

## ABSTRAK

**De Pindia Meita. 2024. Determinan Intensi Masyarakat Membayar Zakat, Infak dan Sedekah secara Digital di BAZNAS Kabupaten Tasikmalaya. Program Studi Ekonomi Syariah. Fakultas Agama Islam. Universitas Siliwangi. Tasikmalaya.**

Teknologi berbasis digital berkembang pesat di kalangan masyarakat karena membawa manfaat yang dirasakan langsung oleh penggunanya termasuk dalam sektor keuangan. Pesatnya perkembangan teknologi finansial ini juga berlaku pada pembayaran zakat, infak dan sedekah di BAZNAS Kabupaten Tasikmalaya. BAZNAS Kabupaten Tasikmalaya juga menyediakan pembayaran ZIS melalui Kitabisa, Sapa Agnia/Whatsapp Sender, QRIS dan *transfer* dari berbagai bank. Tujuan dari penelitian ini yaitu untuk mengetahui intensi masyarakat membayar ZIS secara digital di BAZNAS Kabupaten Tasikmalaya.

Penelitian ini menggunakan penelitian kuantitatif dengan metode analisis *Structural Equation Modeling-Partial Least Square* (SEM-PLS) yaitu menggunakan *software Smart-PLS 3.0*. Data yang digunakan adalah data primer yang dikumpulkan melalui penyebaran kuesioner melalui *google form* kepada 200 responden dengan kriteria masyarakat Kabupaten Tasikmalaya dan sekitarnya yang berusia minimal 17 Tahun. Analisis data dan uji hipotesis yang digunakan yaitu *outer model* dan *inner model*.

Berdasarkan hasil analisis data diperoleh: *Perceived Ease of Use* (PEOU) dan *Perceived Usefulness* (PU) berpengaruh positif signifikan terhadap *Attitude Towards Usage* (ATU), *Attitude Towards Usage* (ATU) dan *Zakat Literacy* berpengaruh positif signifikan terhadap *Behavioral Intention*, *Trust* dan *Perceived Ease of Use* (PEOU) berpengaruh negatif signifikan terhadap *Behavioral Intention*, dan *Perceived Usefulness* (PU) tidak berpengaruh signifikan terhadap *Behavioral Intention*.

Penelitian ini dapat meningkatkan kesadaran masyarakat untuk melakukan pembayaran Zakat, Infak dan Sedekah (ZIS) secara digital sesuai dengan ketentuan dan kemampuannya. Dengan adanya *platform* penyedia pembayaran ZIS secara digital, maka akan dapat mempermudah masyarakat dalam melakukan transaksi dengan waktu dan tempat yang fleksibel. Sehingga dapat memberikan kontribusi dalam melakukan intervensi yang mempunyai daya ungkit terhadap pembayaran ZIS.

**Kata Kunci:** *Perceived Ease of Use, Perceived Usefulness, Attitude Towards Usage, Trust, Zakat Literacy, Behavioral Intention*

## **ABSTRACT**

***De Pindia Meita. 2024. Determinants of Community Intention to Pay Zakat, Infaq and Alms Digitally at BAZNAS Tasikmalaya Regency. Islamic Economics Programme Study. Faculty of Islamic Studies. University of Siliwangi. Tasikmalaya.***

*Digital-based technology is growing rapidly among society because it brings benefits that are felt directly by its users, including in the financial sector. The rapid development of financial technology also applies to the payment of zakat, infaq and alms at BAZNAS Tasikmalaya Regency. BAZNAS Tasikmalaya Regency also provides ZIS payments via Kitabisa, Sapa Agnia/Whatsapp Sender, QRIS and transfers from various banks. The aim of this research is to determine people's intentions to pay ZIS digitally at BAZNAS Tasikmalaya Regency.*

*This research uses quantitative research with the Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis method, namely using Smart-PLS 3.0 software. The data used is primary data collected by distributing questionnaires via Google Form to 200 respondents with the criteria of people from Tasikmalaya Regency and surrounding areas who are at least 17 years old. Data analysis and hypothesis testing used are outer model and inner model.*

*Based on the results of data analysis, it was obtained: Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) have a significant positive effect on Attitude Towards Usage (ATU), Attitude Towards Usage (ATU) and Zakat Literacy have a significant positive effect on Behavioral Intention, Trust and Perceived Ease of Use (PEOU) have a significant negative effect on Behavioral Intention, and Perceived Usefulness (PU) has no significant effect on Behavioral Intention.*

*This research can increase public awareness of making Zakat, Infaq and Alms (ZIS) payments digitally in accordance with the provisions and capabilities. With the ZIS digital payment provider platform, it will be easier for people to carry out transactions at flexible times and places. So that it can contribute to carrying out interventions that have leverage on ZIS payments.*

***Keywords: Perceived Ease of Use, Perceived Usefulness, Attitude Towards Usage, Trust, Zakat Literacy, Behavioral Intention***