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Determinants of Intention to Pay ZISWAF Trought BSI Mobile in Indonesia

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Abstract
Costumer intention in paying ZISWAF through BSI mobile is important to investigate because ZISWAF are important instruments to reduce the level of poverty in Indonesia. The aim of this study is to determine the factors influencing customers' interest in making ZISWAF payments through BSI mobile. This research employs the Technology Acceptance Model (TAM) theory, incorporating two additional internal variables, namely trust and security. A quantitative approach is used to examine the relationship between dependent and independent variables, utilizing primary data obtained directly from Indonesian Sharia Bank customers through the distribution of 220 questionnaires. Subsequently, the data is processed using the Partial Least Square Structural Equation Model (PLS-SEM) approach. The results indicate that perceived usefulness and security variables have a positive impact on the interest in paying ZISWAF, perceived ease of use and trust variables do not affect the interest in making zakat and waqf payments through BSI mobile in Indonesia.

Introduction

Economy plays a crucial role in the lives of individuals, institutions, or government agencies. Life cannot be separated from economic issues as they relate to welfare, wealth figures, unemployment, and poverty. Poverty is something of great concern for everyone because its impacts involve various dimensions such as education, health, social, and political (Amirudin & Sabiq, 2021). Based on poverty data in 2023, the poverty rate in Indonesia reached 9,36% or 25,9 million people (Ahdiat, 2023). There are many strategies to reduce the poverty rate in Indonesia, and a solution offered in Islam is to share surplus wealth with those in need through instruments such as zakat, infaq, sedekah, and wakaf (Rahmah, 2022). Apart from that, the practice of philanthropy is a real form of a Muslim's faith(Rohimat,2023).

The Muslim population in Indonesia in 2023 reached 240,62 million, or approximately 86,7% of the total population in Indonesia (Annur, 2023). With such a large Muslim population in Indonesia, the potential for zakat, infaq, sedekah, and wakaf funds is also considerable with proper management (Afandi, 2021). Consequently, there is a possibility that it can meet the country's needs in helping needy communities (Sofyan Hakim, 2021). However, the collection of ZISWAF funds has not been optimal (Baskoro & Karmanto, 2020). One of the obstacles is the lack of a centralized system, thus limiting overall transparency. Currently, the collection of ZISWAF funds can be done through various institutions and individuals (Luntajo & Hasan, 2023)

With the advancement of 4.0 technology, ZISWAF payments can be made online (Al Athar & Al Arif, 2021). Digital technology provides convenience for the public to transact by simply downloading applications directly from smartphones (Fauza, 2023). This is also supported by the number of internet users in Indonesia reaching 215,63 million people in the period of 2022-2023. This number has increased compared to the previous period, which recorded 210.03 million users (Andrean et al., 2023).

The advancement of technology has been widely utilized by various platforms, including Bank Syariah Indonesia, which has also adopted this technology by introducing the BSI mobile banking product (Haya & Tambunan, 2022). BSI mobile banking provides various features to facilitate e-banking services for customers, one of which is the ZISWAF sharing feature. This feature allows BSI customers to easily distribute ZISWAF funds without being bound by time and location (Hakim, 2021). Despite these advantages, there are often system errors in BSI mobile banking caused by ransomware attacks (Rakhmayanti, 2023). As a result, BSI customers have not widely used BSI mobile banking for ZISWAF payments.

The development of ZISWAF through mobile banking will be related to the advancement and acceptance of technology. Momani (2020) mentions that the acceptance and usage of technology have become one of the most developed and intensive constructs for testing technology adoption and acceptance. One highly significant theory in predicting an individual's acceptance of information technology related to its usage is the Technology Acceptance Model (TAM).

The TAM theory is a behavioral information system model that outlines how technology users behave in accepting and adopting that technology (Venkatesh & Davis, 2000). The TAM theory is widely used in various contexts and fields to understand the acceptance and adoption of technology by mobile banking users (Marikyan & Papagiannidis, 2023). Venkatesh & Davis (2000) explain that TAM consists of two main variables, namely perceived ease of use and perceived usefulness (Wijaya & Setiawan, 2022). Perceived usefulness is defined as the extent to which someone believes that a technology will enhance their job, while perceived ease of use is the extent to which someone believes that a technology will be free from effort (Venkatesh & Davis, 2000).

The research findings suggest that perceived ease of use and perceived usefulness factors influence the intention to use ZISWAF online. This is evidenced by the study conducted by Maisarah & Bakar (2022), which found that perceived ease of use influences the intention to pay zakat through e-wallet. The research by Riayati Ahmad et al. (2022) revealed that perceived ease of use has a negative impact and does not affect zakat payments through e-zakat in Malaysia because the muzakki did not perceive ease when using e-zakat services. The study by Nuryahya et al. (2019) found that perceived usefulness has an influence on the muzakki's intention through zakat payment platforms in Malaysia. Whereas the research by W. Astuti & Prijanto (2021) found that perceived usefulness has no influence on the intention through the Kita.bisa digital zakat service.

Then the researchers added two variables outside the TAM construct that have been proven to influence an individual's interest, namely security and trust variables. Security refers to the ability to store or control information in the form of personal data and company data against online crimes, theft, and online destruction or publicly hacked data (Kamarudin & Novianti, 2022). The security variable has been proven to influence an individual's interest, as evidenced by the research findings of Irawan et al. (2022), which state that security perception has a positive effect on the intention to donate through fintech crowdfunding, contrary to the research by Siregar et al. (2023), which states that the security variable does not affect interest.

The second external variable is trust, which is an individual's willingness to rely on someone when we have courage and place trust in that person (Khairrani et al., 2022). Trust can influence an individual's interest, as evidenced by the research findings of Muawanah (2019), which state that trust factors influence the interest of donors to channel ZISWAF. The study by Al Athar & Al Arif (2021) shows that the trust variable influences the intention of millennials to make zakat payments through digital payments, while the study found by Ahmad et al. (2021) indicates that trust does not have an effect on the intention to pay zakat online.

Based on the description above, the researchers are interested in conducting a study entitled "Determinants of Interest in Paying Ziswaf Through BSI Mobile Banking in Indonesia."

Method

The method used in this research is quantitative. The objective of quantitative research is to identify the influence between exogenous and endogenous variables (Sugiyono, 2016). The research data were obtained directly (primary data) as the original reference (Ghozali, 2016). The primary data in this research were collected through the distribution of Google Forms questionnaire to BSI customers online. The population in this study consists of all BSI customers in Indonesia. This research utilized a non-probability sampling design. The determination of the sample size in this research is done using the purposive sampling method based on specific factors. The total sample size in this study is 220 respondents.

Data analysis technique

The analysis technique used in this research is Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach. The steps used are as follows:

Outer Model

Convergent Validity

Loading factors are considered valid if they are greater than 0.70. However, loading factors ranging from 0,50 to 0,60 are considered adequate as the basis for validity assessment (Sarwono & Narimawati, 2015).

Dicriminant Validity

This measurement is viewed from the expected cross-loading value of 0,70 (>0,7). (Zaiţ & Elena, 2011).

Composite Reliability and Average Variance Extracted

The Composite Reliability test depicts whether an instrument is trusted or not trusted (precision). It can be seen from the level of certainty and reliability of an instrument, where a variable can be said to be precise if the Cronbach's alpha is essentially 0,60. If the Cronbach's alpha value and the R-Square value are larger, then the testing instrument will be more reliable. Thus, the level of confidence in the information collection device is increasingly important (Yusup, 2018). Furthermore, the Average Variance Extracted (AVE) value should be at least 0,5."

Inner Model

Hypothesis testing

This test can be observed from the data processing results through Bootstrapping by comparing the T-table value and the T-statistic value. If the T-statistic value is greater than the T-table value, then the research hypothesis can be accepted. Furthermore, the T-statistic test and path coefficient are considered good if each path relationship has a T-statistic value greater than 1.96 for two-tailed hypotheses and above 1.64 for one-tailed hypotheses for hypotheses at alpha 5% (0.05) (Sarwono & Narinawati, 2015). The basic equation for the structural measurement model in this study is:

Based on this Equation, the mathematical model in this study is

$Y = \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \xi$

Information :

Y: Interest in paying ZISWAF

A: Constant

β: Path coefficient (influence of exogenous latent variables on endogenous latent variables)

ξ: Structural error

X1: Perceived usefulness

X2: Perceived ease of use

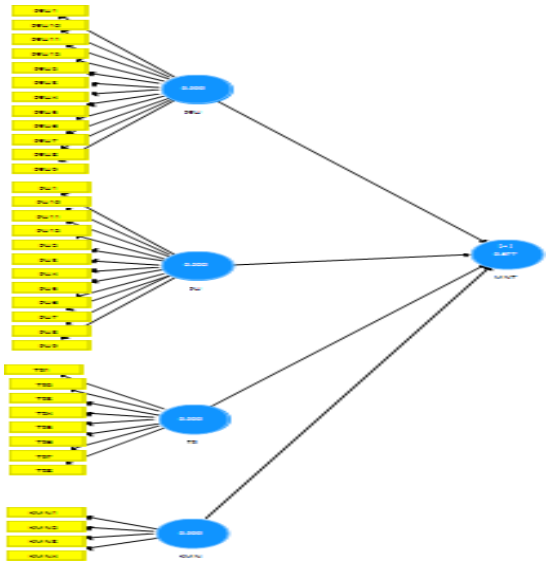
X3: Trust

X4: Security

Results

The results of the measurement test (Outer Model)

Structural Model



Source: Data processed in SmartPLS 3.0 in 2023

Validity Test

Validity test is used to identify whether the measurement instrument is appropriate for the object being measured (Sekaran & Bougie, 2016). In the PLS method, validity can be tested through convergent validity and discriminant validity (Ghozali, 2014; Sekaran & Bougie, 2016).

Tabel 1. Outer Loading

Item	Security	Interest	Perceived ease of use	Perceived usefulness	Trust
KMN1	0,877				
KMN2	0,893				
KMN3	0,902				
KMN4	0,879				
MNT1		0,816			
MNT2		0,852			
MNT3		0,868			
MNT4		0,875			
MNT5		0,897			
MNT6		0,88			
MNT7		0,892			
MNT8		0,868			
PEU1			0,822		
PEU10			0,841		
PEU11			0,845		
PEU12			0,837		
PEU2			0,84		
PEU3			0,848		
PEU4			0,843		
PEU5			0,808		
PEU6			0,832		
PEU7			0,823		
PEU8			0,813		
PEU9			0,74		
PU1				0,856	
PU10				0,822	
PU11				0,805	
PU12				0,829	
PU2				0,848	
PU3				0,813	
PU4				0,809	

Item	Security	Interest	Perceived ease of use	Perceived usefulness	Trust
PU5				0,878	
PU6				0,833	
PU7				0,831	
PU8				0,865	
PU9				0,862	
TR1					0,861
TR2					0,879
TR3					0,88
TR4					0,855
TR5					0,828
TR6					0,851
TR7					0,849
TR8					0,889

Source: Data processed in SmartPLS 3.0 in 2023

The above Table 1 identifies that all indicators of each variable are declared valid, as seen from the outer loading test exceeding 0,5 (>0,5). Thus, this study can be considered valid.

Table 2 Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Security	0.789
Interest	0.755
Perceived ease of use	0.68
Perceived usefulness	0.702
Trust	0.743

Source: Data processed in SmartPLS 3.0 in 2023

Table 2 shows that all variables have Average Variance Extracted (AVE) values greater than 0,5 (>0,5). This indicates that the values of the Average Variance Extracted (AVE) are considered valid.

Table 3. Cross Loading

Item	Security	Interest	Perceived usefulness	Perceived ease of use	Trust
KMN1	0.877	0.808	0.79	0.809	0.858
KMN2	0.893	0.83	0.799	0.803	0.806

Item	Security	Interest	Perceived usefulness	Perceived ease of use	Trust
KMN3	0.902	0.836	0.756	0.791	0.823
KMN4	0.879	0.763	0.724	0.753	0.802
MNT1	0.762	0.816	0.759	0.779	0.772
MNT2	0.799	0.852	0.8	0.826	0.837
MNT3	0.792	0.868	0.8	0.81	0.861
MNT4	0.791	0.875	0.842	0.842	0.836
MNT5	0.817	0.897	0.794	0.832	0.819
MNT6	0.783	0.88	0.742	0.797	0.787
MNT7	0.803	0.892	0.79	0.826	0.8
MNT8	0.791	0.868	0.763	0.789	0.782
PEU1	0.737	0.727	0.822	0.788	0.738
PEU10	0.688	0.755	0.841	0.809	0.765
PEU11	0.714	0.739	0.845	0.797	0.756
PEU12	0.729	0.778	0.837	0.802	0.795
PEU2	0.65	0.691	0.84	0.765	0.699
PEU3	0.639	0.694	0.848	0.777	0.726
PEU4	0.746	0.771	0.843	0.819	0.824
PEU5	0.732	0.747	0.808	0.771	0.738
PEU6	0.758	0.787	0.832	0.825	0.773
PEU7	0.747	0.774	0.823	0.827	0.768
PEU8	0.727	0.769	0.813	0.785	0.756
PEU9	0.671	0.71	0.74	0.762	0.694
PU1	0.807	0.832	0.805	0.856	0.819
PU10	0.713	0.768	0.794	0.822	0.784
PU11	0.674	0.742	0.781	0.805	0.756
PU12	0.712	0.754	0.785	0.829	0.78
PU2	0.761	0.813	0.816	0.848	0.8
PU3	0.736	0.734	0.785	0.813	0.762
PU4	0.712	0.731	0.793	0.809	0.743
PU5	0.733	0.786	0.857	0.878	0.792
PU6	0.723	0.764	0.843	0.833	0.798
PU7	0.761	0.805	0.825	0.831	0.783
PU8	0.806	0.847	0.805	0.865	0.819
PU9	0.786	0.817	0.805	0.862	0.797
TR1	0.758	0.792	0.827	0.842	0.861
TR2	0.832	0.814	0.815	0.823	0.879

Item	Security	Interest	Perceived usefulness	Perceived ease of use	Trust
TR3	0.839	0.843	0.788	0.812	0.88
TR4	0.835	0.841	0.78	0.806	0.855
TR5	0.766	0.766	0.759	0.806	0.828
TR6	0.765	0.776	0.768	0.802	0.851
TR7	0.769	0.781	0.756	0.784	0.849
TR8	0.813	0.827	0.811	0.797	0.889

Source: Data processed in SmartPLS 3.0 in 2023

Table 3 identifies that all items with measured variables are higher than the loading factor of other variables, thus it is said that all variables in this study are considered valid and reliable.

Table 4. Reliability Test

Variable	*Cronbach's Alpha*	*Composite Reliability*
Security	0.911	0.937
Interest	0.953	0.961
Perceived ease of use	0.957	0.962
Perceived usefulness	0.961	0.966
Trust	0.95	0.958

Source: Data processed in SmartPLS 3.0 in 2023

Table 4 identifies that all variables have Cronbach's Alpha values greater than 0,70. The composite reliability values of all variables are also greater than 0,70. This means that all statement items can be considered reliable and pass the reliability test.

Table 5 R Square

Variable	R Square
Interest	0,912

Source: Data processed in SmartPLS 3.0 in 2023

Table 5 illustrates that the R2 value of the interest variable is 0,912, indicating that the interest variable is influenced by perceived ease of use, perceived usefulness, trust, and security variables by 91,2%, with the remaining 8,8% being influenced by other variables.

Tabel 6 Q Square

Variable	*Q Square*
Interest	0,677

Source: Data processed in SmartPLS 3.0 in 2023

Table 6 shows that the Q2 value of the interest variable in this study is known to be 0,677 > 0 (Q-square > 0). Thus, it can be said that the model in this study has predictive relevance.

Table 7. Hypothesis Testing Results

		Original sample	T Statistics	P Values	Result
H1	X1 Perceived ease of use -> Interest	-0,016	0,130	0.897	**Rejected**
H2	X2 Perceived usefulness -> Interest	0,458	2,683	0.008	**Accepted**
H3	X3 Trust> Interest	0,276	1,715	0.088	**Rejected**
H4	X4 Security-> Interest	0,263	2,458	0.015	**Accepted**

Source: Data processed in SmartPLS 3.0 in 2023

Table 7 shows that out of 4 hypotheses, 2 data processing results are accepted, and 2 results are rejected. The first hypothesis, Perceived Ease of Use -> interest, has an original sample value of -0,016 and a P Value of 0,897 which is greater than 0,05. Based on this value, it can be concluded that there is no influence of ease on interest. Therefore, H1 is rejected, and H0 is accepted.

The second hypothesis, Perceived Usefulness -> interest, has an original sample value of 0,458 and a P Value of 0,008 < 0.05. Based on this result, it can be concluded that there is an influence of usefulness on interest. Therefore, H2 is accepted, and H0 is rejected.

The third hypothesis, Perceived Trust -> interest, has an original sample value of 0,276 and a P Value of 0,088 which is greater than 0,05. Based on this value, it can be concluded that there is no influence of trust on interest. Therefore, H3 is rejected, and H0 is accepted.

The fourth hypothesis, Security -> interest, has an original sample value of 0.263 and a P Value of 0,015 which is smaller than 0,05. Based on this value, it can be concluded that there is an influence of security on interest. Therefore, H4 is accepted, and H0 is rejected.

Discussion

The influence of perceived ease of use on the interest in paying zakat and alms through BSI Mobile in Indonesia

The data analysis results indicate that the variable of perceived ease of use does not significantly have a positive influence on customers' interest in paying zakat and

alms through BSI Mobile. The findings of this study are not in line with the Technology Acceptance Model (TAM) theory. The data processed using SEMPLS 3, as indicated by the P-Values of 0,897 > 0,05. It can be concluded that customers do not find it convenient to use or operate mobile banking applications for transactions such as paying zakat, alms, wakaf, etc. This research hypothesis is supported by the findings of Riayati Ahmad et al., (2022) stating that ease of use does not affect the intention of muzakki to pay zakat through E-zakat.

Perceived ease of use explains to what extent individuals believe that a technology will facilitate customer transactions. This means that the easier the perceived use of mobile banking technology by customers, the more often they will utilize it to fulfill their daily transaction needs (Pg Mohd Faezul Fikri Ag Omara et al., 2022).

The results of this research hypothesis state that the ease variable cannot influence the interest in paying zakat and alms through BSI Mobile in Indonesia. The feature service of sharing zakat and alms through BSI mobile banking provides convenience for customers, including indirect fund transfer to the bank, saving time, and saving funds. However, many customers find the service difficult to operate when paying zakat and alms through BSI mobile banking. As a result, customers are not interested in paying through BSI mobile banking and prefer to pay zakat and alms directly to institutions or individuals. This explanation is supported by the findings of Qolbi, (2023), stating that perceived ease of use has no impact on the intention to pay zakat and alms online.

The influence of perceived usefulness on the interest in paying zakat and alms through BSI Mobile in Indonesia

The data analysis results indicate that the perceived usefulness variable has a positive influence on the interest in paying zakat and alms through BSI Mobile. This informs that the second hypothesis, which tests the relationship between the perceived usefulness variable and the interest in paying zakat and alms through BSI Mobile, is accepted. The findings of this research are in line with the TAM theory, which can be seen through the P-Value of 0,008 below the standard error of 0,05. Therefore, it can be concluded that BSI mobile banking provides many benefits for customers, such as conducting transactions to pay zakat, alms, wakaf, etc. (Zuliani, S.EI & Ayu, Nisa Purwati, 2021).

Perceived usefulness is an indicator that measures an individual's belief that the use of technology will improve customer performance. This usefulness becomes the most dominant variable influencing customers' interest in paying zakat and alms through BSI Mobile, as seen from the hypothesis testing results in this study, which can be seen in Table 16 with an Original Sample value of 0,458, which is the furthest from the 0 value. Higher technology usefulness will motivate customers to continue using BSI Mobile during transactions such as paying zakat and alms. This means that through BSI mobile, transactions can be expedited, effectiveness can be increased, benefits can be obtained through the application, it becomes practical, can increase productivity, and becomes an important factor in influencing customers' interest in paying zakat and alms

through BSI Mobile banking. Therefore, the management staff can focus on improving service and the practical value of technology and attracting customer interest through BSI Mobile banking in daily transactions (William & Tjokrosaputro, 2021).

Perceived usefulness is an indicator that measures an individual's belief that the use of technology will improve customer performance. Perceived usefulness refers to an individual's belief that through technology, they can benefit in terms of both effectiveness and efficiency, as well as improve their performance (Ainul Khatimah Sulmi et al., 2021).

In conclusion, BSI Mobile provides benefits for customers to pay zakat, infaq, alms, and wakaf. Therefore, customers will frequently use BSI Mobile to meet their daily needs. The results of this research hypothesis are consistent with the study of Puguh karisma, (2021), which explains that the usefulness variable has a significant influence on interest through E-Zakat because E-Zakat provides benefits in paying zakat and is supported by the research of Ahmad et al., (2021), that the perceived usefulness variable influences intention through online zakat payment.

The influence of trust on the interest in paying zakat and alms through BSI Mobile in Indonesia.

The hypothesis testing results indicate that the trust variable does not affect the interest in paying zakat and alms through BSI Mobile. The findings of this research are not in line with the Technology Acceptance Model (TAM) theory, as evidenced by the P-Values of 0,088>0,05. Therefore, it can be concluded that many customers still do not trust to channel zakat and alms through BSI mobile banking (Ahmad et al., 2021).

Trust is the willingness of an individual to rely on someone when we have courage and place trust in that person. (Khairrani et al., 2022). Trust fundamentally involves a party's willingness to depend on another party, namely the trusted party. Therefore, trust encompasses trust and confidence in a partner in a relationship or attitude without doubt (Muawanah, 2019).

The author concludes that many BSI customers do not trust to pay zakat and alms through BSI Mobile, because customers do not yet trust that the funds they channel will directly reach those who are entitled to receive them. As a result, customers are not interested in paying zakat and alms through BSI Mobile and prefer to pay zakat and alms directly to institutions or individuals. This explanation is consistent with the research of Nurdin et al., (2020), which shows that the trust variable does not significantly influence Customer Interest through Mobile banking.

The influence of security on the interest in paying zakat and alms through BSI Mobile in Indonesia

The hypothesis testing results from the data analysis indicate that the security variable has a positive influence on the interest in paying zakat and alms through BSI Mobile in Indonesia. The findings of this research are in line with the Technology Acceptance Model (TAM) theory. This is supported by the data processed using SEMPLS

3, as seen from the P-Values of 0,015 < 0,05. Therefore, it can be concluded that BSI Mobile provides security assurance to customers in conducting transactions through BSI Mobile. The results of this research hypothesis are consistent with the study of Winanda Qusnul Khotimah & Larasati, (2019), which states that security has a positive and significant influence on the intention to donate through fintech crowdfunding.

Security is the extent to which customers trust an application to conduct online transactions free from risks, protect data, and prevent unauthorized access to customer data (Permatasari, 2022). Security in the digital era plays a crucial role in gaining customer trust; security in banking applications demonstrates a bank's credibility and shows that the bank has prioritized customer comfort (Maulida et al., 2021).

In conclusion, customers feel secure, comfortable, and trust their personal data that they have provided; customers do not worry about the leakage of their privacy data. Therefore, customers always feel secure when conducting daily transactions through BSI mobile banking. Thus, the security variable can increase customer interest in using BSI mobile banking to pay zakat and alms. This is supported by the research of Irawan et al., (2022), which shows that security has a positive influence on the intention to use digital applications in paying zakat, where security has a significant impact on usage.

Conclusion

The ease variable does not influence the interest in paying zakat and alms through BSI Mobile in Indonesia. The feature service of sharing zakat and alms through BSI Mobile banking provides convenience for customers, including indirect fund transfer to the bank, saving time, and saving funds. However, many customers find the service difficult to operate when paying zakat and alms through BSI Mobile. Therefore, customers are not interested in paying zakat and alms through BSI Mobile and prefer to pay zakat and alms directly to institutions or individuals.

The usefulness variable has a positive influence on the interest in paying zakat and alms using BSI Mobile. This means that using BSI Mobile can provide benefits to customers for various transactions, including paying zakat, alms, and wakaf.

The trust variable does not influence the interest in paying zakat and alms through BSI Mobile because customers do not trust that the funds they channel will reach those who are entitled to receive them, so many customers still prefer to make zakat, alms, and wakaf payments offline.

The security variable has a positive influence on the interest in paying zakat, alms, and wakaf using BSI Mobile. This means that customers feel secure when conducting transactions through BSI Mobile, including channeling zakat, alms, and wakaf. Customers do not worry about the leakage of their privacy data.

This research has limitations including the researcher only utilizing four variables to measure customers' interest in making zakat, infaq, sedekah, and wakaf payments through BSI Mobile. Therefore, it is suggested that future researchers add

several variables that could influence interest. This study only employs the technology acceptance model theory and only adds two external variable constructs, thus it is expected that future researchers continue the development of the latest theory model or combine it with other theories. The use of the technology acceptance model in this research is limited to customers' interest in paying zakat, infaq, sedekah, and wakaf through BSI Mobile, without delving into behaviors. Therefore, it is recommended for future researchers to address behavioral variables as this research only covers interest.

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