Determinants of Zakat Payment Behavior through Digital Platforms in Makassar City

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Keywords:	Abstract
Muzakki Behavior, Zakah, Digital Platform	This study aims to examine the factors that determine muzakki behavior in paying zakat through digital platform services in the city of Makassar. The type of research used is applied research with field studies. The approach used in this research is quantitative with causal associative. The method in this study is through primary data collection by distributing questionnaires and secondary data through data collection at BAZNAS and LAZ in Makassar City as well as through reference journals related to the study title. The sample technique used is the Ferdinand formula with a sample size of 332. The data analysis technique used in this study is the Structural Equation Model (SEM). The results of this study show that the perception of usefulness has a significant effect on the intention of muzakki , the perception of ease of use has a significant effect on the intention of muzakki , digital knowledge has a significant effect on the intention of muzakki , the perception of usefulness does not affect the behavior of muzakki , simple perception. usage has a significant effect on muzakki behavior, digital knowledge has a significant effect on muzakki behavior, intention has a significant effect on muzakki behavior, perception of usefulness has a significant effect on behavior through muzakki intention, perception of ease of use has a significant effect significant on behavior through muzakki intention and digital knowledge has a significant effect on behavior through muzakki intention.

1. INTRODUCTION

The COVID-19 pandemic has brought about noticeable changes across various sectors, influencing both the economic and social aspects of society. The government has implemented various economic policies to address the complex economic challenges posed by the pandemic. However, it is widely observed that these efforts have not been fully effective in overcoming the central economic issues. As a result, people are required to adapt to a rapidly changing environment, transitioning to digital platforms as a means of coping with these new conditions. Indonesia, as the country with the largest Muslim population in the world, has nearly 90% of its population identifying as Muslim, which translates to over 200 million people. This substantial Muslim population makes Indonesia a major global player, both in political and economic terms, including in the collection and management of zakat (Islamic almsgiving).

Therefore, Indonesia possesses a significant potential for collecting zakat funds, which can be maximized to support various programs aimed at enhancing the well-being of the people. Based on calculations by BAZNAS (National Board of Zakat) in Indonesia, the potential for zakat in the country in 2020 was estimated to reach 330 trillion Rupiah. However, the actual realization was much lower, with only around 12 trillion Rupiah collected through Zakat Infaq Sadaqah (ZIS), which is not channeled through Official Zakat Collectors (OPZ). As for digital zakat collection, it accounted for 30% in 2019 and was projected to increase to 50% in 2020. In 2019, the collection through digital platforms reached 41 billion Rupiah, exceeding the target set by BAZNAS of 40 billion Rupiah. This trend highlights the growing interest in digital zakat collection, especially during the COVID-19 pandemic when traditional activities were disrupted.

Zakat, as the third pillar of Islam after faith and prayer, holds a significant position in the practice of worship for Muslims. While every Muslim naturally understands the obligation to perform Sharia-compliant prayers and their purpose as a means of connecting with God, zakat serves a different purpose. It aims to promote social benevolence and piety. As a result, this form of worship is critically important in the social fabric of society and serves as a testament to the profound and multifaceted nature of Islamic teachings, which not only establish a connection between the worshipper and God but also provide balance and harmony in various aspects of life in this world.

Priority have paid zakat Lots be delivered through the Koran and compared with the priority of prayer . This thing there is in QS Al-Baqarah/2:43

﴿ وَأَقِيمُوا۟ ٱلصَّلَوٰةَ وَءَاتُوا۟ ٱلزَّكَوٰةَ وَٱرْكَعُوا۟ مَعَ ٱلرَّٰكِعِينَ ٤٣ ﴾

Translation :
"And build it pray , pay zakat and bow along with those who bow down'". (Ministry of Religion , 2002)

The paragraph conveys the meaning that when individuals engage in prayer alongside those who also pray, they are demonstrating their faith in Allah's Messengers and His teachings. By doing so, they unite their outer actions with their inner beliefs, thus bridging the gap between their sincere devotion to Allah and their benevolent actions toward His creations. This unity is achieved through acts of worship that involve both the heart, such as spiritual devotion, and the body and wealth, which manifest in tangible actions. In essence, the act of prayer signifies a harmonious connection between one's faith, inner devotion, and the practical demonstration of that faith through prayer and good deeds In QS Al- Bayyinah /98:5
Translation :
"Yet, they are not ordered except to worship Allah with pure obedience in practicing a straight religion, and to establish prayer and

pay zakat; and that is the straight religion." (Ministry of Religion, 2002).

The mentioned verse emphasizes prayer and zakat, both of which are included in Allah's command to worship Him and demonstrate pure obedience to Him. This is because both prayer and zakat hold a position of importance and honor, as they represent forms of worship that, when fulfilled, encompass adherence to the entirety of religious law, signifying righteousness (As-Sa'di, 2019). The priority of paying zakat is also articulated in the Quran in Surah At-Tawbah/9:103, which instructs taking zakat from their wealth to cleanse and purify them, as well as to pray for them, with prayer bringing tranquility to their souls (Ministry of Religion, 2022).

The interpretation of these verses explains Allah's command to the Messenger of Allah to collect zakat from the wealth of the believers, allowing for their purification. This is a general concept, although some scholars have suggested returning the pronoun "hum" to those who acknowledge their sins and mix good deeds with bad ones in the sentence "amwalihim" (their wealth). Consequently, certain individuals have refused to pay zakat to the leaders of Arab societies, believing that zakat payment should only be directed to the Prophet. This misunderstanding and misinterpretation have been countered by Abu Bakr as-Siddiq and the Prophet's companions, who insisted on paying zakat to the Caliph just as they had done to the Prophet. A key takeaway from these paragraphs is the essential obligation for Muslims to pay zakat, be it zakat fitrah or zakat mal.

This forms the foundation for the role of amil (zakat collectors) in the collection and distribution of zakat. The digital payment transaction in South Sulawesi Province has witnessed an increasing trend, with digital payment transactions reaching a value of Rp. 1.7 trillion, especially for electronic money transactions. The convenience of digital transactions is one of the reasons for the growing trend, and it may lead to increased

digitization of financial transactions (Mappong, 2022).

This demonstrates a significant opportunity for zakat payments through digital platforms, as zakat institutions must make efforts to promote and facilitate easy digital transactions for the public in the distribution of zakat funds. The public's reception of new transaction methods for zakat payments presents an opportunity for zakat institutions. Therefore, a thorough assessment of public acceptance of new technology, utilizing the Technology Acceptance Model, is necessary to gauge the reception and adoption of these new methods.

2. LITERATURE REVIEW
2.1. Zakat

Zakat is a social and financial worship in Islam, holding a crucial, strategic, and decisive position, both from the perspective of Islamic teachings and in terms of enhancing the welfare of people (Purnamasari & Firdaus, 2017). The organization and explanation of this worship can be found in the Quran, Surah At-Tawbah 9:103. Zakat is an obligatory duty for Muslims who meet the specified conditions, requiring them to allocate a portion of their wealth to those designated by Islamic Sharia (Muhammad Agus Yusrun Nafi', 2020). Zakat plays a significant role in Islamic economics, serving as a financial instrument and a source of state revenue (Aminuddin et al., 2014). Numerous hadiths elucidate the importance and function of zakat as the third pillar of Islamic teachings.

Zakat has been an integral part of Islamic finance since the early days of Islamic civilization, persisting through classical, contemporary, and modern times. The evolution of this zakat instrument has seen changes not only in the object of zakat but also in its modernized management (Chaudry, 2016). Zakat serves to alleviate negative feelings that may arise between the wealthy and the less fortunate, strengthening the connection between those who give zakat and those who receive it.

This ensures that the affluent do not need to worry in times of financial loss or obstacles in trade, as they receive assistance from others. Zakat also fosters sincerity of the soul and deepens the understanding between different social groups. Sincerity and mutual understanding lead to collaborative efforts, alleviating the societal burden. Conversely, economies shaped solely by human endeavors may face challenges due to growing populations, resulting in increased costs and societal needs (Al-Ba'iy, 2006).

Digital platforms are categorized as business models that bridge the gap between consumers and producers, facilitating complex information and communication technology interactions. These platforms serve as intermediaries in the business process, connecting various partners involved in the ecosystem. Digital platforms are media that bring platform providers and the community closer, shifting the focus from merely creating value to transforming the linear and traditional value chain into a connected network of value. Digital platforms enable companies to harness external resources for competitive advantages (Mellita & Noviardy, 2022).

The existence of digital platforms has led to the movement of almost all economic activities in the global community. Several innovations have made it easier for the public to engage with digital platforms, and this development has been particularly notable in recent years. In 2014, the use of the internet and digital platforms was not as widespread and rapidly growing as it is today. Government policies implemented during the Covid-19 pandemic, which restricted social activities, have further increased people's dependence on digital platforms. This shift has had both positive and negative impacts on the public, requiring individuals to choose the type and content they engage with on digital platforms (Permata et al., 2021).

The growth of digital platforms, including e-commerce, ride-hailing, and digital payments, has positioned Indonesia as the

country with the largest and fastest-growing digital economy in Southeast Asia. It is estimated that by 2024, Indonesia's digital economy could reach a value of over US$130 billion. This presents an opportunity for all stakeholders to expand market access and improve digital affordability for the entire region (Arianto, 2020).

In 2016, the digitalization of zakat began with the collaboration between BAZNAS and the Ministry of Religion of the Republic of Indonesia, launching SiMBA (System Management Information Baznas). SiMBA is an internal platform for reporting Baznas' annual financial data. At the same time, Zakat Managers Organizations (OPZ) in Indonesia began utilizing three types of digital platforms. These include internal platforms managed by OPZ themselves through websites and official applications, external platforms formed through collaborations between OPZ and third-party entities, aimed at increasing zakat collections through commercial, social media, innovative, artificial intelligence, and crowdfunding platforms (Zetira & Fatwa, 2021).

2.2 Technological Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a model that explains how individuals accept new technology. It considers factors such as the ease of use and the perceived benefits of a particular technology as indicators that influence consumers' decisions when choosing to use a specific technological product (Ichwan, 2020). The implementation of new technology in an organization can have a profound impact on the entire organization. TAM is an adaptation of the Theory of Reasoned Action (TRA) for modeling the acceptance of new information systems. Davis proposed six influencing factors for the acceptance of new technology, including external variables, perceived ease of use, perceived benefits, attitudes towards usage, behavioral intentions, and actual usage (Widiatmika & Ilmuse, 2008).

Davis explained the Technology Acceptance Model (TAM) to predict user acceptance of new technology, focusing on the perception of benefits (perceived usefulness) and the perception of ease of use (perceived ease of use). The perception of benefits is a crucial step related to the user's trust in using a purposeful technological system to make tasks easier (Apidana et al., 2020). This perception can be seen as the user's internal evaluation of whether the new technology will be beneficial. Other factors that influence this perception are external factors. Intrinsic motivation is not explicitly explained in TAM, limiting its ability to address users' emotional needs, as TAM primarily focuses on factors related to technology acceptance and usage (Taherdoost, 2018).

The Technology Acceptance Model (TAM) is the most commonly used model to explain how individuals perceive and accept specific technologies. Since its introduction, TAM has been widely employed to understand and predict how users accept or reject new technologies. The primary determinants are the perceived benefits and perceived ease of using the technology, making them the most critical variables for analyzing the phenomenon (Driediger & Bhatiasevi, 2019). The TAM model illustrates how users intend to use a system based on their perceived benefits (perceived usefulness) and perceived ease of use, ultimately leading to their actual system usage.
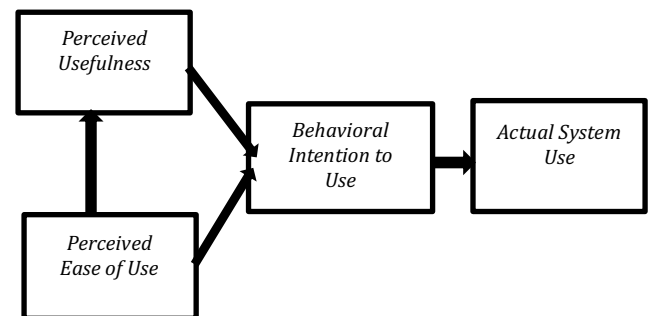
Figure 2.1 TAM model

3. RESEARCH METHODS

This study is classified as explanatory research. Explanatory research uses the same data to explain the causal connections between variables by testing hypotheses. The data source for this study is primary data obtained directly from the respondents. Data collection methods involve observation, documentation, and the distribution of questionnaires. The study's population consists of muzakki in Makassar City, with the sample size determined using Heir's formula (5 x indicator) or (10 x indicator). The variables used in this study include independent variables: perceived usefulness, perceived ease of use, and digital knowledge.

The dependent variable is muzakki behavior, and there are intervening variables like intention management. In this research, smartPLS version 3.0 will be used. Structural Equation Modeling (SEM) is the chosen method to address the limitations of regression analysis. Structural Equation Modeling (SEM) research is categorized into two approaches: Covariance-Based SEM (CBSEM) and Variance-Based SEM, specifically Partial Least Squares (PLS) approaches. Partial Least Squares is a powerful analytical method that doesn't rely on many assumptions and can handle various data types, including nominal, categorical, ordinal, interval, and ratio data.

4. RESULTS AND DISCUSSION

The analysis results from various tests conducted in this study will be further discussed to provide a clear description of the relationships between the variables. The variables in this study include perceived usefulness (X1), perceived ease of use (X2), and digital knowledge (X3) as independent variables. Muzakki behavior (Y) is the dependent variable, and intention (Z) serves as an intervening variable.

4.1 Testing Hypothesis H1 (Suspected Perceived Usefulness has an influence to Intention)

Hypothesis H1, which posits that perceived usefulness influences intention, has been supported by the findings. This is evident from the coefficient value of 0.130 with a t-statistic value of 2.419, which is greater than 1.96. Additionally, the p-value (0.016) is less than α (0.05), indicating that perceived usefulness significantly affects intention. Therefore, it can be concluded that hypothesis H1 is accepted. The research results from Astuti and Prijanto demonstrate that perceived usefulness (benefits) influences the interest and intention of Muzakki to pay Zakat through digital platforms. The study also emphasizes that interest is an essential predictor of one's behavior, and behavior is shaped by both interests and attitudes.

Similar findings have been reported in other studies, highlighting the significant impact of perceived usefulness on behavioral intention related to technology adoption. This supports the idea that perceived usefulness acts as a driver for adopting a particular system and underscores the importance of understanding the determinants and how they may change over time with increased system use. This study reinforces the notion that perceived usefulness, or the perception of benefits, is a crucial factor influencing Muzakki's intention to pay Zakat. Digital platforms are seen as a medium that makes various daily activities, including financial transactions related to Zakat payments, more convenient. This transition to digitalization represents a fundamental shift in current technology, which continues to transform various conventional aspects of human life.

4.2 Testing Hypothesis H2 (Suspected Perceived Ease of Use has an effect to intention)

Hypothesis H2, which posits that perceived ease of use affects intention, has been supported. This is evident from a coefficient value of 0.293 with a t-statistic value of 3.308, which exceeds 1.96. Additionally, the p-value (0.001) is less than α (0.05), indicating that perceived ease of use

significantly influences intention. Thus, it can be concluded that hypothesis H2 is accepted. Based on Afandi's study, the data shows that perceived ease of use significantly influences intention. His research revealed that the presence of user-friendly technology applications makes it easier for users to operate them. Other studies conducted by Afandi and Setyawati also confirm that the perception of convenience has a positive and significant impact on intention.

Similarly, research by Soodan found that the perception of ease of use can lead to the intention to use technology, either directly or indirectly through the role of perceived usefulness. Convenience in conducting digital transactions is of special concern to Muzakki. The ease of conducting transactions anytime and anywhere allows Muzakki to fulfill their tax obligations conveniently. Many Muzakki have a trend of paying Zakat at the last minute, as digital platforms facilitate swift Zakat payments. Testing Hypothesis H3 (Influence of Digital Knowledge on Intention) Hypothesis H3, which posits that digital knowledge influences intention, has been supported. This is evident from the data, which shows a coefficient value of 0.371 with a t-statistic value of 4.564, surpassing 1.96.

Furthermore, the p-value (0.000) is less than α (0.05), demonstrating that digital knowledge significantly influences intention. Thus, it can be concluded that hypothesis H3 is accepted. Research by Tan highlighted that a more positive impression of fintech e-payment increases the intention to use fintech among micro and small enterprise (MSE) owners. A favorable impression of e-payment fintech leads to a higher intention to use fintech. This aligns with the understanding that someone's digital knowledge influences their intention to use digital technology. Another study by Audina mentioned that higher digital financial literacy leads to a greater intention to adopt digital financial services. The digital knowledge possessed by a Muzakki will influence their desire to pay Zakat through digital platform services.

Utilizing digital technology is the most convenient way to perform daily tasks efficiently. Therefore, digital knowledge serves as a critical measure of whether someone will have an interest in using digital platforms or continue to make payments using conventional methods.

4.3 Testing Hypothesis H4 (Suspected Perceived Usefulness Influential to Behavior Muzakki)

Hypothesis H4, which posits that perceived usefulness influences Muzakki behavior, has not been supported. This is evident from the path coefficient of -0.001 with a t-statistic value of 0.017, which is smaller than 1.96. Additionally, the p-value (0.986) is greater than α (0.05), indicating that perceived usefulness does not have a significant effect on Muzakki behavior. Therefore, hypothesis H4 is rejected. Several studies have reported different results. For instance, research by Ichwan and Ghofur showed a significant influence of perceived usefulness (perception of benefits) on Muzakki decisions. This is also supported by existing research conducted by Afandi, which revealed a significant influence of perceived usefulness (benefits) on behavior.

However, this research aligns with the Unified Theory of Acceptance and Use of Technology (UTAUT) model, which explains that user behavior is not solely determined by perceived usefulness but is instead influenced by behavioral intention. Muzakki behavior is not solely determined by the perception of benefits obtained from using a particular technology. Various factors influence Muzakki behavior. Paying Zakat, which is an obligation for every Muslim, serves as a reference for Muzakki to focus not only on the benefits obtained but also on the convenience of making Zakat payments correctly..

4.4 Testing Hypothesis H5 (Suspected Perceived Ease of Use Has an Influence to Behavior Muzakki)

Hypothesis H5, which posits that perceived ease of use influences Muzakki behavior, has been supported. This is evident from the path coefficient of 0.159 with a t-statistic value of 2.340. This value is greater than 1.96, and the p-value (0.020) is less than α (0.05), indicating that perceived ease of use has a significant effect on Muzakki behavior. Therefore, hypothesis H5 is accepted. In line with this research, a study conducted by Ramil also concluded that the Technology Acceptance Model (TAM) significantly influences an individual's decision to use digital payments. This study further supports the findings of the research conducted here. The perception of convenience is considered to influence Muzakki behavior in paying Zakat via digital platforms.

4.5 Testing Hypothesis H6 (Suspected Influential Digital Knowledge to Behavior Muzakki)

Hypothesis H6, which posits that digital knowledge influences Muzakki behavior, has been supported. This is evident from the path coefficient of 0.345 with a t-statistic value of 5.749. This value is greater than 1.96, and the p-value (0.000) is less than α (0.05), indicating that digital knowledge significantly influences Muzakki behavior. Therefore, hypothesis H6 is accepted. The statistical results of the research conducted by Prihatini and Muhid demonstrate that digital knowledge or digital literacy is a significant predictor of behavior in using digital media/internet. This indicates that the higher a person's level of digital literacy, the more likely they are to use digital media/internet. Similar findings were also shown in research conducted by Hasanah, which demonstrated the significant influence of digital literacy on an individual's behavior, especially in the use of electronic media. Muzakki's behavior is influenced by their proficiency in using the digital platform. Digital knowledge includes understanding the digital platform, its accessibility through internet searching, the provision of necessary information, and features that can assist users

in overcoming difficulties. Muzakki's abilities to differentiate between the appearance and content of information on digital platforms are essential factors influencing their behavior.

4.6 Testing Hypothesis H7 (Suspected Intention Influential to Behavior Muzakki)

Hypothesis H7, which suggests that intention influences Muzakki behavior, has been supported. This is evident from the path coefficient of 0.382 with a t-statistic value of 7.200. This value is greater than 1.96, and the p-value (0.000) is less than α (0.05), indicating that intention significantly influences Muzakki behavior. Therefore, hypothesis H7 is accepted. Research conducted by Baharuddin has shown that when the intention to use technology is high, the actual usage of technology also increases. A positive coefficient indicates that the higher someone's interest in using a particular technology, the more likely they are to use it.

Behavioral intention or interest in behavior reflects a person's intention, desire, or interest in performing a specific action. Individuals can engage in a specific behavior if they have the intention and desire to do so. Interest also helps identify future actions and the likelihood of repeating them. Intention is considered the bridge that connects an individual's awareness of their behavior to the actual use of a specific product or service. Intention is influenced by interests, desires, and the hope of receiving approval or recognition from others. A Muzakki's behavior in paying Zakat through digital platforms is a reflection of their intention to do so. Therefore, this intention should be supported by other factors that can enhance an individual's commitment to their intention.

4.7 Testing Hypothesis H8 (Suspected Perceived Usefulness Has an Influence to Behavior Muzakki through Intention)

Hypothesis H8, which suggests that perceived usefulness has an effect on Muzakki

behavior through intention, has been supported. This is evident from the path coefficient of 0.050 with a t-statistic value of 2.270. While this value is smaller than 1.96, the p-value (0.024) is greater than α (0.05), indicating that perceived usefulness indirectly influences Muzakki behavior through intention. Therefore, hypothesis H8 is accepted. Research conducted by Muliadi has revealed three dimensions of perceived usefulness, including working more quickly, increasing productivity, and being useful. The benefits experienced by individuals when using technology can influence their behavior.

Other studies also emphasize that the use of technology is influenced not only by perceived usefulness but also by various other factors. This study has provided different insights into the behavior and intentions of Muzakki when paying Zakat. It shows that the perception of the benefits provided by digital platform services is not the sole determinant of an individual's behavior and intention to fulfill their Zakat through these platforms. Muzakki's disagreement may stem from the understanding that Zakat is an obligatory act for Muslims, and the role of technology is seen as a convenient intermediary for fulfilling this obligation by making Zakat payments through digital platforms.

4.8 Testing Hypothesis H9 (Suspected Perceived Ease of Use Has an Influence to Behavior Muzakki through Intention)

Hypothesis H9, which suggests that perceived ease of use has an effect on Muzakki behavior through intention, has been supported. This is evident from the path coefficient of 0.112 with a t-statistic value of 3.185. This value is greater than 1.96, and the p-value (0.002) is less than α (0.05), indicating that perceived ease of use significantly influences Muzakki behavior through intention. Therefore, hypothesis H9 is accepted. The research results align with findings by Setiawati, which showed that perceived ease of use significantly affects the behavior of using electronic media when mediated by behavioral intention.

Another study also indicates that perceived ease of use influences perceived usefulness, suggesting that if someone finds a system easy to use, they will consider it useful. This study further highlights that perceived usefulness has a more substantial influence compared to perceived ease of use in shaping someone's behavior to use technology. The convenience provided by digital platforms for Zakat payment is a strong motivating factor for Muzakki. This convenience includes aspects such as easy and user-friendly transactions, the ability to use applications anytime and anywhere, and other features that simplify the process for Muzakki.

4.9 Testing Hypothesis H10 (Suspected Influential Digital Knowledge to Behavior Muzakki through Intention)

Hypothesis H10, which suggests that digital knowledge has an effect on Muzakki behavior through intention, has been supported. This is evident from the path coefficient of 0.141 with a t-statistic value of 3.651. This value is greater than 1.96, and the p-value (0.000) is less than α (0.05), indicating that digital knowledge significantly influences Muzakki behavior through intention. Therefore, hypothesis H10 is accepted. The research conducted by Maudina provides an answer that digital literacy significantly influences someone's intention to pay Zakat.

Another research study reveals that digital literacy is an essential concept to bridge the gap between technology and users to effectively utilize digital technology for productivity. These findings align with the hypothesis that digital literacy influences someone's behavior in using a specific technology. Muzakki behavior is influenced by their intentions and other supporting variables that contribute to the stability of their intentions. Digital knowledge is one of the variables that significantly affect someone's intention to pay Zakat through digital platforms, thus influencing their

decision-making and behavior in fulfilling their Zakat obligations. This suggests that increasing digital literacy among society can foster greater interest and promote digital inclusion in Zakat services, which could serve as valuable input for Zakat institutions to encourage and facilitate digital literacy among the public.

5. CLOSING

5.1 Conclusion

Based on the results of the data analysis and discussions in the previous chapters, we can conclude that several factors influence Muzakki behavior in paying Zakat through digital platform services in Makassar City. Firstly, perceived usefulness, perceived ease of use, and digital knowledge all have a positive and significant impact on Muzakki's intention to pay Zakat through digital platforms. However, it's worth noting that perceived usefulness does not directly affect Muzakki's actual behavior in paying Zakat through digital platforms. In contrast, perceived ease of use has a positive and significant influence on Muzakki's behavior. Digital knowledge also plays a significant role in shaping Muzakki's intention to pay Zakat. In summary, these findings indicate that perceived ease of use and digital knowledge are strong drivers of Muzakki's behavior in using digital platforms to fulfill their Zakat obligations. Additionally, the intention to pay Zakat significantly influences their actual behavior in this context.

5.2 Suggestion

Based on the research results, we have the following suggestions:
1. To Muzakki:
   Paying Zakat is an obligation for every Muslim, and the various conveniences offered through digital platforms provide solutions to the needs of the public to fulfill their Zakat obligations. Therefore, we encourage Muzakki to be more diligent in paying Zakat and to use digital platforms as a convenient tool for Zakat payment.
2. To the Amil Zakat Institution (LAZ):

LAZ plays a pivotal role in optimizing Zakat collection. We recommend that LAZ focus on enhancing its service performance to consistently provide convenience and benefits to Muzakki when paying Zakat. This will encourage more people to fulfill their Zakat obligations through LAZ's services.
3. To Researchers:
   For future studies related to Muzakki behavior, especially in the context of utilizing digital platform services, consider adding or exploring additional variables that are relevant to the research theme. This will contribute to the advancement of knowledge and practices related to Zakat in Indonesia.

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