, 2022).

The Indonesian Internet Service Providers Association (APJII) also mentioned the same thing, which stated that the results of a survey by the Indonesian Internet Service Providers Association (APJII) for the 2019-quarter II/2020 period noted that the number of internet users in Indonesia reached 196.7 million people. This number increased by 23.5 million or 8.9% compared to 2018 (Putra et al., 2022).

One of the areas affected by the industrial revolution 4.0 is the presence of digitization of financial transactions, or more commonly known as Fintech (Finance technology). Mohamed & Ali (2019) & Schuefell (2016), define fintech as a new financial industry that utilizes technology to increase financial activity. In addition, fintech is best defined as companies and start-ups that provide solutions to banks and financial institutions through the application of the latest finance and information technology (Nordin et al., 2021).

From fintech there are many terms that encourage the creation of other conveniences in transactions, one of which is the existence of an electronic wallet (e- wallet). Ewallet is a disruptive technology from fintech that allows transfer transactions, microcredit, bill payments, and purchases of goods (Salim, 2020). E- wallet is described as a way to pay for something via a smartphone that can take over the function of a physical wallet by integrating it into a digital device (Hidayat et al., 2020).

Research conducted by PT. Kadence International, which was held in August 2021, states that in 2021 the use of server-based ewallets will increase. Regarding the ewallet used with a total sample of 1,000 respondents which was conducted online with respondents who are people spread throughout Indonesia, declaring themselves as e-wallet users with the most users being OVO, in 2021 Go-Pay shifts to second position, third is Shopee- Pay, the fourth is DANA, and the fifth is T-Cash (currently LinkAja) (Hidayat, 2020).

Likewise, the convenience of this e-wallet is utilized in ZIS payments in Indonesia. Along with technological developments, zakat recipient organizations adapt to current developments. It has been greatly facilitated in receiving zakat, namely by paying zakat online both from applications and from various existing platforms that already offer zakat payment features (Hasanah, 2021).

Research results from the BAZNAS Strategic Studies Center state that the total potential for zakat in 2020 has reached Rp327.6 trillion. Moreover, Indonesia has also won the title of the most generous country in the world according to the Charities Aid Foundation (CAF) in 2021. This has given further optimism about the huge potential of ZIS in Indonesia as an instrument of social security and increasing the welfare of the people (Mahri et al., 2022; Nurjanah, 2019; Batari et al., 2024).

Zakat collection through digital or online wallets at BAZNAS has recorded an increase of 26-30% during the Covid-19 pandemic. The leader of BAZNAS said that zakat collected through digital channels by the end of 2020 had reached IDR 90 billion (Rosana, 2021). Even so, the realization of Zakat collection is still very far from the expected potential (Yuliasih et al., 2021; Safitri & Juliana, 2025). BAZNAS said that the realization of the new collection reached 11 trillion rupiah, this means that there is a big gap between the potential and the realization (Mahri et al., 2017; Kurjono et al., 2023).

E-wallets have enormous potential as a medium for raising funds. In practice, ewallets can certainly be a threat to zakat institutions if they do not cooperate. The amount of funds that can be raised by this e-wallet indicates that the public has a special interest in deciding to pay ZIS through the use of the e-wallet platform. However, despite this, the large potential of ZIS that can be collected by e-wallets and the large number of e-wallet users in Indonesia are not in line with the use of e-wallets as a tool for paying ZIS due to a decrease in the intensity of using e-wallets as ZIS payment platforms and donations (Gopay, 2021). This is explained in the following figure:

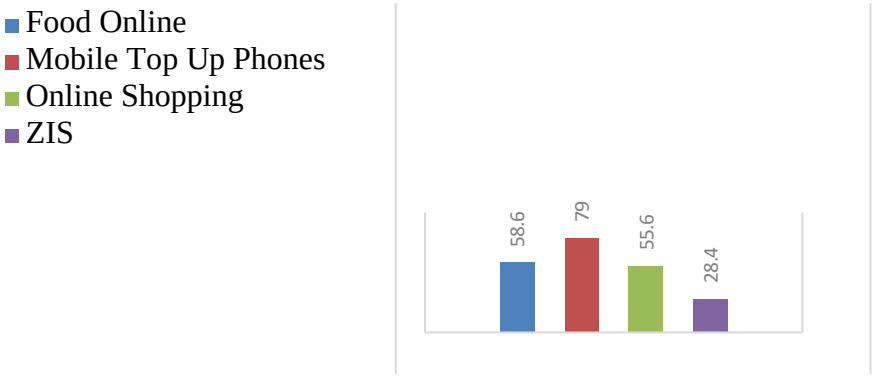

Figure 1. Use of E-wallet Transactions Source: GoPay Digital Donation Outlook (2020)

Based on the data above, it can be seen that the use of e-wallets is still dominated by the use of mobile top- up payments (mobile top up phones), online food orders (food orders), online shopping (online shopping, and lastly for payment of donations such as Zakat, Infaq, and Alms (ZIS). This indicates that there is still little awareness of the Muslim community using e- wallets about using e-wallets as a platform for collecting ZIS (Alam et al., 2024; Rasyid et al., 2024). Because the existence of an e-wallet platform is very helpful in collecting and distributing zakat funds, therefore for e-users wallet specifically for the Muslim millennial generation to be able to take advantage of using this e-wallet as a zakat payment platform at this time.

Previous research regarding people's intention to use e-wallets as a ZIS payment platform and this donation has not been widely carried out, especially those using the Technology Acceptance Model theoretical approach. However, there are several studies related to technology acceptance in several fields, including research conducted by (Ichwan & Ghofur, 2020; Juliana et al., 2023). The results of his research state that the Technology Acceptance Model with indicators of perceived benefits and perceived convenience partially and simultaneously influence muzakki's intention to pay zakat through Fintech e-wallets.

External factors include brand awareness. Brand awareness factor is one of the things that becomes a basic consideration for muzaki in deciding to pay zakat online. A well-known brand will greatly influence someone in choosing the platform to use (Sari et al., 2019). The number of fintech platforms that are increasingly emerging makes it very easy for consumers to switch or switch to certain brands. Muzaki's trust in the brand is important for determining the intention to pay zakat on a platform. Brand awareness and trust in research conducted by (Khairunnisa et al., 2020), shows a positive influence on muzaki's intention to pay zakat online through the Tokopedia platform.

The large number of people who have participated in distributing their zakat, infak, shodaqoh, and waqf through the e-wallet platform is one of the interesting things to study. Not only that, the research and explanation of the experts above shows that there is a research gap between various research results regarding technology acceptance using the Technology Acceptance Model. Therefore this research was conducted to examine how people's behavior decides to channel their ZIS funds

using an e-wallet platform using the Technology Acceptance Model (TAM) theory by adding brand awareness variables.

2. LITERATURE REVIEW

The concept of Zakat, Infaq and Alms

Zakat is a mechanism for distributing wealth for the process of social balance in Islam (Khairuldin & Mohammad, 2013). In terms of language, zakat means holy, blessed, growing, and commendable. As for infaq, it comes from the word anfaqayunfiqu which means to spend or finance related to efforts to realize God's commands (kitabisa.com, 2019). Meanwhile (Utami, 2022) alms are assets and no- assets issued with the aim of public benefit. Meanwhile, according to Sahroni (Sahroni, 2018), alms is a gift assets in a sunnah way that are addressed to people in need with the aim of taqqarun to Allah SWT.

In zakat institutions, there are three main activities, namely collection, management (financial) and utilization (Salsabila et al., 2024). The three main activities carried out are divided into several divisions. The first is the Collection Division, the second is the Management Division and the third is the Utilization Division. As for the Collection Division, it has the function and objective of collecting funds originating from zakat, infaq, alms and waqf taken from the community (Hasanah, 2020).

Fundraising or collecting zakat is one of the zakat management activities. The fundraising method is a pattern, shape, or method used by a company to raise funds (Niamulloh, 2013). Fundraising can also be interpreted as an activity of raising funds originating from the community and other resources sourced from the community (both individuals, groups, organizations, companies or the government) which will be used to finance programs or activities that will be carried out by the institution so that it can achieve its goals (Faradis, Affandi, & Khilmi, 2015).

E-wallet concept

According to the Regulations Bank Indonesia Number 18/40/PBI/2016, electronic wallets are electronic services for storing data on payment instruments, including payment instruments using cards and/or electronic money, which can also hold funds, to make payments (Nugraha & Fauzia, 2021).

E-wallet can be used as a tool for collecting zakat, infaq, alms. Communities use e-wallets to channel their funds, with various types of e-wallets creating more channels for collecting zakat, infaq, and alms funds (Yuliana et al., 2020).

In the procedure for paying zakat, infaq, and alms through the QRIS code system, people will pay through their digital wallet application method. Automatically, funds and personal data have been inputted into the system to become a data recapitulation of the collection of zakat, infaq, and alms funds in the form of checking accounts made by the authorities, namely PJSP, to provide these checking accounts to social fund institutions or foundations at the end of each month. From the recapitulation of the checking account data, it contains: date/time of payment, amount of funds paid, total payment funds, type of payment digital wallet source (Husna, 2020).

Technology Acceptance Model (TAM) concept

The Technology Acceptance Model (TAM) was first introduced by Davis in 1989 through his research which was published in the journal MIS Quarterly. TAM is one of the models used to analyze the factors that influence the acceptance of an information technology using a behavioral theory approach (Venkatesh & Davis, 2000).

According to Wida, et.al (2016) the Technology Acceptance Model (TAM) theory model states that users tend to use the system if the system is easy to use and has value benefits for users. This

theory is based on the theory of reasoned action (TRA) developed by Ajzen and Fishben (Wida, Yasa, & Sukaatmadja, 2016). This theory explains that someone in doing something will be driven by two things, namely behavior beliefs and normative beliefs, where these two factors will then encourage someone to have an outcome evaluation and motivation to comply. So that someone who behaves (attitude) and personal norms (subjective Norms) will be formed (Sayekti & Turnta, 2016).

TAM uses two perceptions in seeing the effect of the new information system, namely perceived ease of use and perceived usefulness. Both of these perceptions can influence usage behavior. However, perceived usefulness also influences behavioral intentional use and thus influences actual use. The core purpose of TAM is to provide an overview of an external factor on user attitudes, beliefs and goals (Rostiana, 2021).

Brand Awareness concept

According to Kusuma (2020) in (Aziza, 2021), brand awareness is a consumer's ability to know a brand, name, logo, slogan and others that are used to promote a product. The ability of consumers to remember brands plays an important role in a person's intention to choose a product to be used. If the product is considered familiar or embedded in consumer memory, it can build brand awareness.

3. METHODOLOGY

The research method used in this research is quantitative with a causality descriptive research design. The population in this study are consumers who have purchased cooking oil in Indonesia. The sampling technique used refers to non-probability sampling, this is based on the number of samples that are widely spread and the exact number is unknown. Meanwhile, the time for data collection was carried out in September-November 2022 in Indonesia.

Instruments or measuring tools in this study using a questionnaire or questionnaire. The research questionnaire used an online form which was distributed through social media such as in several WhatsApp, Telegram and Instagram groups. Analysis of the validity and reliability tests used Statistical Product and Service Solution (SPSS) V.21 on 30 samples to ensure the instrument was valid and reliable (Harjasiwi 2014).

Data analysis technique uses Partial Least Square-Structural Equation Modeling (PLS-SEM). The sampling technique uses the formula Hair et al. (2017) which resulted in a calculation of 270 samples of consumers who had purchased cooking oil in Indonesia. Then the tool used to analyze PLS-SEM data is SmartPLS 3.

The steps taken in this research are as follows:

1. Testing the Validity of the Outer Model
   a. Convergent Validity, in Juliana's research et.al. (2020) is a tool used to measure reflective validity as a variable measure which can be seen through the outer loadings values of each variable indicator. Hair et al. (2017) suggested that for early- stage research a loading value of 0.5-0.6 was considered good enough. Hair et al. (2017) suggested that for early-stage research a loading value of 0.5-0.6 was considered good enough.
   b. Reliability Testing (Composite Reliability and Cronbach's Alpha), this test is carried out to measure internal consistency or measure the reliability of the measurement model and the value must be above 0.70. However, if the value is 0.60 – 0.70 it is still acceptable for explanatory research (Hair et al., 2017).
2. Hypothesis Testing (Resampling Bootstrapping)
   This section will test the research hypothesis which can be seen from the t-statistical value and the probability value. To test the hypothesis in this study using a significance level of 5% so that the

value of the t-statistic used is 1.96. Criteria for accepting or rejecting the hypothesis Ha is accepted and Ho is rejected by using the t-statistic, that is, if the t-statistic > 1.96 then the hypothesis. accepted, and vice versa. Next for reject or accept the hypothesis using the probability that Ha is accepted if the P Values < 0.05.

4. RESULTS AND DISCUSSION

Respondents in this study were people who had bought cooking oil in Indonesia, with a total of 230 respondents. This section will describe the characteristics of the respondents based on field findings conducted by researchers based on gender, age, domicile, occupation, and income. The following is a descriptive analysis of the respondents from the research results:

Table 1. Characteristics of the Respondents

Variable	Description	Amount	Percentage (%)
Type Sex	Man	86	39%
	Woman	144	61%
Generation	Generation Y	64	28%
	Generation Z	166	72%
Work	Student	99	43%
	Housewife Ladder	8	3%
	Employee Private	68	29%
	Businessman	23	10%
	ASN/TNI/ POLRI	8	3%
	BUMN employee	12	5%
	Other	13	5%
Income	< IDR 5,000,000	194	84%
	> IDR 5,000,000-IDR 10,000,000	31	12%
	> Rp. 10,000,000-Rp 15,000,000	1	0%
	> Rp. 15,000,000-Rp 20,000,000	4	2%
Domicile	Java	171	74%
	Borneo	8	3%
	Sulawesi	8	3%
	Sumatra	43	20%

It can be seen that the respondents in this study were more dominated by women with a total of 144 respondents and 86 respondents were male. In other words, 61% of the respondents were female and 39% of the respondents were male. Based on research conducted by (Iradianty, 2021) that both women and men in Indonesia make digital payments more as buyers than as sellers.

The respondents in this study were more dominated by Generation Z. The total number of Generation Z respondents in the study were 166 people and Generation Y as many as 64 people. Despite their young age, Generation Z has high awareness and experience in using e-wallets, otherwise known as digital wallets (Indriyani et al., 2022).

It can be seen that the respondents in this studywere dominated by respondents with status as students. The use of e-wallets is much easier, provides security, is effective and creative compared to using cash among students, for example in making online transportation payments, ordering food and drinks and making transactions in e- commerce (Utami, 2022).

Respondents in this study were dominated by respondents who live on the island of Java. This is in line with the data put forward by the GoPay Digital Donation Outlook (2020) that the largest population of e-wallet users in Indonesia is on the island of Java.

Respondents in this study were dominated by respondents whose salary was < IDR 5,000,000. This is in line with the dominance of respondents, the majority of whom are still in the early stages of work or are fresh graduates. This shows that high income is not the main factor for someone to share by means of infaq and alms. Data Analysis Test Results

This test was carried out using the Partial Least Square-Structural Equation Modeling (PLS SEM) method. The software used to perform data analysis with PLS-SEM is SmartPLS 3.3.3. The following are the results of the stages of the analysis using the PLS-SEM method testing.

Outer Model (Reflective Measurement Model Evaluation). Outer model testing is a test carried out to describe how each indicator block relates to its latent variable or in other words explains the relationship between latent variables with indicators.

1. Convergent Validity

Convergent Validity is a tool used to measure reflective validity as a variable measure which can be seen through the outer loadings values of each variable indicator. Hair et al. (2017) suggested that for early-stage research a loading value of 0.5-0.6 was considered good enough.

Table 2. Outer Model

	AT	BA	BI	PEOU	PU
AT1	0.848				
AT2	0.889				
AT3	0.703				
BA1		0911			
BA2		0.854			
BA3		0.885			
BA4		0.678			
BI1			0.870		
BI2			0.872		
BI3			0.740		
PEOU1				0.828	
PEOU2				0.863	
PEOU3				0.848	
PEOU4				0.661	
PU1					0.888
PU2					0.889
PU3					0.862
PU4					0.796

Based on the results of the smartPLS output in Table 2, it can be said that the indicators in this study have adequate convergent validity because all indicators have a loading factor value of more than 0.5 so that the indicators in this study are valid. So it can be said that a set of indicators in this study represent latent variables and which underlie latent variables in research.

2. Composite Reliability and Cronbach's Alpha

Composite Reliability and Cronbach's alpha testing is done to measure internal consistency or measure the reliability of the measurement model and the value must be above 0.70. Composite reliability is another alternative test of cronbach's alpha, when compared to the test results, composite reliability is more accurate than cronbach's alpha.

Table 3. Composite Reliability and Cronbach's Alpha

	Cronbach's Alpha	Reliability Composite
Attitude Towards	0.746	0.857

Brand Awareness	0.854	0.902
Behavioral Intentions	0.769	0.868
Perceived Ease of Use	0.813	0879
Perceived Usefulness	0.881	0.918

The test results are based on Table 3 processing results *SmartPLS* on each latent variable in this study indicates that all variables in this study have value cronbach's alphaAnd composite reliability more than 0.7. Therefore, it can be concluded that all latent variables in this study are said to be reliable and the model built has a very good level of reliability.

3. Hypothesis Testing (Resampling Bootstrapping)

Hypothesis Testing (Resampling Bootstrapping) In this section the hypothesis test in PLS-SEM can be seen from the valuep-values, if the value p-values smaller than 0.05, the hypothesis is accepted and vice versa (Hair, Hult, Ringle, & Sarstedt, 2017).

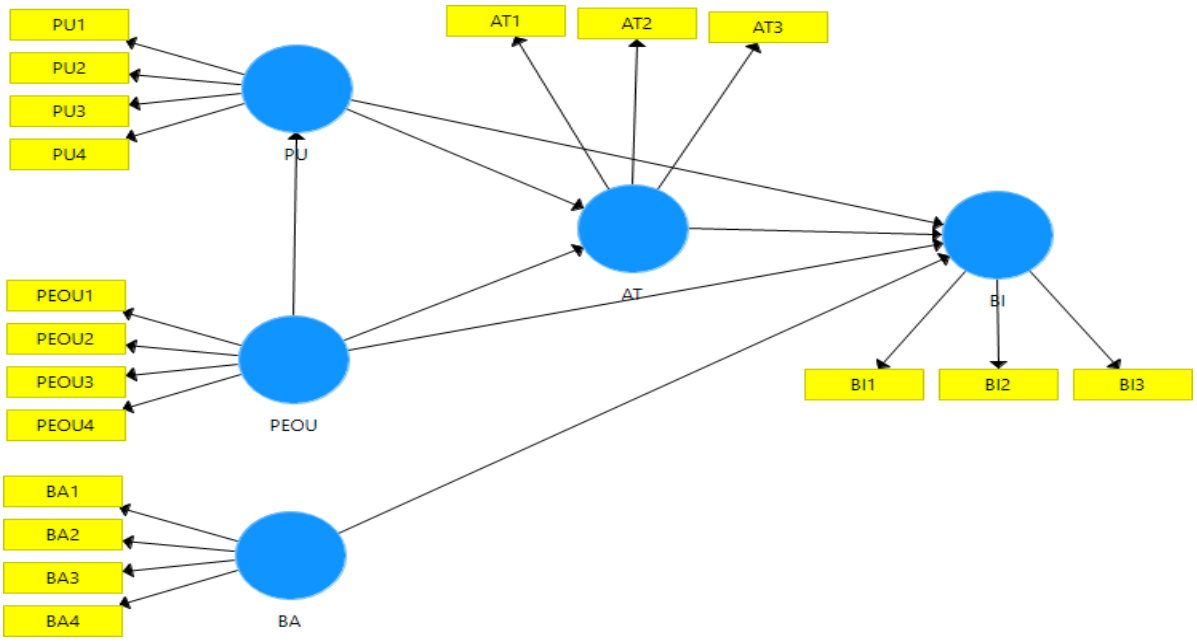

Figure 2. Bootstrapping

Table 4. Output Path Coefficient

PEOU -> PU	0.611	11.175	0.000
PU -> AT	0.430	5,796	0.000
PEOU -> AT	0.265	3,679	0.000
BA -> BI	0.036	0.604	0.546
PU -> BI	0.241	3,741	0.000
PEOU -> BI	0.226	4.156	0.000
AT -> BI	0.380	6,589	0.000

Based on the results output path coefficient in Table 4, the analysis of acceptance or rejection of the hypothesis can be explained as follows:

1. Hypothesis Testing I: The Effect of Perceived Ease of Use on Perceived Usefulness in Paying Zakat, Infaq, and Alms on the E-wallet Platform.

The results of data processing in Table 4 show that the relationship between the performance expectation variable and the intention variable has a t-statistic value of 11,175 > 1.96, which means that in this hypothesis test H0 is rejected and Hα is accepted.

Meanwhile the probability value or p-value indicates that the performance expectation variable on the intention variable has a value of 0.000 <0.05, which means it is significant. Thus, it can be concluded that the perceived convenience variable has a significant effect on the perceived usefulness.

Perceived ease of use is a technology that is defined as a benchmark for someone who believes that computers can be understood and used easily (Tyas et al., 2019). The results of research conducted by (Astuti & Prijanto, 2021) prove that perceived ease of use has a significant effect on perceived usefulness. Therefore, it can be said that the higher the public's perception of the ease of use of digital zakat services, the higher the public's perception of the usefulness of digital zakat services.

2. Hypothesis II Testing: Perceived Usefulness of Attitude Towards Paying Zakat, Infaq, and Alms on the Ewallet Platform

It can be seen in Table 4 that the panic buying variable has a t-statistic of 5.796 ≥ 1.96. In addition, the p-value obtained for the variable perceived usefulness use variable and the Attitude Toward variable has a t- statistic value of 3,679 > 1.96, which means that in this hypothesis test H0 is rejected and Hα is accepted.

Meanwhile the probability value or p-value indicates that the performance expectation variable on the intention variable has a value of 0.000 <0.05, which means it is significant. Thus, it can be concluded that the perceived ease of use variable has a significant effect on the attitude of use.

The results of this study indicate that the higher or better a person's perceived ease of use, the more it has a positive impact on the attitude toward use in paying zakat, infaq and alms through the e-wallet platform.

3. Hypothesis Testing III: The Influence of Perceived Ease of Use on Attitude Toward Paying Zakat, Infaq, and Alms on the E-wallet Platform.

The results of data processing performed in Table 4 show that the relationship between the Perceived Ease of Use variable and the Attitude Toward variable has a t- statistic value of 3,679 > 1.96, which means that in this hypothesis test H0 is rejected and Hα is accepted. Meanwhile the probability value or p-value indicates that the performance expectation variable on the intention variable has a value of 0.000 <0.05, which means it is significant. Thus, it can be concluded that the perceived ease of use variable has a significant effect on the attitude of use. The results of this study indicate that the higher or better a person's perceived ease of use, the more it has a positive impact on the attitude toward use in paying zakat, infaq and alms through the e-wallet platform.

4. Hypothesis IV Testing: The Effect of Brand Awareness on the Intention to Pay Zakat, Infaq, and Alms on the E- wallet Platform

Based on the results of data processing carried out in Table 4, it shows that the relationship between brand awareness variables to intention shows the value of the t-statistic0.604< 1.96 which means that in this hypothesis test H0 ditima and Hα rejected. As for the probability value or*p-values* shows that the variable condition of the facility to the variable intention hasvalue 0.546> 0.05 which means not significant.

This result can occur because a brand is not yet in the minds of consumers which results in low awareness of the product and consumers find it difficult to make decisions to use the

product. In addition, there is no advertising or promotion that aims to introduce the brand to the wider community resulting in no related brand recognition or brand recall.

5. Testing Hypothesis V: The Effect of Perceived Usefulness on Intentions to Pay Zakat, Infaq, and Alms on E-wallet Platforms

The results of data processing in Table 4 show that the relationship between the perceived usefulness variable and the intention variable has a statistical value of 3.741 > 1.96, which means that in this hypothesis test H0 is rejected and Hα is accepted.

Meanwhile the probability value or p-value indicates that the variable perceived usefulness of the intention variable has a value of 0.000 <0.05 which means it is significant. Thus, it can be concluded that the hedonic motivation variable has a significant effect on intention.

In the study (Kharisma & Jayanto, 2021) respondents believed that the usefulness or benefits obtained from E-Zakat could encourage and increase the interest of muzaki/donors to pay ZIS digitally through E-Zakat. In another study conducted by Ichwan (2020) there is an influence of perceived benefits on the muzakki's decision to pay Zakat through Fintech Gopay.

6. Hypothesis VI Testing: The Effect of Perceived Ease of Use on the Intention to Pay Zakat, Infaq, and Alms on the E-wallet Platform.

The results of data processing in Table 4 show that the relationship between the perceived of ease of use variable and intention has a t-statistic value of 4,156> 1.96 which means that in this hypothesis test H0rejected and Hαaccepted. As for the probability value or *pvalue* shows that the variable condition of the facility to the variable intention hasvalue 0.000> 0.05 which means significant.

In the study (Thaker et al., 2019) respondents entered the belief that the perceived ease of use is directly significant in influencing the intention of zakat payers to use IZCM. If paying zakat through easy digital payments, the tendency of the millennial generation to pay zakat through digital payments will also increase (Al Athar & Al Arif, 2021).

7. Testing of Hypothesis VII: The Effect of Use Attitudes on Intentions to Pay Zakat, Infaq, and Alms on E- wallet Platforms

The results of data processing in Table 4 show that the relationship between the attitude variable and intention has a t-statistic value of 6,589 > 1.96, which means that in this hypothesis test H0 is rejected and Hα is accepted.

Meanwhile the probability value or p-value indicates that the attitude variable towards the intention variable has a value of 0.000 <0.05 which means it is significant. Thus, it can be concluded that the attitude variable has a significant effect on the intention to pay zakat, infaq, and alms on the E-Wallet platform.

According to the TAM model, there are two components that can affect interest, namely the cognitive component, namely the perspective of usability, and the active component, namely attitude. Therefore, attitudes in the form of feelings of like or dislike can be a factor that influences a person's interest in using digital zakat services (Astuti & Prijanto, 2021).

5. CONCLUSION

Descriptive research results show that the level of convenience, level of usability, brand awareness, attitude toward, and behavior intention are in the high category. This shows that each respondent has

high confidence in each question from the variable perceived usefulness, perceived ease of use, brand awareness, attitude toward, and behavioral intention.

While the results of the hypothesis show that the level of convenience, level of usability, and attitude toward, have a positive effect on the intention of the millennial and millennial generations to pay ZIS through the e-wallet platform, while brand awareness has no effect. This happens, because a brand will not influence respondents in paying zakat, infaq and alms. Thus the higher a person's brand awareness in paying zakat, infaq, and alms through e-wallets, the less it will have a positive impact on the intention to pay zakat, infaq, and alms through e-wallets.

Implications

The implication of the results of this research when viewed from a theoretical perspective is to strengthen the theory of interest in using technology that its use is influenced by the desire to use it, the user's hope that it will use it in the future and the tendency of users to access it when entering the internet.

Empirically, the implications of the results of this research are expected to be able to contribute to stakeholders, especially institutions engaged in the ZIS field so that they can improve the quality of services in digital ZIS payments, especially in terms of the ease of use of the ewallet platform.

Author contribution statement

Tia Afrilia : Writing, Data analisys
Jajang W. Mahri : Conceptual, instrument analisys
Rida Rosida : Literatur review, instrument analisys
Abdurrauf Umar : Translator

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