



DOI: [10.51377/azjaf.vol3no2.123](https://doi.org/10.51377/azjaf.vol3no2.123)

DETERMINANTS OF MUSLIM INTENTION IN YOGYAKARTA TO PAY ZIS ONLINE DURING THE COVID-19 PANDEMIC

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A PEER-REVIEWED ARTICLE

(RECEIVED – 7TH JULY, 2022; REVISED – 30TH AUGUST 2022; ACCEPTED – 17TH SEPT. 2022)

ABSTRACT

The Covid-19 pandemic has become a period of crisis that has brought many changes to people's lifestyles. The Covid-19 pandemic makes people afraid of being infected by physical contact in every activity. Lack of research on this topic, so this study aims to find out how the determinants of people in Yogyakarta to pay zakat infaq and or alms online during the Covid-19 pandemic were modified based on previous research. This study examines data from 119 respondents with a sample of people living or domiciled in DI Yogyakarta, having income and being Muslim, and having paid zakat infaq and or alms online which was taken by random sampling which was then tested using SEM-PLS analysis with analytical tools. WarpPLS 7. The results of the analysis show that the perceived risk (PR) variable can affect all variables in the UTAUT 2 model to pay zakat, infaq, and sedekah or alms (ZIS) online, but cannot influence interest or behavioural intention. Then in the analysis to determine interest, the variables of performance expectancy, effort expectancy, social influence, and price value cannot influence people's interest in paying zakat infaq and alms online, while facilitating conditions, hedonic motivation and habit can influence it.

Keywords: Perceived Risk; UTAUT 2; Covid-19 Pandemic; Payment of zakat infaq and or alms online.

INTRODUCTION

At the end of 2019, the world experienced a crisis both from health and the economy with the Coronavirus Disease or known as Covid-19. This pandemic is evenly distributed in almost all countries in the world and has become a health crisis and economic recession in that country, none other than Indonesia.

Indonesia, after more than a year of experiencing the Pandemic crisis, has entered a state of recovery in terms of the economy, although it has not yet touched positive growth rates, wherein the second quarter of 2020 the Indonesian economy contracted by -5.32%, in the third quarter of 2020 it experienced an increase. to -3.49%, and in the fourth quarter of 2020, it improved to -2.19% (Novika, 2021).

The Special Region of Yogyakarta, then abbreviated as DIYogyakarta, became one of the provinces in Indonesia with a high spread of Covid-19. Active cases until July 5, 2021, have added 1,615 new cases, 524 recovered cases, and 38 deaths. This increase made Yogyakarta the 4th highest rank compared to other provinces with a total of 66,714 confirmed cases, 1,726 deaths, and 50,822 recovered cases (corona.jogjaprov.go.id, 2021).

The risk of being afraid of contracting the Covid-19 Virus is currently one of the reasons people are more interested in using technology for transactions. This is explained in the research of Aji et al., (2020) which states that the perceived Covid-19 risk or the risk of contracting the virus during the Covid-19 pandemic can influence public intention in using e-wallets in Indonesian and Malaysian people. The results of this study indicate that the public's concern about contracting the Covid-19 virus is a new reason that can be considered for moving from traditional to modern transaction models.

The use of technology media is not only for buying and selling transactions, but almost all applications already offer a feature to pay zakat infaq alms. This Islamic philanthropic activity must continue to be carried out because it is a form of love for others and an obligation for those who are capable as an embodiment of love and practice of Islamic values.

Due to the lack of research that directly explains the effect of the Covid-19 Pandemic on online payment of zakat infaq and or alms, this study will analyze the effect of perceived risk which is used as a risk variable for contracting Covid-19 on public intention in paying zakat infaq and or online alms during the Covid-19 Pandemic using the UTAUT 2 model as a measure of public intention in using technology. The UTAUT 2 variables are as follows: Performance Expectancy (PE), Social Influence (SI), Facilitating Condition (FC), and Effort Expectancy (EE) Hedonic Motivation (HM), Habit (HB), and Price Value (PV)

LITERATURE REVIEW

Aji et al., (2020) explained that several factors that influence people's interest in paying infaq online during the Covid-19 pandemic can use the theory of reasoned action (TRA) with subjective norms, Muslim intrinsic religiosity, attitude, and use social presence theory (SPT) with social presence and trust in fundraiser variables. The results showed that significantly all the variables used were able to have a significant effect. These results are in line with the research used by Syafira et al., (2020) that religiosity also has a significant effect on the interest in paying zakat online. Further explanation, Usman et al., (2020) states that religiosity also provides important information in providing the target market of philanthropic institutions.

Research developments continue to be carried out, where Rachmat et al., (2020) use variables from UTAUT 2 theory to measure the factors that influence the Gen Y community in using the online platform in paying zis, the results show that all of the variables studied have a significant influence on the interest of the Gen Y community. Y. Nuryahya et al., (2019) and Li et al., (2018) with the UTAUT model support this research by stating that performance expectancy and effort expectancy have the highest influence on the behavioral intentions of zakat obligors in receiving and using payment platforms. online zakat. Chawla & Josh (2019) and Madan & Yadav (2016) support this research and explain that Facility Conditions have a significant influence.

Riza (2021) explains that UTAUT theory is a theory that can be used to predict people's behavior to adopt and use technology. UTAUT is a theory that combines several existing theories such as the Technology Acceptance Model (TAM). Usman et al., (2020), Kharisma & Jayanto (2021), and Karmanto et al., (2021) in their research use the TAM theory with perceived to use (PEOU) and perceived usefulness (PU) variables to measure the same interest, but with the analysis and also other different supporting factors. The results of the three studies show that the two variables can influence public intention, but in contrast to research by Aristiana et al., (2019) which shows that PEOU does not have a significant effect.

Sulaeman & Ninglasari (2020) stated that Facilitating Conditions cannot influence, but further stated that crowdfunding is a platform that everyone needs during the Covid-19 pandemic crisis. About the Covid-19 Pandemic situation, CC & Prathap (2020) stated that this crisis could affect the adoption of online-based payment services which were then predicted by the perceived benefits.

Theoretical Foundations and Hypotheses

H1: Perceived risk has a positive and significant effect on the performance expectancy zakat infaq and or alms online during the Covid-19 Pandemic.

Performance Expectancy is the expectation that each individual makes when using a system. Venkatesh et al., (2003) stated that the factor that can fulfill these expectations is the perceived benefits. Performance expectancy is the same as the perceived usefulness in TAM, where Li and Huang (2009) state that perceived risk affect perceived usefulness negatively results of this study may be different because the Covid-19 Pandemic is a situation where people are required to keep themselves away from the crowd, so people must start to get used to technology or gadgets for all activities, both social and non-social activities, Pandemic including philanthropic activities. Islam and realize it into new benefits that can make life easier.

In this study, the risk in question is the risk of contracting the disease, so when the spread of Covid-19 is wider, the risk of getting infected is also higher, according to Raza et al., (2021) which states that if the Covid-19 virus is a factor PE variable amplifier affects the use of technology.

H2: Perceived risk positive and significant effect on expectancy to pay zakat infaq and or alms online during the Covid-19 pandemic

Effort expectations arise when an individual has used a system, effort expectancy can also be said to be the level of ease associated with using technology (Venkatesh et al., 2012). Effort expectancy has three constructs, including perceived ease to use in TAM/TAM2. Davis, (1989) explained that perceived risk is able to negatively affect perceived ease to use, but Hansen et al., (2018) explained this influence positively. If it is related to the spread of the Covid-19 virus, then when the spread of the Covid-19 virus is wider, people will stay at home and use technology to meet their needs, so it should be able to increase expectations for the convenience of technology. In line with that, Riza (2021) stated that there was an increase in economic transactions through digital during the Covid-19 pandemic by 60.8% compared to the previous period.

H3: Perceived risk has a positive and significant effect on social influence to pay zakat infaq and or alms online during the Covid-19 pandemic.

This variable refers to the extent to which an individual's decision to use a product or service is influenced by the opinions of family, relatives, or friends (Madan & Yadav, 2016). Social Influence is also represented by subjective norms in the TRA, Lee (2009) explains that if perceived risk can negatively affect subjective norms, but this research is related to the risk of contracting a disease, the higher the risk, the more the environment will recommend using technology to avoid it. from the Covid-19 virus. During the pandemic, the reality is that people meet and greet each other through technology, some institutions have also made facilities using online channels to facilitate access and transactions.

The existence of communication that is often done through technology allows the influence of social influence to go unnoticed, thus triggering the growth and development of increasingly advanced digitalization. Riza et al., (2021) also stated that the Covid-19 virus has a boost to social influence. This growth was also felt by the amil zakat institutions by the results of research from Hidayat & Mukhlisin (2020) where fundraising through digital channels increased during the Covid-19 pandemic and gave an increase to zakat institutions.

H4: Perceived risk has a positive and significant effect on facilitating conditions for paying zakat infaq and or alms online during the Covid-19 Pandemic. These

Facilitating conditions include the resources and physical environment needed to adopt a service or technology, where this variable is measured in a person's beliefs about how to gain access to the necessary resources to support the use of a service (Madan & Yadav, 2016). The facilities referred to in several existing studies are similar to gadgets, the internet, mobile banking, e-commerce, and others.

Facilitating conditions are supported by one concept, namely perceived behavioural control, Hansen et al., (2018) states that an increase in perceived risk is associated with a significant increase in perceived behavioural control. Harahap & Adeni, (2020) also explained that during the Pandemic, the trend of using the internet such as social media had a significant increase in some groups and was used for various purposes, this shows that service providers are also starting to develop their products to facilitate the community during the Covid-19 pandemic. 19.

H5: Perceived risk has a positive and significant effect on hedonic motivation to pay zakat infaq and or alms online during the Covid-19 pandemic.

This variable is explained by Venkatesh et al., (2012) as a perceived motivation or as a feeling of pleasure felt by individuals when using a system or technology. The Covid-19 pandemic does not prevent people from continuing to pay zakat, infaq, and alms through digital channels. Setiawan (2021) explains that during the pandemic, zakat collection transactions have increased and occupy a portion of 25 percent of the total zakat collection. This increase is a positive illustration that during the pandemic, people tend to be more motivated and have a new awareness of the importance of paying zakat, infaq, and alms.

H6: Perceived risk has a positive and significant effect on the price value for paying zakat infaq and or alms online during the Covid-19 Pandemic.

Price Value can be said to be an exchange between the costs paid and the benefits that will be felt by someone when using a system or technology (Venkatesh et al., 2012). Surianto and Rahmanita (2014) and Chen et al., (2017) state that perceived risk can influence perceived value which is a trade-off between benefits and sacrifices. The Covid-19 pandemic has become a situation where many people are forced to stay at home and use existing media to continue their life. The existence of technology media and information systems that are tools to help people live life during the Pandemic provides quite good benefits, with relatively small prices and costs such as the use of internet quotas and credit because people also use them to access other applications, so the benefits felt will be more many with just one internet package.

H7: Perceived risk has a positive and significant effect on the habit of paying zakat, infaq, and or alms online during the Covid-19 Pandemic.

A habit is also defined as how a person's attitude or behavior is in using a system in their daily lives. The Covid-19 pandemic has passed for almost two years and during that time people are getting used to technology for all types of activities, ranging from learning activities, buying and selling transactions, even Islamic philanthropic activities. Research conducted by Aino Indonesia (2020) states that there have been significant changes in habits and behavior during the last six months of the Covid-19 pandemic. One of these behaviours or changes is the adoption of technology in daily activities.

H8: Performance Expectancy has a positive and significant effect on people's interest in paying zakat, infaq, and or alms online during the Covid-19 Pandemic.

Performance Expectancy (PE) is the level at which a person will believe that the use of a system or technology will be able to bring benefits in a job performance performed (Venkatesh et al., 2003). This theory is supported by research conducted by Madan & Yadav (2016) that Performance Expectancy can influence Behavioral Intention (BI) to adopt the use of digital wallets with a P-Value value <0.001. These results indicate that people have started to believe that a system will provide benefits and advantages in its performance.

H9: Effort Expectancy has a positive and significant effect on people's interest in paying zakat, infaq, and or alms online during the Covid-19 Pandemic.

Effort Expectancy (EE) is defined as the level of convenience associated with using the system (Venkatesh et al., 2003). The higher the muzakki's expectation of the digital zakat payment platform, the higher the implications of the muzakki

for using it. This opinion is in line with research conducted by Nuryahya et al., (2019) that the Effort Expectancy got the highest score with the whole of 1940 and was caused by muzakki who felt it was easy when operating the online platform.

H10: Social Influence has a positive and significant effect on people's interest in paying zakat, infaq, and or alms online during the Covid-19 Pandemic

Social Influence (SI) according to Venkatesh et al., (2003) is a level of view where an individual will believe that people who influence his life will encourage him to use a new system. Then the urge to use new technology will appear either directly or indirectly depending on the influence of others it receives. Madan & Yadav (2016) state that Social Influence is the right model and has positive values to measure Behavioral Intention. The Amil Institute has begun to expand the promotion and advertising space to attract Muslims to pay zakat, infaq, or alms, this can indirectly affect public perception and can trigger social influence in society.

H11: Facilitating conditions have a positive and significant effect on people's interest in paying zakat, infaq, and or alms online during the Covid-19 Pandemic.

Facilitating Condition (FC) is a level where a person believes that a facility such as the existing organizational and technical infrastructure will support someone to adopt the use of a system (Venkatesh et al., 2003). Riza, (2021) in his research also found that facilitating conditions have a significant effect on behavioural intention, this means that someone will use a new technology continuously when the conditions of the facility are well fulfilled. Almost all online channels both from e-commerce already offer and provide features for paying zakat, infaq, alms, this innovation is a serious step for institutions to attract and facilitate people who want to carry out Islamic activities safely and comfortably.

H12: Hedonic Motivation has a positive and significant effect on people's interest in paying zakat, infaq, and or alms online during the Covid-19 Pandemic

Hedonic Motivation (HM) is the pleasure that users of a system get while using it (Brown & Venkatesh, 2005 in Venkatesh et al., 2012). The impact of HM can also be supported by age, gender, and user experience (Darmansyah et al., 2020). Research on HM on BI has been carried out by Rachmat et al., (2020) and results that it significantly influences BI for Gen Y Muslim communities to pay ZIS through a digital platform.

H13: Price Value has a positive and significant effect on people's interest in paying zakat, infaq, and or alms online during the Covid-19 Pandemic

Price Value (PV) is the cognitive exchange a person gets between the value obtained from a system used, and the costs used (Dodds et al., 1991 in Venkatesh et al., 2012). Rachmat et al., (2020) support the theory that PV can affect the intention of Gen Y Muslim communities to use digital technology for ZIS payments.

H14: Habit has a positive and significant effect on people's interest in paying zakat, infaq, and or alms online during the Covid-19 Pandemic

Habit (HB) is a level where a person will tend to perform behavior automatically on an ongoing basis because of a lesson that has been passed in the community. the past (Limayam et al., 1991 in Venkatesh et al. 2012). Riza (2021), Rachmat, et al., (2020) state that habit is one of the reasons to influence BI.

H15: Perceived risk has a positive and significant effect on people's interest in paying zakat, infaq, and or alms online during the Covid-19 Pandemic.

Interest or behavioural intention is defined as the level of commitment shown by a person to engage in certain behaviours (Raza et al., 2021). Hasan et al (2017) in Aji et al, (2020) state that if the risk of disease is a possibility for an individual to be exposed to a disease epidemic, then the use of technology can be one of the efforts to reduce disease transmission and the risk of contracting it, especially Covid-19 which is a threat throughout the world. world. In more detail, Aji et al., (2020) stated that the higher the risk of Covid-19 in physical money felt by individuals, the greater the intention to use technology for transactions. Tan & Leby Lau, (2016) support by explaining if Perceived risk affects the intention or intention.

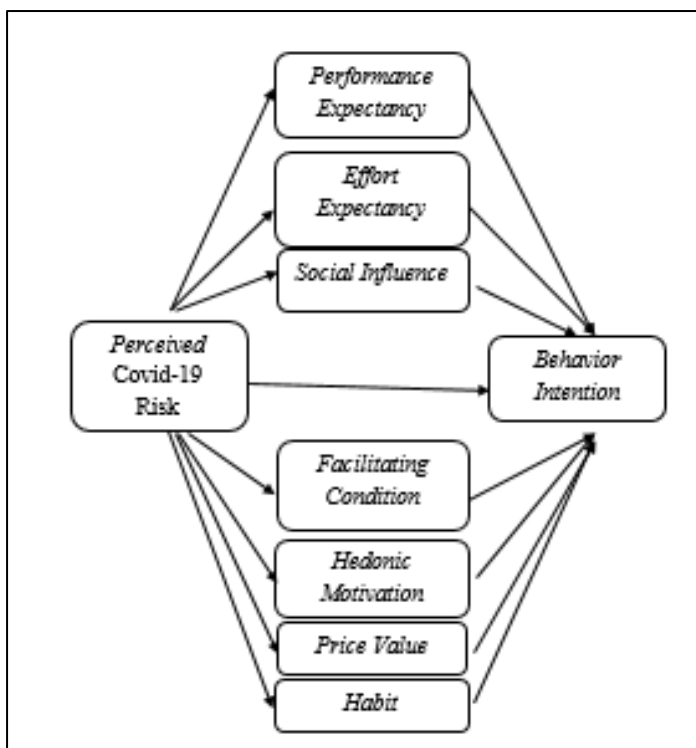


Figure 1: Schematic Framework of Thinking

METHOD

This research is a type of causal research which according to Sekaran & Bougie (2017) is a study used to prove the relationship or influence between the dependent variable and the independent variable. The type of data used in this research is primary data. While the technique that will be used in this study to collect data is to use a questionnaire.

The population in this study is the community in Yogyakarta with the sampling method being purposive sampling. The sample in this study is people in Yogyakarta who already have an income, are Muslim, have paid zakat, infaq, and or alms online through any online media, and are done independently.

The analysis technique in this study uses the Partial Least Square (PLS) method which is an alternative to the Structural Equation Modelling (SEM) approach assisted by the WarpPLS 7.0 analysis tool. SEM is a type of multivariate analysis that is used to analyze several research variables simultaneously or simultaneously. The reason for choosing the SEM analysis technique is because it has several advantages including being able to test

complex research models simultaneously, and being able to describe variables that cannot be measured directly (unobserved variables) and take into account measurement errors.

RESULT AND DISCUSSION

A. DESCRIPTION OF THE RESEARCH OBJECT

Table 1: Characteristics of Respondents

Variable	Amount	Percentage
Gender		
Male	37	31%
Female	82	69%
Age		
20 - 30 years	98	82%
31 - 40 years	9	8%
41 years and over	6	5%
Under 20 years	6	5%
Employment		
Employer	13	11%
Student / Student	31	26%
Private Employee	54	45%
Civil Servant	10	9%
Others	11	9%
Last Education		
Diploma	8	7%
Bachelor Degree	75	63%
Master Degree	13	11%
Doctoral Degree	1	1%
Senior High School / Equivalent	22	18%
Residence/Domicile		
Bantul Regency	24	20%
Gunungkidul Regency	4	3%
Kulon Progo Regency	10	8%
Sleman Regency	53	45%
Yogyakarta City	28	24%
Types of Islamic Philanthropic Activities		
Zakat	25	21%
Infaq	47	39.5%
Alms	94	79%

Pay ZIS Online		
< 1 month	48	40%
> 12 months	14	12%
1 - 6 months	46	39%
7 - 12 months	11	9%
Digital Services Used		
Institution Website	24	20.2%
QRIS	8	6.7%
e -Wallet / e-Commerce	23	19.3%
Fintech	91	76.5%

1. Results of Testing the Measurement Model (Outer Model)

a. Construct Validity Test

Table 2: Convergent Validity and AVE

Variable	Code	Loadings	AVE	Description
Perceived Risk (PR)	PR1	0.910	0.875	Valid
	PR2	0.766		Valid
	PR3	0.940		Valid
Performance Expectancy (PE)	PE1	0.833	0.899	Valid
	PE2	0.930		Valid
	PE3	0.931		Valid
Effort Expectancy (EE)	EE1	0.875	0.878	Valid
	EE2	0.838		Valid
	EE3	0.919		Valid
Social Influence (SI)	SI1	0.958	0.948	Valid
	SI2	0.954		Valid
	SI3	0.933		Valid
Facilitating Condition (FC)	FC1	0.843	0.858	Valid
	FC2	0.895		Valid
	FC3	0.836		Valid
Hedonic Motivation (HM)	HM1	0.891	0.877	Valid
	HM2	0.909		Valid
	HM3	0.828		Valid
Price Value (PV)	PV1	0.870	0.893	Valid
	PV2	0.811		Valid
	PV3	0.837		Valid
Habit (HB)	HB1	0.853	0.852	Valid
	HB2	0.852		Valid

	HB3	0.850		Valid
Behavioral Intention (BI)	BI1	0.911	0.930	Valid
	BI2	0.947		Valid
	BI3	0.932		Valid

Source: Data processed, 2022

From the table above, it is known that the loading factor of all indicators is > 0.7 and the AVE value is greater than the other constructs, this shows that each questionnaire item passes the validity test and can be an appropriate measuring tool.

b. Reliability Test

Table 3: CA dan CR Test Result

Variable	CR	CA	Description
Perceived Risk (PR)	0.907	0.884	Reliable
Performance Expectancy (PE)	0.927	0.880	Reliable
Effort Expectancy (EE)	0.910	0.851	Reliable
Social Influence (SI)	0.964	0.944	Reliable
Facilitating Condition (FC)	0.821	0.893	Reliable
Hedonic Motivation (HM)	0.909	0.849	Reliable
Price Value (PV)	0.877	0.790	Reliable
Habit (HB)	0.888	0.811	Reliable
Behavioral Intention (BI)	0.951	0.922	Reliable

Source: Data processed, 2022

From the table above, it is known that all variables are declared reliable because they have CA and CR values >0.07. The variable that is considered the lowest in the price value (PV) variable with a Cronbach's alpha value of 0.790, while the social influence (SI) variable is considered the highest with a value of 0.944. The results of the validity and reliability tests have been met, then we can proceed to the structural model test (inner model).

2. Structural Model Testing (Inner Model)

a. Model Fit Test

Table 4: Results of Model Fit

	Index	P-Value	Criteria	Description
APC	0.214	0.004	<0.05	Accepted
ARS	0.164	0.016	<0.05	Accepted
AVIF	1.637	Good if >5	< 5	Accepted

Source: Data processed, 2022

The output results explain that APC has an index of 0.214 with a p-value of 0.004 which means <0.05. ARS has an index of 0.164 with a p-value also <0.05 with a value of 0.016. It is the same with AVIF which has a value of 1.637 which means it has been fulfilled because it has a value below 5. Based on these three values, the inner model has been fulfilled.

b. Coefficient of Determination Test (R²)

Table 5: Results of Coefficient of Determination

No	Variable	R-Square (R ²)
1.	Performance Expectancy (PE)	0.099
2.	Effort Expectancy (EE)	0.053
3.	Social Influence (SI)	0.209
4.	Facilitating Condition (FC)	0.057
5.	Hedonic Motivation (HM)	0.075
6.	Price Value (PV)	0.084
7.	Habit (HB)	0.097
8.	Behavioral Intention (BI)	0.639

Source: Data processed, 2022

c. Q-squared

Table 6: Q-Squared

No	Variable	Q-squared
1.	Performance Expectancy (PE)	0.099
2.	Effort Expectancy (EE)	0.054
3.	Social Influence (SI)	0.210
4.	Facilitating Condition (FC)	0.055
5.	Hedonic Motivation (HM)	0.077
6.	Price Value (PV)	0.087
7.	Habit (HB)	0.102
8.	Behavioral Intention (BI)	0.620

Source: Data processed, 2022

Based on the table above, it is known that the Q-squared of each variable is > 0 , then the exogenous latent variable has predictive relevance to the affected endogenous latent variable.

3. Hypothesis Test

Table 7: Results of Hypothesis Test

Variable	Path Coeff	P-Value	Description
PR – PE	0.315	<0.001	Accepted
PR – EE	0.029	0.005	Accepted
PR – SI	0.458	<0.001	Accepted
PR – FC	0.238	0.003	Accepted
PR – HM	0.274	<0.001	Accepted
PR – PV	0.290	<0.001	Accepted
PR – HB	0.331	<0.001	Accepted
PE – BI	0.054	0.276	Rejected
PR – BI	-0.006	0.475	Rejected
SI – BI	-0.004	04.83	Rejected
FC – BI	0.152	0.044	Accepted
HM – BI	0.159	0.037	Accepted
PV – BI	0.107	0.117	Rejected
HB – BI	0.579	<0.001	Accepted

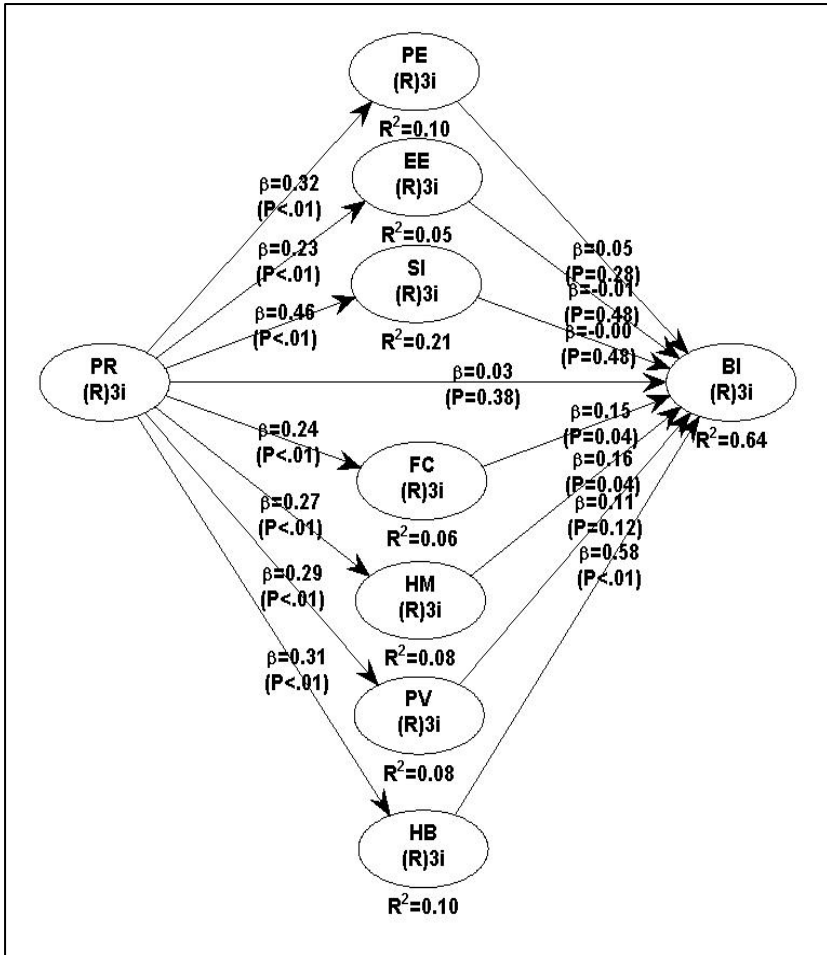


Figure 2: Hypothesis Test

DISCUSSION

Effect of Perceived Risk (PR) on Performance Expectancy (PE)

Venkatesh et al., (2012) explained that to build a performance expectancy, there are five constructs from various models, one of which is perceived usefulness or perceived benefits (TAM/TAM2 and C-TAM-TPB). The results of the research by Aji et al., (2020) support the results of the study and state that perceived risk has a positive and significant effect. Raza et al., (2021) added that the Covid-19 virus is a reinforcing factor for the performance expectancy in influencing the use of technology.

The Pandemic period brings changes in every life, in its activities with an impact on the economy, the influence of perceived risk on performance expectancy can be the first step and new motivation for the development of economic digitalization and advancing the economy in modern times and in a pandemic that has not subsided. Feelings of worry about contracting Covid-19 can also allow people's expectations of the use of technology in transactions, including paying zakat, infaq, and or alms online. This can certainly be an innovation by the amil zakat institution to make adjustments to the situation and still be able to attract the wider community.

Effect of Perceived Risk (PR) on Effort Expectancy (EE)

Effort expectancy is the level of convenience felt by each user when using a system or technology (Venkatesh et al., 2012). The Covid-19 Pandemic period began to familiarize the public with the use of technological technology, about paying zakat infaq and or alms online, the results of the study explained that respondents were just starting to use technology in paying zakat infaq alms, this is known by the respondents' answers in the old section make payments online in the dominance at the level of time <1 month and 1-6 months.

Shaikh et al., (2018) also added that the effect of perceived risk tends to be weak and still requires further processing, but the perceived risk has a major role in the pre-adoption process and has significant interactions that can add to the role of effort expectancy in carrying out the adoption process to technology.

Effect of Perceived Risk (PR) on Social Influence (SI)

Perceived risk can affect social influence because during a pandemic, with existing regulations and borders, people can communicate with important people or people who influence their lives only through technology, so that information or lessons can also be obtained through a system or technology. Venkatesh et al., (2012) explained that if social influence is built based on the subjective norm of the TRA model, then Arumi & Yanto, (2019) support the results of this study by stating that perceived risk can affect subjective norms, then the social influence is also fulfilled.

A decision is not only influenced by oneself, but other people who have power and the environment can also influence it. The importance of this must also be considered by the amil zakat institutions, where during the Pandemic, people tend to use technology to communicate with the surrounding environment, then all information and knowledge will be easily obtained only through technology.

Effect of Perceived Risk (PR) on Facilitating Condition (FC)

The Government's policy to stay at home certainly reduces the community's space for activities, both to meet individual and social needs. This encourages policymakers to innovate to meet community needs through technology. Similar to Islamic philanthropy, amil zakat institutions have started to create digital channels before the pandemic, but with the pandemic, institutions can facilitate people who are prevented from leaving their homes by paying zakat infaq alms at home, with technology.

This positive influence shows that perceived risk when associated with the Covid-19 pandemic can affect the use of facilities associated with technology and digital channels. Johnny G. Plate (2020) explained that during the Covid-19 pandemic there was an increase in internet data usage by around 5% - 10%. This increase has also experienced a shift in the configuration of usage, which is usually the use of the internet in the scope of offices, schools, and industrial environments, but during the pandemic, it has begun to spread around housing, residences, and settlements, so this is in accordance with government policies that require people in Stay home to stop the spread of the Covid-19 virus.

Effect of Perceived Risk (PR) on Hedonic Motivation (HM)

Hedonic motivation or pleasure felt by technology users can be caused by the uniqueness of a system, Venkatesh et al., (2012) also mention that innovation and renewal can increase hedonic motivation (Holbrook and Hirschman 1982). During the Covid-19 Pandemic, people tend to reduce crowds and outdoor mobility, so a system can be a good tool and medium to still have fun.

The existence of a hedonistic motivation that may be caused by the Covid-19 pandemic is a good thing for zakat institutions to continue to introduce technology and innovations to attract more people to continue paying zakat infaq or alms online, to replace physical transactions that are usually done before Pandemic.

Effect of Perceived Risk (PR) on Price Value (PV)

The price value can be positive when the perceived benefits of using a system or technology are greater than the costs incurred. Perceived risk can affect price value due to the effectiveness and efficiency offered by a system or technology so that online payment of zakat infaq and or alms has more benefits than the costs incurred because when people use technology and the internet, one internet can be used. for various needs.

Effect of Perceived Risk (PR) on Habit (HB)

Habits can occur because people have tended to do it continuously and have gone through several stages of learning, perceived risk can affect people's habits or habits because of several things, one of which can be caused by the new normal which makes people closer to technology for all transactions. APJII (2020) explained that internet users until the second quarter of 2020 had increased to 73.7 percent of the population in Indonesia. This increase was due to the work from home (WFH) policy.

New habits carried out during the Pandemic by using technology are certainly unpredictable, but the support from government regulations to keep following health protocols can create their motivation and demands so that people must use technology, the same as paying zakat, infaq, or alms.

Effect of Performance Expectancy (PE) on Behavioral Intention (BI)

Performance expectancy will provide a belief that will benefit when using a system (Venkatesh et al., 2003). The results of this study contradict Madan & Yadav (2016), Fatahudin (2020), Farabi (2016), Kasri & Yuniar (2021) more clearly, Diniyah (2021) which states that performance expectancy can influence the behavioral intention of Muslim communities to use a platform. waqf crowdfunding.

Pasaribu (2021) supports this research and states that if the current generation of society has entered the category of tech-savvy or technology literate so that any perceived benefits or no benefits will not affect the decision or intention to pay zakat infaq and or alms online.

Effect of Effort Expectancy (EE) on Behavioral Intention (BI)

Effort expectancy is the level of ease associated with the use of a system (Venkatesh et al., 2003). The absence of a significant effect in this study could be because the respondents were dominated by people with undergraduate level graduates and the dominant age was 20-30 years, this certainly affected the perception of the level of ease of using social media, where people with that age range were already technologically literate and used to it. daily use for all types of needs transacting online. Bareksa (2019) explained that the people of gen X, Y, and Z tend to use applications related to finance and social media more.

The results of this study are supported by Utami (2020) by mentioning almost the same reasons why effort expectancy does not affect behavioural intention. In addition, Pasaribu (2021), Fatahudin (2020), Farabi (2016), also support the results of this study. Davis et., al (1989) explained that the effect of the effort expectancy can disappear on the intention to use after the user becomes accustomed to the technology.

Effect of Social Influence (SI) on Behavioral Intention (BI)

Social influence is a level of view where an individual will believe in technology due to the influence of others (Venkatesh et al., 2003), the absence of a significant influence can be caused because people are getting used to social media and technology, where In a digital platform, the amil zakat institution has prepared various features that can be accessed for free by the public.

Mohd Thas Thaker et al., (2021), Kasri & Yuniar (2021), Diniyah (2021), Husada (2019), and Utami (2020) also support the results of this study by stating that social influence does not affect behavioural intention.

Venkatesh et al., (2003) stated that social influence will be able to influence behavioural intention in the context of mandatory use of technology, whereas in this study there were no elements that required people to pay zakat infaq and or zakat online.

Effect of Facilitating Condition (FC) on Behavioral Intention (BI)

Facilitating conditions can affect behavioural intention because to be able to use the system and take advantage of its benefits, people must have good infrastructures such as gadgets and the internet, a good connection will produce a habit of system and technology, and people will find it easier to find information. regarding zakat, infaq, and alms, especially during the pandemic. Riza (2021), Kasri & Yuniar (2021), Diniyah (2021) support this research by stating that facilitating conditions can affect behavioural intention, in contrast to Pasaribu (2021) and Wadi & Nurzaman (2020) who reject this hypothesis.

The increasing variety of facilities that support the use of a system and technology is also a challenge for amil zakat institutions. This is because the more varied a facility, the more choices must also be offered by the amil zakat institution and the more it provides convenience so that it will attract the interest of the wider community.

Effect of Hedonic Motivation (HM) on Behavioral Intention (BI)

Rachmat et al., (2020) support this research and explain if there is an influence of hedonic motivation on the behavioural intention of gen Y Muslim communities to pay ZIS on a digital platform, and is supported by age, gender, and experience (Darmansyah et al., 2020). Pasaribu (2021) also convinces by providing the highest coefficient value for hedonic motivation on other UTAUT 2 variables.

Similar to the variables that affect the interest in paying zakat infaq and or alms online, this hedonic pleasure can also be a good start for the development of amil zakat institutions through social media, of course, this

pleasure cannot be ignored and must be kept in mind because it could only be while if people find other pleasures or between institutions

Effect of Price Value (PV) on Behavioral Intention (BI)

This result is contrary to research conducted by Eka (2020) which states that muzakki choose to pay zakat online due to the preference for profits obtained because the cost is cheaper and affordable. Rachmat et al., (2020) and Venkatesh et al., (2012) explain that price value is an exchange between the costs to be paid and the perceived benefits, it is clearer to mention that price value able to influence behavioural intention.

About the payment of zakat, infaq, and or alms, the amil zakat institution not only makes the system independently, but also cooperates with other digital companies in collecting funds, so this can be felt by the community because when people access other digital channels who cooperate with zakat institutions, the community can also have very easy access in distributing zakat infaq and or alms.

Pasaribu (2021) supports the results of this study by providing the smallest coefficient value of the other variables. Then Utami (2020) also supports the results of the hypothesis because the use of technology by users is only for fun, without taking clear benefits.

Effect of Habit (HB) on Behavioral Intention (BI)

Activities that are carried out continuously will produce a habit, the existence of a habit will affect a person's interest and interest in doing something. Riza (2021), Mufingatun, et al., (2020) mention if a habit or experience in the past can affect interest or behavioural intention. Similar to the online payment of zakat, infaq, and alms, Rachmat et al., (2020) also support this hypothesis. Prastiani et al., (2021) more clearly state that until the fourth quarter of 2020, the donation segment has increased by 78%, this increase means that people are getting used to and have more interest in digital channels and technology for paying zakat, infaq, and or alms.

It is a good thing for amil zakat institutions when a habit of using technology can affect interest in paying zakat infaq and or alms, this becomes important and can be used as a redevelopment so that it can turn an interest into satisfaction that can foster loyalty so that the zakat infaq payment system and or alms will still be able to survive and be accepted by the community

Effect of Perceived Risk (PR) on Behavioral Intention (BI)

The Covid-19 pandemic has changed people's lifestyles, Aji et al., (2020) stated that perceived risk is one of the risks that are feared to transmit the Covid-19

virus in direct transactions, including in the payment of zakat, infaq, and alms. The results of this study contradict the research of Lu et al., (2005) which states that risk affects behavior intention on perceived technology.

The absence of an influence between perceived risk on people's interest in paying zakat, infaq, and or alms online could be due to the nature of people who are technology literate and have been accustomed to using the system since before the pandemic. Kamalul Ariffin et al., (2018) support this research by explaining that perceived risk and its subsequent variables do not affect online transaction interest. Then Abdullah et al., (2014) added that perceived risk has a strong negative value on behavioural intention.

CONCLUSION

In the end, the author realizes that this research is far from perfect, but the author hopes that this research will be able to contribute to the amal zakat, infaq, and alms institutions to be taken into account in making a decision, especially during the Covid-19 pandemic. For the people in Yogyakarta in particular, it is also hoped that this can become new knowledge, although the Covid-19 pandemic has not disappeared, Islamic philanthropic activities can still be carried out and distributed.

The author also hopes that further research in the future can be more developed in terms of theory, analytical tools, and other aspects and then can contribute more both in terms of education and management.

Not to forget, the authors would like to thank all parties involved, the campus and supervisors for their direction and input in conducting research, as well as the National Amil Zakat Institute (BAZNAS) for material assistance in the 2021 Research scholarships so that this research can run smoothly.

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