

## THE INFLUENCE OF TECHNOLOGY ACCEPTANCE MODEL (TAM) AND SOCIAL ENVIRONMENT ON THE DECISION TO PAY ZAKAT, INFAK, AND ONLINE ALMS IN THE COMMUNITY OF BANTEN PROVINCE

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Diterima: September 19 2025

Direvisi: September 25 2025

Diterbitkan: September 30 2025

### Abstract:

*This study aims to analyze the factors that influence the decision of the Banten community in paying zakat, infaq, and alms (ZIS) online. In this study, the data used is primary data obtained from distributing questionnaires and secondary data obtained from journals, articles, etc., with a research sample of 100 respondents from the community domiciled in the Banten Province area. This quantitative research method used in this study is multiple linear regression analysis using IBM SPSS software version 26.0. The results of this study indicate that the variables of usefulness, ease of use, and social environment have a significant partial and simultaneous influence on the decision of the Banten community in paying zakat, infaq, and alms online..*

**Keywords:** Decision, ZIS Online, Banten

### المخلص:

تهدف هذه الدراسة إلى تحليل العوامل التي تؤثر على قرار سكان بانتن بدفع الزكاة والإنفاق والصدقات عبر الإنترنت. تستخدم البيانات المستخدمة في هذه الدراسة البيانات الأولية التي تم الحصول عليها من توزيع الاستبيانات والبيانات الثانوية التي تم الحصول عليها من المجلات والمقالات وما إلى ذلك، مع عينة بحثية مكونة من 100 مبحوث من الأشخاص الذين يعيشون في منطقة مقاطعة بانتن. وأسلوب البحث الكمي المستخدم في هذه الدراسة هو تحليل الانحدار الخطي المتعدد باستخدام برنامج *SPSS IBM* الإصدار 26.0. تشير نتائج هذه الدراسة إلى أن متغيرات الفائدة، وسهولة الاستخدام، والبيئة الاجتماعية لها تأثير جزئي ومتزامن كبير على قرارات سكان بانتن في إخراج الزكاة، والإنفاق، والصدقة عبر الإنترنت.

**الكلمات المفتاحية:** القرار، نظام المعلومات الزكوية على الإنترنت، مجتمع بانتن

### Abstrak:

*Penelitian ini memiliki tujuan untuk menganalisis faktor-faktor apa saja yang mempengaruhi keputusan masyarakat Banten dalam melakukan pembayaran zakat, infaq, sedekah (ZIS) secara online. Pada penelitian ini data yang digunakan yaitu menggunakan data primer yang diperoleh dari penyebaran kuesioner dan sekunder yang diperoleh dari jurnal, artikel dll, dengan sampel penelitian sebanyak 100 responden yang berasal dari masyarakat yang berdomisili di wilayah Provinsi Banten. Penelitian kuantitatif ini metode yang digunakan pada penelitian ini yaitu analisis regresi linear berganda dengan menggunakan software SPSS IBM versi 26.0. Hasil dari penelitian ini menunjukkan bahwa variabel kemanfaatan, kemudahan*

*penggunaan, dan lingkungan sosial memiliki pengaruh secara parsial dan secara simultan yang signifikan terhadap keputusan masyarakat Banten dalam berzakat, infaq, sedekah secara online.*

**Kata kunci :** Keputusan, ZIS Online, Masyarakat Banten

## INTRODUCTION

In the modern era, the development of Islamic financial instruments has entered a period of heightened awareness among all parties. The potential for zakat has reached IDR 327.6 trillion (Safutra 2021), and the government continues to seek strategies to optimize this potential. The Head of the National Zakat Agency (BAZNAS) of Banten Province, Syibli Syarjaya, stated at a thanksgiving event commemorating Baznas Banten's 19th anniversary at a hotel in Serang City that the current total zakat collection is still relatively low compared to the existing zakat potential. The current potential zakat in Banten Province is IDR 7.6 trillion, but only 2.08% has been collected.

The Head of BAZNAS Banten also reported that the report on zakat, infaq, and alms (ZIS) receipts and collections as of December 20, 2021, amounted to IDR 21.693 billion. The total amount of ZIS has exceeded the target by 116%. The zakat collection target for 2022 will reach Rp 309 billion. Therefore, greater support is needed from all members of society, especially young people, to help in the zakat movement so that the existing potential can be realized to the fullest. The enormous potential of zakat must be managed well. In the current digital era, zakat management is expected to utilize technological developments to be more efficient and effective, while also providing accessibility and ease for the public to obtain information about zakat. The number of Muslims in Banten Province is larger than the population of other religions. The Banten Province area, consisting of Pandeglang, Cilegon, Lebak, Tangerang, and especially Serang, has a religious community with strong Islamic teachings, and many Islamic boarding schools (pesantren) in every corner of the city. Banten also has an Islamic cultural heritage related to the journey of the Wali Songo (Nahdlatul Ulama) to convert society to Islam through a socio-cultural approach with good morals that demonstrate Islam as a civilized religion with dignity, discipline, and a clean appearance. Like the highly religious motto of Serang city, "City of Serang Madani", the installation of Asmaul Husana on the streets of Serang city, shows that Islamic teachings are still practiced and will continue to be passed down. In this case, the government strongly supports community religious activities such as religious studies, holding Musabaqah Tilawatil Qur'an (MTQ), Fahmil Qur'an and Syarhil Qur'an, and other religious activities such as wearing religious clothing, such as koko shirts, kopiah, hijab or headscarves, turbans, turbans, gamis

clothes, even the people's homes there are displayed with beautiful calligraphy. The level of religiosity of the community is also reflected in events such as the celebration of Islamic holidays with great excitement, such as the birthday of the Prophet Muhammad, Isra Mi'raj, and other activities that include religious elements such as, shalawatan, qasidah, hadrah, takbir keliling, marhaban, and nasyid. These community religious activities can create a positive attitude and provide a sense of security for others (Ma'zumi. et al., 2017). The development of Zakat, Infaq, and Sedekah institutions in Indonesia is expected to assist the government in improving the quality of life for Muslims, as Indonesia is one of the largest Muslim countries in the world. Indonesia's Muslim population has the potential to collect zakat, infaq, and sedekah. These ZIS institutions need to maximize their resources to manage and benefit those in need, such as the poor. The reason people don't give alms is because public awareness of the importance of giving alms is still low.

Building community enthusiasm for donating is certainly not easy. Another factor is the preference of people to give alms directly to their neighbors. This is because giving alms directly to those in need is more targeted and has a more immediate impact. Over time, technological developments have become quite rapid, making information and knowledge more readily accessible. This rapid technological advancement has also significantly impacted the development of payment systems. Current payment systems have evolved from being solely cash-based. Technological advancements in payment systems have shifted the role of cash as a payment method to more efficient and economical non-cash forms. As a general rule, non-cash payment transactions use interbank transfers or interbank transfers through the bank's internal network, no longer using cash as a means of payment. Furthermore, non-cash payments can also be made using cards such as ATM cards, debit cards, and credit cards. Zakat, Infaq, and Sedekah institutions have also begun to keep up with current developments, one example being collaborating with start-up institutions that provide zakat, infaq, and sedekah payments. Examples include Baznas, Lazis Muhammadiyah, NU CARE-LazisNU, Rumah Zakat, Rumah Yatim, Wahana Visi Indonesia, Indorelawan. In addition, other institutions invited to collaborate include Kitabisa.com, Dompot Duafa, Yayasan Rumpun Anak Pesisir, Griya Yatim dan Duafa, and so on. This also makes it easier for people to pay zakat, infaq, and alms without leaving their homes through e-commerce applications namely Shopee, Tokopedia, Bukalapak, DANA, OVO, Gojek, Lazada, Blibli.com, and LinkAja. The existence of this e-commerce service is expected to provide customers with easy and flexible access to orders without space or time constraints. And this is an innovation that has been very developed in providing convenience for the Muslim community in carrying out

their obligations. At the end of this year, there has been a lot of information on social media about infaq/alms through digital platforms, such as during natural disasters in Palu, Semeru, and so on. As Indonesian citizens, we can help our brothers and sisters affected by disasters by donating money and goods through digital platforms like Kitabisa.com and Aksi Cepat Tanggap (ACT) for Humanity. This will help the community disseminate information about fundraising efforts, both directly and through social media. This has a significant impact on public awareness of helping our brothers and sisters who desperately need our help.

Based on a person's religiosity, our social environment, and the ease of online payments today can influence the interest of someone with more sustenance in carrying out their obligations, namely paying zakat, infaq, and alms to those in need. The following are some previous research results, including research conducted by (Kharisma et al., 2021) whose results of factors that can influence interest in using E-Zakat show that usability and transparency have a positive effect, and risk has a negative effect on interest in using E-Zakat, but accountability does not significantly affect interest in using E-Zakat in paying zakat, infaq, and alms. In research conducted by (Karniaputri et al., 2020) regarding behavioral intentions and religiosity towards the decision to pay ZIS through digital platforms, it shows that behavioral intentions significantly influence the decision to pay ZIS through digital platforms. Meanwhile, religiosity does not significantly influence the decision to pay ZIS through digital platforms. Furthermore, in the research conducted (Syafira et al., 2020) it was found that religiosity does not directly influence the intention to pay but can also influence the intention to pay if the trust variable becomes an intervening variable between religiosity and the intention to pay ziswaf through a digital platform.

## RESEARCH METHOD

The research population in this province is residents aged 18-40 years. The variables used in this study are Religiosity (X1), Social Environment (X2), and Ease of Use (X3) as independent variables, and Interest (Y) as the dependent variable.

According to (Sugiyono, 2011), a population is a generalized area consisting of objects or subjects with a specific number and characteristics determined by the researcher to be studied and then conclusions drawn. The population in this study is residents in Banten Province aged 20-40 years. This population was selected to determine the extent of their contribution as residents of Banten Province to online zakat, infaq, and sedekah activities.

The sample is a subset of the population that possesses certain characteristics. The sampling technique used in this study was the convenience sampling method. Convenience sampling is a sampling method based on selecting members of the population who are easily accessible to obtain answers or information (Purwanto, 2004).

According to the Banten Province Central Statistics Agency, the population of Banten Province decreased from 2019 to 2020. In 2019, the population of Banten Province was 12,927,316, while in 2020, the population of Banten Province was 11,904,562. Therefore, the sample size calculation is as follows:

$$n = \frac{N}{1+N(e)^2}$$

Where:

n = Number of Samples

N = Population

e = Percentage of impropriety (10%)

$$n = \frac{11.904.562}{1+11.904.562(10\%)^2}$$

= 99,9991

=100 sampel

Therefore, this study requires a minimum of 100 respondents from the Banten Province community who are interested in donating, donating, and donating online. Each region in Banten has a different population aged 20-40 years. Therefore, the next step is to calculate the percentage to form a sample size for the study using the following formula:

$$\frac{\text{Number of Residents Aged 20 – 40 Years Per Region}}{\text{Total Number of Banten Residents Aged 20 – 40 Years}} \times 100\%$$

#### Data Collection Method

In this study, the data collection methods used were as follows:

##### Primary Data

Primary data is obtained by distributing questionnaires to respondents, either directly or online via Google Forms, containing a list of pre-compiled questions. The questionnaire is an interval data type, expressed in numbers from the smallest to the largest, with equal spacing between each number (Sugiyono, 2011).

The questionnaire will use a Likert scale. These variables will be measured and translated into indicator variables. These variables will then serve as a starting point for developing the instrument, which will consist of

statements or questions. This study provided respondents with five alternative answers, therefore using a scale of 1-5 weights or scores.

According to (Misbahuddin & Hasan, 2013), secondary data is data collected by researchers from existing sources. The secondary data obtained by this researcher came from a literature review obtained through the internet, journals, books, articles, other research related to the research topic, and online documents as considerations and constructing a framework for developing existing research. To obtain the results of this study, the technique used in this study was data analysis using IBM SPSS version 26.0.

## RESULTS AND DISCUSSION

### Respondent Characteristics Based on Gender

Description	Number	Percentage
Male	30	30%
Female	70	70%
Total	100	100%

### Respondent Characteristics Based on Age

Description	Number	Percentage
20-25 tahun	58	58%
26-30 tahun	33	33%
31-40 tahun	9	9%
Total	100	100%

### Respondent Characteristics Based on Domicile

Description	Number	Percentage
Kab Pandeglang	11	10,80%
Kab Lebak	12	11,60%
Kab Tangerang	27	27,20%
Kab Serang	14	13,70%
Kota Tangerang	16	15,90%
Kota Cilegon	3	3,60%
Kota Serang	6	5,80%
Kota Tangerang Selatan	11	11,40%
Total	100	100%

### Respondent Characteristics Based on Occupation

Description	Number	Percentage
Students	38	38%
Private Employees	43	43%
Civil Servants	1	1%
Entrepreneurs	7	7%

<b>Others</b>	<b>11</b>	<b>11%</b>
<b>Total</b>	<b>100</b>	<b>100%</b>

#### Respondent Characteristics Based on Education

<b>Description</b>	<b>Number</b>	<b>Percentage</b>
<b>SMA/SMK/STM</b>	<b>45</b>	<b>45%</b>
<b>Sarjana</b>	<b>55</b>	<b>55%</b>
<b>Total</b>	<b>100</b>	<b>100%</b>

#### Respondent Characteristics Based on Known Online Zakat Applications

<b>Keterangan</b>	<b>Jumlah</b>	<b>Persentase</b>
<b>Kitabisa.com</b>	<b>67</b>	<b>67%</b>
<b>Baznas (Muzzaki Corner)</b>	<b>32</b>	<b>32%</b>
<b>Dompot Dhuafa</b>	<b>56</b>	<b>56%</b>
<b>Aksi Cepat Tanggap (Global Zakat)</b>	<b>26</b>	<b>26%</b>
<b>LazisNU (NU Care)</b>	<b>5</b>	<b>5%</b>
<b>LazisMU</b>	<b>9</b>	<b>9%</b>
<b>LAZ Al Azhar</b>	<b>2</b>	<b>2%</b>
<b>E- Commerce (Tokopedia, shopee, bukalapak, blibli, lazada, mataharimall.com, dll)</b>	<b>37</b>	<b>37%</b>

#### Research Instrument Test Results

##### Data Quality Test Results

##### a. Validity Test

To determine the validity test value, compare the calculated r value to the table r value. To determine the table r value, use the formula  $df = n-2$  with a significance level of 0.05. The validity test is shown in Table 4.7 below.

##### Validity Test Results

	<b>Pearson Corelation</b>	<b>Sig (2-Tailed)</b>	<b>Keterangan</b>
<b>X1.1</b>	0,823	0,000	Valid
<b>X1.2</b>	0,818	0,000	Valid
<b>X1.3</b>	0,838	0,000	Valid
<b>X1.4</b>	0,784	0,000	Valid
<b>X1.5</b>	0,821	0,000	Valid
<b>X1.6</b>	0,684	0,000	Valid
<b>X2.1</b>	0,818	0,000	Valid
<b>X2.2</b>	0,880	0,000	Valid
<b>X3.1</b>	0,785	0,000	Valid
<b>X3.2</b>	0,843	0,000	Valid
<b>X3.3</b>	0,827	0,000	Valid

<b>X3.4</b>	0,840	0,000	Valid
<b>X3.5</b>	0,823	0,000	Valid
<b>Y1</b>	0,714	0,000	Valid
<b>Y2</b>	0,697	0,000	Valid
<b>Y3</b>	0,746	0,000	Valid
<b>Y4</b>	0,555	0,000	Valid

Table 4.7 above shows that each indicator in the variables of religiosity, social environment, ease of use, and interest meets valid criteria, with a significance value of less than 0.05. This indicates that these indicators are valid.

#### b. Reliability Test

Reliability testing can be performed by observing Cronbach's alpha values exceeding 0.60. Table 4.8 shows the results of the reliability test for the research variables, including the following:

#### Reliability Test Results

Variabel	Cronbach's Alpha	Keterangan
Religiusitas (X1)	0,883	Reliabel
Lingkungan Sosial (X2)	0,610	Reliabel
Kemudahan Penggunaan (X3)	0,881	Reliabel
Minat (Y)	0,604	Reliabel

Table 4.8 shows that the variables religiosity, social environment, ease of use, and interest have Cronbach's alpha values greater than 0.60. This indicates that each indicator has a high level of reliability.

#### Classical Assumption Test Results

##### a. Normality Test Results

This normality test uses the Kolmogorov-Smirnov statistical test, which is assessed by the criterion of an Asymp Sig (2-tailed) value exceeding 0.05 (alpha). Table 4.9 shows the results of the normality test in this study, as follows:

#### Normality Test Result

## One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters <sup>a, b</sup>	Mean	,0000000
	Std. Deviation	,09328434
Most Extreme Differences	Absolute	,050
	Positive	,034
	Negative	-,050
Test Statistic		,050
Asymp. Sig. (2-tailed)		,200 <sup>c, d</sup>

S

Source: Processed primary data (2022)

The output table above shows that the Asymp Sig (2-tailed) significance value of 0.200 is greater than 0.05. Therefore, it can be concluded that the data is normally distributed according to the Komogrov-Smirnov normality test.

### b. Autocorrelation Test Results

#### Autocorrelation Test Results

##### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,708 <sup>a</sup>	,502	,486	,09473	1,860

a. Predictors: (Constant), In\_KemudahanPenggunaan\_X3, In\_LingkunganSosial\_X2, In\_Religiusitas\_X1

b. Dependent Variable: In\_Minat\_Y

The SPSS output table above shows that the Durbin-Watson value is 1.860, which is less than 4-du or  $4 - 1.7364 = 2.2636$  and greater than dL or  $> 1.6131$ . Therefore, based on the Durbin-Watson decision-making, it can be concluded that there is no autocorrelation.

### c. Multicollinearity Test Results

The multicollinearity test is used to determine whether there is a correlation between the independent variables. This can be done by examining the Tolerance and Variance Inflation Factor (VIF) values. Table 4.11 shows the results of the multicollinearity test, as follows:

#### Multicollinearity Test Results

		Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	,635	,234		2,718	,008	,171	1,098		
	In_Religiusitas_X1	,180	,060	,229	2,976	,004	,060	,299	,879	1,138
	In_LingkunganSosial_X2	,081	,037	,166	2,190	,031	,008	,155	,907	1,102
	In_KemudahanPenggunaan_X3	,469	,070	,535	6,663	,000	,329	,608	,805	1,243

a. Dependent Variable: In\_Minat\_Y

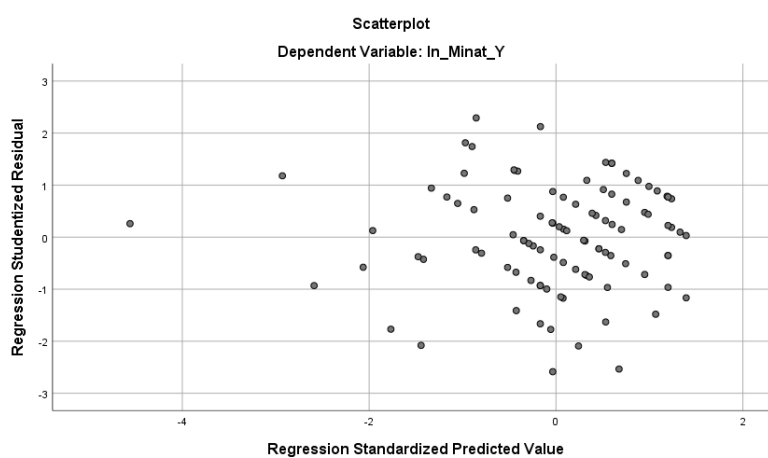
Source: Processed data (2022)

In the table above, the tolerance value for the Religiosity (X1) variable is 0.879, Social Environment (X2) is 0.907, and Ease of Use (X3) is 0.805, which is greater than 0.1. Furthermore, the VIF values for the Religiosity (X1), Social Environment (X2), and Ease of Use (X3) variables are less than 10.00. Therefore, based on these results, it can be concluded that there is no multicollinearity in the regression model being tested.

#### Heteroscedasticity Test Results

The heteroscedasticity test is used to determine whether there is equality between the variances of one observation and another in the regression model used. To detect the presence or absence of heteroscedasticity, a specific pattern can be seen in the scatterplot graph, as shown in Figure 4.12 below:

#### Heteroscedasticity Test Results



Based on Figure 4.12, the scatterplot graph shows that the data is randomly distributed above and below the number 0 (zero) on the Y-axis. This concludes that there is no heteroscedasticity in the regression equation model. Therefore, the regression model can be used to analyze the influence of religiosity, social environment, and ease of use among Banten residents on online zakat, infaq, and sedekah.

### Multiple Linear Regression Model Analysis

#### Multiple Linear Regression Results

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	,635	,234		2,718	,008
	In_Religiusitas_X1	,180	,060	,229	2,976	,004
	In_LingkunganSosial_X2	,081	,037	,166	2,190	,031
	In_KemudahanPenggunaan_X3	,469	,070	,535	6,663	,000

a. Dependent Variable: In\_Minat\_Y

Source: Processed primary data (2022)

Based on the coefficient table above, the results of the multiple linear regression equation are as follows::

$$Y = a + bX1 + bX2 + bX3 + e$$

$$Y = 0,635 + 0,180 X1 + 0,081 X2 + 0,469 X3 + e$$

From the regression equation above, it can be explained that:

- 1) A constant value of 0.635 indicates that the level of religiosity, social environment, and ease of use can be considered constant. Therefore, the level of public interest in paying zakat, infaq, and alms online is 0.635.
- 2) The regression coefficient of the religiosity variable (X1) indicates a positive relationship with the interest of the Banten community, with a value of 0.180. Therefore, every one-unit increase in religiosity leads to a 0.180 increase in interest. Therefore, a positive relationship exists between the religiosity variable and interest in paying zakat, infaq, and alms online. The higher the religiosity, the higher the public's interest in paying zakat, infaq, and alms online.
- 3) The regression coefficient of the social environment variable (X2) indicates a positive relationship with the interest of the Banten community, with a value of 0.037. Therefore, every one-unit increase in the social environment leads to a 0.037 increase in interest. Therefore, there is a positive relationship between the social environment variable and interest in paying zakat, infaq, and alms online. The better the social environment, the greater the public's interest in paying zakat, infaq, and alms online.
- 4) The regression coefficient for the ease of use variable (X3) indicates a positive relationship with public interest in Banten, with a value of 0.469. Therefore, every one-unit increase in ease of use results in a 0.469 increase in interest. Therefore, there is a positive relationship between the ease of use variable and interest in paying zakat, infaq, and alms online. The better the ease of use, the greater the public's interest in paying zakat, infaq, and alms online.

Hypothesis Testing

t-Test (Partial Test)

Partial Test Results

		Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,635	,234		2,718	,008
	In_Religiuitas_X1	,180	,060	,229	2,976	,004
	In_LingkunganSosial_X2	,081	,037	,166	2,190	,031
	In_KemudahanPenggunaan_X3	,469	,070	,535	6,663	,000

a. Dependent Variable: In\_Minat\_Y

Based on the table above, the religiosity variable (X1) obtained a t-value of 2.976, which is greater than the t-table of 1.66071 with a significance probability of 0.004 < 0.05. Therefore, H<sub>(1-1)</sub> states that the religiosity variable influences the interest of the Banten community in paying zakat, infaq, and online alms. In

other words, reject  $H_{(0-1)}$  and accept  $H_{(1-1)}$ . This has an influence on the interest of the Banten community in paying zakat, infaq, and alms. This can be interpreted as meaning that the Banten community has a very high level of faith and trust in the commands of Islamic teachings. The t-value of the social environment variable ( $X_2$ ) is 2.190, which is greater than the t-table of 1.66071 with a significance probability of  $0.031 < 0.05$ . Therefore,  $H_{(0-2)}$  is rejected and  $H_{(1-2)}$  is accepted. The accepted hypothesis,  $H_{(0-2)}$ , states that the social environment variable partially has no effect on public interest. The social environment variable does not affect the interest of the Banten community in paying zakat, infaq, and alms online. This can be interpreted as meaning that the Banten community pays zakat, infaq, and alms online not simply because it follows the customs of their social environment but because of their obligations as Muslims.

Finally, the calculated t-value for the ease of use variable ( $X_3$ ) is 6.663. When compared to the t-table value of 1.66071, the calculated t-value is greater than the t-table value, and the probability value of significance is  $0.000 < 0.05$ . Therefore, it can be concluded that  $H_{(0-3)}$  is rejected and  $H_{(1-3)}$  is accepted. Meanwhile,  $H_{(1-3)}$  states that the ease of use variable partially has an influence on the interest of the Banten community in paying zakat, infaq, and alms online. This can be interpreted as meaning that ease of use has an influence on the interest of Banten people in paying zakat, infaq, and alms online, which is easier to use if you pay online..

#### a. Uji F (Uji Simultan)

The F-test (Simultaneous Test) is used to test independent variables simultaneously against the dependent variable with an alpha significance level of 0.05. Table 4.15 below shows the results of the F-statistic test..

#### Hasil Uji F (Uji Simultan)

##### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,867	3	,289	32,213	,000 <sup>b</sup>
	Residual	,861	96	,009		
	Total	1,729	99			

a. Dependent Variable:  $\ln\_Interest\_Y$

b. Predictors: (Constant),  $\ln\_Ease\ of\ Use\_X_3$ ,  $\ln\_Social$

Based on the table above, the F-test results obtained an F-count of 32.213, which is greater than the F-table of 2.70, with a significance probability of  $0.000 < 0.05$ .

Therefore, it can be concluded that the three independent variables: religiosity, social environment, and ease of use, significantly influence the interest in online zakat and almsgiving.

**b. Uji Koefisien Determinasi (R<sup>2</sup>)**

The following are the results of the determination coefficient test that has been carried out on the existing data, namely:

**Hasil Uji Koefisien Determinasi (R<sup>2</sup>)**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,708 <sup>a</sup>	,502	,486	,09473	1,860
a. Predictors: (Constant), ln_EaseOfUse_X3, ln_SocialEnvironment_X2, ln_Religiosity_X1					
b. Dependent Variable: ln_Interest_Y					

Based on the table above, the adjusted R-square value is 0.486, or 48.6%. It can be concluded that the independent variables, religiosity, social environment, and ease of use, influence the dependent variable, interest, by 48.6%. The remaining 51.4% is influenced by other variables outside the scope of this study.

**Based on the results of the research, the following conclusions can be drawn:**

**The Influence of Religiosity on Interest**

This study shows that religiosity (X1) has a positive and significant influence on interest (Y). The religiosity variable has a calculated t-value of 2.976, which is greater than the t-table value of 1.66071. The significant value of 0.004 is smaller than the value of 0.05. Therefore, based on these results, the accepted hypothesis is H1-1: religiosity has a partial influence on the interest of Banten residents in paying zakat, infaq, and alms online. The results of this study align with research conducted by Farah et al. (2015); Satrio and Siswanto (2016); and Jaffri et al. (2012). Hanifah et al. (2015) stated that religiosity is a muzakki's operational devotion to Islamic teachings by fulfilling their Muslim obligation to distribute zakat. This study also showed that religiosity had a significant simultaneous influence on muzakki's interest in distributing professional zakat funds to the Yogyakarta Branch of PKPU.

**The Influence of the Social Environment on Interest**

This study shows that the social environment (X2) has a positive and significant influence on interest (Y). The religiosity variable has a calculated t-value of 2.190, which is greater than the t-table value of 1.66071. The significance value of 0.031 is less than the 0.05 value. Therefore, based on these

results, the accepted hypothesis is H1-2, namely that the social environment has a partial influence on the interest of Banten residents in paying zakat, infaq, and alms online. These results align with research conducted by Ayu (2013), which states that if many people in our social environment pay zakat, this will influence other people's intention to pay zakat.

#### The Effect of Ease of Use on Interest

This study shows that ease of use (X3) has a positive and significant influence on interest (Y). The religiosity variable has a calculated t-value of 6.663, which is greater than the t-table value of 1.66071. The significance value of 0.000 is less than 0.05. Therefore, the accepted hypothesis is H1-3, namely that ease of use has a partial influence on the interest of Banten residents in paying zakat, infaq, and alms online. Research conducted by Bahana & Achsanika (2020) found that perceived ease of use had a significant positive effect on intention to use new media for zakat. The study also showed that ease of use significantly influenced the use of zakat service websites.

## CONCLUSION

The results of this study indicate that the variables of usefulness, ease of use, and social environment have a significant partial and simultaneous influence on the Banten community's decision to pay zakat, infaq, and alms online.

This study shows that religiosity (X1) has a positive and significant influence on interest (Y). The religiosity variable has a calculated t-value of 2.976, which is greater than the t-table value of 1.66071. The significant value of 0.004 is smaller than the 0.05 value. Therefore, the hypothesis is accepted. The results indicate that the social environment (X2) has a positive and significant influence on interest (Y). The religiosity variable has a calculated t-value of 2.190, which is greater than the t-table value of 1.66071. The significant value of 0.031 is smaller than the 0.05 value. Ease of use (X3) has a positive and significant influence on interest (Y). The religiosity variable has a calculated t of 6.663, this calculated t value is greater than the t table value of 1.66071. And the significant value of 0.000 is smaller than the value of 0.05.

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