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by Dia Purnamasari

Determinants of Muslim Millennial Intentions in Paying Zakat, Infaq, And Alms Online Through Fintech

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ABSTRACT - The development of financial technology (fintech) has positively and significantly impacted various fields. However, this positive impact has not been fully utilized in the management of zakat, infaq, and alms. This study aims to analyze the determinants of intention to pay zakat, infaq, and alms (ZIS) online through fintech in the millennial generation on the island of Java. This study develops a unified theory of acceptance and use of technology (UTAUT-2) by adding a religiosity variable to the model as a form of intention to behave in paying ZIS online through fintech. This study used a quantitative approach with primary data. Data were obtained through questionnaires distributed to millennial generation respondents living in all provinces of Java with a total of 165. The data analysis tool used in this study was the Partial Least Square-Structural Equation Model (PLS-SEM) with the help of WarpPLS Version 8.0 software. The results of this study indicate that the variables of performance expectancy, social influence, facilitating conditions, habits and religiosity have a positive and significant effect on the intention to pay ZIS online through fintech. While the variables of effort expectancy, hedonic motivation, and price values statistically do not affect the intention to pay ZIS online through fintech. This study has implications for the development of consumer behavior models and extends the validity of the determinants of behavioral intentions to pay ZIS through fintech. In addition, this study confirms the significance of the online marketing paradigm regarding ZIS with optimal use of social media.
Keywords: UTAUT-2, Zakat, Infaq, Alms, Millennials

ABSTRAK – Determinan Niat Muslim Milenial untuk Membayar Zakat Infak dan Sedekah Secara Online Melalui Fintech. *Perkembangan financial technology (fintech) berdampak positif dan signifikan di berbagai bidang. Namun, dampak positif tersebut belum dimanfaatkan secara maksimal dalam pengelolaan zakat, infak, dan sedekah. Penelitian ini bertujuan untuk menganalisis determinan niat perilaku membayar zakat, infak, dan sedekah (ZIS) secara online melalui fintech pada generasi muslim milenial di Pulau Jawa. Penelitian ini mengembangkan unified theory of acceptance and use of technology (UTAUT-2) dengan menambahkan variabel religiusitas pada model sebagai penentu niat berperilaku dalam membayar ZIS secara online melalui fintech. Penelitian ini menggunakan pendekatan kuantitatif dengan data primer. Data diperoleh melalui kuesioner yang dibagikan kepada responden generasi milenial yang tinggal di seluruh provinsi pulay Jawa dengan total 165 orang. Alat analisis data yang digunakan dalam penelitian ini adalah Partial Least Square-Structural Equation Model (PLS-SEM) dengan bantuan WarpPLS Version perangkat lunak 8.0. Hasil penelitian ini menunjukkan bahwa variabel ekspektasi kinerja, pengaruh sosial, kondisi yang memfasilitasi, kebiasaan dan religiusitas berpengaruh positif dan signifikan terhadap niat membayar ZIS online melalui fintech. Sedangkan variabel ekspektasi usaha, motivasi hedonis, dan nilai harga secara statistik tidak berpengaruh terhadap niat membayar ZIS secara online melalui fintech. Studi ini berimplikasi pada pengembangan model perilaku konsumen dan memperluas validitas determinan niat perilaku membayar ZIS melalui fintech. Selain itu, penelitian ini menegaskan pentingnya paradigma pemasaran online terkait ZIS dengan pemanfaatan media sosial secara optimal.*
Kata Kunci: *UTAUT-2, Zakat, Infak, Sedekah, Milenial*

INTRODUCTION

The development of zakat, infaq, and alms (ZIS) payment methods is the essence of BAZNAS today. Traditionally, ZIS payments were made directly to those employed to raise funds ('amil) or through the ZIS payment committee (Jamaludin et al., 2017). In the digital era, ZIS collection policy innovations are based on the use and utilization of technology systems. One of the main initiatives carried out by BAZNAS is digitizing ZIS payments. So, anyone can make ZIS payments online anytime and anywhere (Astuti & Prijanto, 2021).

In general, BAZNAS makes digitalization efforts through two platforms, namely internal platforms, and external platforms. For internal platforms, BAZNAS has digitized ZIS fundraising services using several facilities including the BAZNAS website. Apart from the website, BAZNAS is also developing an Android-based application to collect ZIS funds from every Muslim and muzaki. BAZNAS also collaborates with external platform providers in raising ZIS funds with fintech companies, such as: digital banks and various electronic wallet platforms (Go-Pay, OVO, Link Aja, Dana, Shopee and others) (BAZNAS, 2022). This innovation is an effort to streamline ZIS fundraising as a step to expand its wings and encourage more Muslims to pay zakat, infaq, and alms. With the ZIS fund payment feature through fintech, the millennial generation can contribute more efficiently to ZIS payments.

The Covid-19 pandemic has boosted digitization in ZIS payments. The massive digitization carried out by BAZNAS has finally made it easier for the public to pay ZIS through an online platform. However, the amount of zakat, infaq and alms funds collected online through digital platforms is still very small and cannot exceed ZIS income collected directly or conventionally. The proof, based on the publication of P. K. BAZNAS (2022) in 2020, the total ZIS funds collected reached Rp. 12.43 trillion, while the funds collected digitally were only Rp. 70 billion. Only 6.74% of funds are collected through digital platforms. Therefore, payment of ZIS funds is still dominated by conventional rather than digital distribution. It can be concluded that the level of public adoption of digital ZIS payments is still in the low category.

Several factors certainly lead to low public adoption of digital ZIS payments. *First*, the community still has minimal knowledge or skills about digital-based ZIS payments. So, people are not used to paying ZIS digitally (Husaini, 2021). In addition, there are still many people who have high religiosity. Feel more

comfortable giving ZIS directly to recipients who are still relatives or close relatives (Arwita, 2022). *Second,* the use of high technology has not been accompanied (according) with a high level of literacy. Currently the use of digital technology has not been utilized optimally by its users, especially for Islamic philanthropy in online zakat, infaq, and alms payments (Suwari, 2022). Therefore, people who already have understanding and knowledge about digital ZIS payments also do not necessarily fully utilize digital platforms in paying zakat, infaq and alms in an optimal manner. *Third*, the implementation of zakat, infaq and alms digitally or online does not have a clear legal basis in the Nash al-Qur'an and hadith. Thus, the use of technology as a method of paying zakat, infaq and alms still has weaknesses from the sharia's regulatory and sharia law aspects (Sakinah, 2019). So, when viewed from the use of digital platforms to pay ZIS online, the development has been very fast, but it has not been accompanied by good regulations, both from a fiqh and formal law perspectives, such as laws or the DSN MUI Fatwa. *Fourth*, there is still a lack of outreach and education about how to pay and the benefits of paying online ZIS funds from BAZNAS to the public. With the hope that people will become more familiar with more practical alternatives for paying zakat, infaq, and alms through online digital channels (Suyudi, 2021). The impact of socialization and education is lacking and not supported by formal and good regulations, so there is still a response in the community that zakat, infaq and alms are carried out conventionally or are paid directly.

Studies in accepting a technology and information system mostly use the unified theory of acceptance and use of technology (UTAUT-2) consumer behavior theory. Previous researchers have widely used the UTUT-2 theory to explain technology acceptance in various contexts such as: research by Soodan & Rana (2020), Chresentia & Suharto (2020), Intarot & Beokhaimook (2018) applies UTAUT-2 in the context of accepting the use of E-wallets. Research by Alamanda et al. (2021), Human et al. (2020) Cabrera-Sánchez et al. (2020), and Singh & Matsui (2017) using UTAUT-2 in the context of E-commerce acceptance. In the context of acceptance and use of fintech technology, UTAUT-2 has been applied in the research of Senyo & Osabutey (2020), Ahmad et al. (2021), and Septiani et al. (2020). Research by Li et al. (2017), Wisesa et al. (2019), P & Manohar (2021) have applied UTAUT-2 in the context of using a crowdfunding platform. Research Merhi et al. (2019), Samsudeen et al. (2021), and Nguyen et al. (2020) used UTAUT-2 in predicting behavioral intentions to adopt M-Banking.

Based on the results of previous studies, the authors assume that the unified theory of acceptance and use of technology (UTAUT-2) which is reflected in the variables of performance expectancy, effort expectancy, social factors, facilitating conditions, hedonic motivation, price values and habits are relatively unstable in predicting behavioral intentions and acceptance of technology. In this study, the authors add a religiosity variable to the UTAUT-2 model to predict the intention to behave in paying ZIS online through Fintech as a novelty and differentiator from previous research. Previous studies, such as those conducted by Kasri & Yuniar (2021) dan Sulaeman & Ninglasari (2020) only used the UTAUT and UTAUT-2 variables without adding the religiosity variable into their research as a determinant of online zakat payment intentions. On the other hand, the results of research by Akmila et al. (2022) and Hidayatullah & Purbasari (2022) show that religiosity has a high role in the intention to fulfill and pay zakat, infaq and alms. However, the results of research by Kurniaputri et al. (2020) state that a pious person with a high religious level cannot be measured only by fulfilling the obligation of zakat alone. This means that paying zakat, infaq and alms are not dominated by religiosity factors alone.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

1. Unified Theory of Acceptance and Use of Technology (UTAUT-2)

This research adopts and develops a model Unified Theory of Acceptance and Use of Technology (UTAUT-2). The UTAUT-2 model is a development of the previous UTAUT model formulated by Venkatesh et al. (2003). The UTAUT model describes a person's behavior in using and accepting information technology. The UTAUT model has been developed based on a combination of eight main theories and technology acceptance models. The integrated models for developing UTAUT are: the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Social Cognitive Theory (SCT), Technology Acceptance Model (TAM), Innovation Diffusion Theory (IDT), Model Personal Computer Utilization (MPCU), Motivation Model (MM), Combined TAM and TPB (C-TAM-TPB). However, UTAUT integrates the technology acceptance domain into one theory with behavioral intentions and user behavior as the primary dependent variables (Venkatesh et al., 2003).

The new UTAUT model (UTAUT-2) has proposed seven factors (variables) as determinants of behavioral intention and use of technology. These factors

include performance expectancy, effort expectancy, social influence, and facilitation conditions, the four previous UTAUT variables. While the variables of hedonic motivation, price values , and habits are three new additional variables included in the model (Venkatesh et al., 2012). Venkatesh et al., (2012) explain the hedonic motivation variable included in the UTAUT-2 variable because it had been included as the main predictor in much previous research (studies) and was deemed necessary. The price value variable is included because, in the context of consumer behavior, the user must bear the costs associated with using the service. In contrast, previous research supports the habit variable, showing it to be an important factor in technology acceptance and use.

Performance expectancy is defined as the extent to which a person believes that using technology will improve job performance (Venkatesh et al., 2003). In a sense, someone who feels that his work has become more accessible by using technology will continue to have the intention to use technology and will use it sustainably (Chen et al., 2021). Performance expectancy wwasfound to have a positive and significant relationship with the intention to use the system or technology. These results are supported by the research of Hanif et al. (2021), Intarot & Beokhaimook (2018), Kasri & Yuniar (2021) and Odusanya et al. (2019) which shows that there is a positive and significant relationship between Performance expectancy and intentions to use technology and system. Based on the explanation and previous research, the hypotheses to be tested are:

H1: Performance expectancy has a positive effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech

Effort expectancy is interpreted with the level of simplicity (ease) in using a technology from the user's point of view (Venkatesh et al., 2003). When technology is easy to use, it will increase the level of adaptation. In addition, if using technology will make an individual's life simpler, easier, and friendlier to use and reduce dependence on interactions with humans, this will lead to an increase in the perception of intentions to adopt and use technology and system (Wang et al., 2020). The effort expectancy factor often appears to be dominant in technology acceptance, which was found to positively influence a person's behavioral intention. The results of research conducted by Ahmad et al. (2021), Cimperman et al. (2016), Handoko (2020), Hau et al. (2020) and Wisesa et al. (2019) consistently show a positive influence between effort expectancy and behavioral intentions to

use technology. Based on the arguments and previous research, the formulated hypothesis is:

H2: Effort expectancy has a positive effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech

Social influence is defined as the extent to which an individual observes the importance of other people's beliefs to be considered in using new technology (Venkatesh et al., 2003). Social influences or similar factors (family, neighbors, friends, peers and co-workers) significantly influence behavioral intentions to use and adopt new technology (Purwanto & Loisa, 2020). On the other hand, Yoga & Triami (2020) argues that technology adoption must be influenced by personal beliefs, not what other people think of the technology, especially the perception of close relatives and friends. The correlation between social influence and intention to use technology is statistically significant in the study of Chang et al. (2019), Manrai et al. (2021), Penney et al. (2021), Sankaran & Chakraborty (2021) dan Singh & Matsui (2017). Based on the arguments and previous research above, the formulated hypothesis is:

H3: Social influence has a positive effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech

In the UTAUT model, facilitation conditions are defined as the extent to which a person believes that the technical and organizational infrastructure can support the use of technology (Venkatesh et al., 2003). In the UTAUT-2 model, facilitation conditions are interpreted as the availability of resources and expertise needed to use certain technologies from the customer's point of view (Cheng et al., 2020). On the other hand, facilitation condition offers about other resources needed to facilitate a behavior using technology (Arain et al., 2019). Soodan & Rana, (200) stated that the facilitation condition in the UTAUT-2 model version aims to encourage behavior in using technology. In other words, the higher the user feels and knows the high availability of resources (knowledge and support), the higher the intention to use the new technology. This shows that the facilitation condition variable has a significant effect on behavioral intention to accept technology. In line with the research results of Manrai et al. (2021), Tseng et al. (2019), and Wu et al. (2021). Based on the explanation and the results of previous research, the formulated hypothesis is:

H4: Facilitating conditions have a positive effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech

Hedonic motivation is the first additional variable to be included by Venkatesh et al. (2012) in the UTAUT-2 model. Hedonic motivation is defined as a person's pleasure from using a technology Venkatesh et al. (2012). The assumption is that if users feel cheerful or happy when using technology, then there is a possibility to use the technology continuously (Arain et al., 2019). Brown and Venkatesh (2005) stated that a person uses technology for himself, he is more likely to engage with the essence of happiness and pleasure. Especially if one pays attention to novelty in technology, the magic of technology itself will contribute to hedonic motivation (Imani & Anggono, 2020). Hedonic motivation has been empirically validated and supported as an essential predictor of behavioral intention to use a technology system as shown in the results of research by Alamanda et al. (2021), Baabdullah (2018), Marpaung et al. (2021), Morosan & De Franco (2016), Nguyen et al. (2020). Based on previous research, the hypotheses formulated are:

H5: Hedonic motivation has a positive effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech

The concept of the price value variable in UTAUT-2 is translated as a cognitive trade-off between the perceived benefits of the technology and the monetary costs incurred for using it (Venkatesh et al., 2012). Based on marketing studies, perceived value is usually identified cognitively by comparing how much a person must pay for the desired utility and quality. Therefore, if the benefits obtained by a person in adopting technology are higher than the financial costs, then the price value positively affects a person's intention to use the technology (Alalwan et al., 2017). Generally, price values can influence behavioral intentions when the perceived benefits of using a technology outweigh its monetary costs. In line with the research results of Dhiman et al. (2020), Human et al. (2020), and Yoga & Triami (2021) show that the price value has a positive effect on behavioral intentions to use technology. Based on this explanation, the writer formulates the hypothesis:

H6: Price value has a positive effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech

In the UTAUT-2 model, Venkatesh et al. (2012) translated the habit variables to the extent that a person tends to perform behavior automatically based on learning. The habit variable will refer to self-perception with

repetitive behavior patterns that occur automatically outside of awareness. Conversely, habits will be obtained when someone automatically uses technology because they learn it continuously (Penney et al., 2021). Habits can also be related to experience, as reflected in the behavior of using technology that has become routine. Venkatesh et al. (2012) have found a significant relationship between habits and intentions to use the system or technology. In line with the research results of Karjaluoto et al. (2020), Ridzky & Sarno (2020), Susilowati et al. (2021), Thaker et al. (2020) dan Zakaria et al. (2021). Based on this explanation and previous research, the authors formulate a hypothesis:

H7: Habit has a positive effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech

2. Religiosity

Pope & Mohdali (2010) define religiosity as the extent to which a person is committed to the religion he adheres to, believes in, and studies. Thus, a person's attitude and behavior reflect the commitment he instills. If a person's perspective is better towards an object (zakat, infaq, alms), then the higher the possibility of a person's habit of doing things that are his obligation (Satrio & Siswantoro, 2016). A person's level of religiosity is predicted to influence his intention to participate in paying ZIS online digitally. This means that someone with a high level of faith will like and be used to a system that innovates to make it easier to carry out their religious law (Kurnia Putri et al., 2020). The results of research by Agustiningsih et al. (2021) revealed that religiosity has a positive and significant effect on the muzaki's decision to pay zakat online. This shows that the more religious a person is, the more obedient he is in paying zakat. This argument is in line with the results of research by Syafitri et al. (2021), which explains that religiosity greatly influences ZIS payments. Based on the explanation and the results of previous research, the authors formulate a hypothesis:

H8: Religiosity has a positive effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech

Based on the theoretical basis and hypothesis development, the proposed research model can be seen in Figure.1.
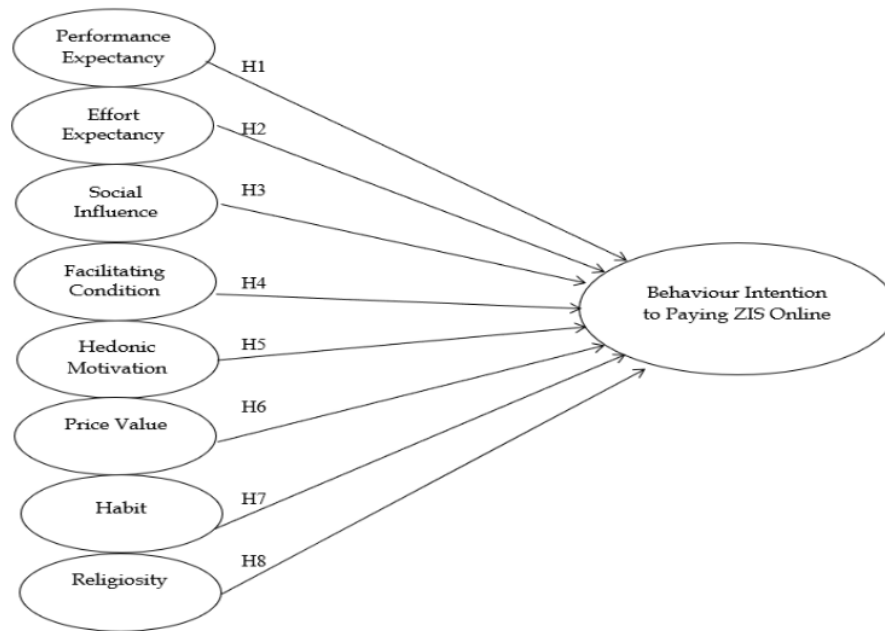
Figure 1. research model

METHODOLOGY

This research is included in the type of quantitative research that is associative. The purpose of associative research is to find and explain the relationship between two or more variables through the influence, role, and causal relationship of one variable with other variables (X and Y) (Sugiyono, 2012). The variables to be tested to find out roles, influences and relationships are performance expectancy, effort expectancy, social influences, facilitating conditions, hedonic motivation, price values, habits, and religiosity towards the intention to pay ZIS online through fintech.

The population in this study is the millennial Muslim generation on Java Island in 4 provinces (West Java, Central Java, East Java and Banten) and two special areas, namely DKI Jakarta and DI Yogyakarta. While the sample in this study was 165 people using a purposive sampling technique. The number of samples is determined by multiplying the number of variables (indicators) by five. This means, 5 x with the number of variables (indicators) (Tris liatanto, 2020). This

study has 33 indicators with 9 (nine) variables (8 exogenous variables and one endogenous variable). Thus, the number of samples in this study was 165 people or respondents.

Questionnaire is the data collection technique used. Researchers distributed questionnaires online to millennials who live on the island of Java using Google forms. The questionnaire contains respondent profile data and 34 statement items to evaluate behavioral intentions to pay zakat, infaq, and alms online through fintech. A Likert scale with a five-point score range was used to measure all statements, ranging from 1 = very strongly disagree to 5 = strongly agree.

Data analysis was performed using PLS-SEM. Henseler et al., (2015) emphasized that the SEM-PLS approach is more flexible, robust, and a superior statistical tool for predicting and testing theories. Data analysis was carried out in two stages: evaluating the measurement model (outer model) and the structural model (inner model). Evaluation of the measurement model is seen with three criteria, namely: convergent validity by looking at the outer loading and average variance extract (AVE) values, discriminant validity by using Fornell-Lacker criteria, and internal consistency reliability by looking at the composite reliability and Cronbach alpha value to measure instrument consistency in measuring variables (Sholihin & Ratmono, 2020). Furthermore, the evaluation of the structural model consists of four parts, namely: verification of collinearity problems, evaluation of path coefficient value to explain the level of significance and strength of the relationship between the hypothesized variables, evaluation of R-Squared (R^2) values, evaluation of effect size weight (f^2) and evaluate the level of predictive relevance Q-square (Sholihin & Ratmono, 2020).

RESULT AND DISCUSSION

1. Respondent' Profile

The profile and characteristics of the respondents in this study can be seen in the table below:

Table 1. Profile of Respondents

Characteristics	Criteria	N	%
Gender	Male	80	48%
	Female	85	52%
		165	**100%**
Ages	22 – 26	134	81%
	27 – 31	19	12%

	32 - 37	8	5%
	38 - 41	4	2%
		165	**100%**
Residence/Domicile	Banten	14	8%
	Jakarta	26	16%
	Yogyakarta	31	19%
	West Java	35	21%
	Central Java	24	15%
	East Java	35	21%
		165	**100%**
Educations	Junior high school	1	1%
	Senior high school	31	19%
	Diploma	10	6%
	Bachelor /S1	107	65%
	Master /S2	14	8%
	Doctor /S3	2	1%
		165	**100%**
Occupation	Fresh Graduate	9	5%
	Teacher/Lecturer	10	6%
	Student	59	36%
	BUMN employee	4	2%
	civil servant	3	2%
	Private employees	39	24%
	Freelancer	9	5%
	Entrepreneur	12	7%
	Professionals (doctors, psychologists, lawyers, notaries, etc.	1	1%
	Other	19	12%
		165	**100%**
Total Income	< Rp 2.000.000	98	59%
	Rp 2.000.100 – Rp 4.000.000	35	21%
	Rp 4.000.100 – Rp 6.000.000	26	16%
	> Rp 6.000.100	6	4%
		165	**100%**
Common Types of Islamic Philanthropy	Zakat	30	18%
	infaq	11	7%
	Alms	50	31%
	Infaq and Alms	14	8%
	Zakat and Infaq	2	1%
	Zakat and Alms	10	6%
	Zakat, Infaq and Alms	48	29%
		165	**100%**
Types of Fintech Owned	Digital banking	84	51%
	E-Wallet	31	19%
	Digital banking) and E-Wallet)	50	30%
		165	**100%**

Based on the profile of respondents in table 1, it can be explained that the number of male respondents was (48%), and the female respondents were (52%). Respondents in this study dominated the early millennial generation aged 22-26 years (81%). Based on the place of residence, most of the respondents were in the Provinces of West Java and East Java (21%), D.I Yogyakarta (19%), Jakarta (16%), Central Java (15%), and Banten (8%). Based on the last level of education, occupation and income, the majority of the respondents had a bachelor's degree (65%) and worked as students (36%) with an average income of < IDR 2,000,000 (59%).

Based on the type of philanthropy, the majority of respondents carry out philanthropic activities in the form of alms (31%), zakat, infaq and alms simultaneously (29%), zakat (18%), infaq and alms (8%), infaq (7%), zakat and alms (6%) and zakat and infaq (1%). All respondents in this study are everyday internet users and have fintech applications. Fintech owned and used by respondents was categorized into two main parts: digital banks and digital wallets. Most of the respondents owned and used digital bank fintech (51%), owned and used digital wallet fintech (19%), and respondents owned and used digital bank fintech and digital wallet simultaneously (30%).

2. Measurement Model Test

Convergent Validity Results

The convergent validity test determines whether the respondent understands each statement item on the questionnaire. The convergent validity test in this study was seen from the convergent loading factor value and the outer loading Average Variance Extract (AVE) value. If the loading factor value is > 0.708, then the indicator (statement item) can be explained by the variable being measured. Meanwhile, based on AVE, an indicator (statement item) is said to be valid if the AVE value is > 0.5 (Sholihin & Ratmono, 2020).

Table 2. Convergent Validity Results

Variable	Items	Loading Factor	AVE	Explanation
Performance Expectancy	PE.1	0,876	0,736	Valid
	PE.2	0,866		Valid
	PE.3	0,835		Valid
	PE.4	0,854		Valid
Effort Expectancy	EE.1	0,884	0,766	Valid
	EE.2	0,883		Valid
	EE.3	0,866		Valid

	EE.4	0,867		Valid
Social Influence	SI.1	0,910	0,877	Valid
	SI.2	0,954		Valid
	SI.3	0,946		Valid
Facilitating Condition	FC.1	0,908	0,874	Valid
	FC.2	0,953		Valid
	FC.3	0,943		Valid
Hedonic Motivation	HM.1	0,800	0,609	Valid
	HM.2	0,861		Valid
	HM.3	0,769		Valid
Price Value	PV.1	0,921	0,847	Valid
	PV.2	0,931		Valid
	PV.3	0,907		Valid
Habit	H.1	0,857	0,707	Valid
	H.2	0,843		Valid
	H.3	0,854		Valid
	H.4	0,808		Valid
Religiosity	R.1	0,783	0,871	Valid
	R.2	0,812		Valid
	R.3	0,730		Valid
	R.4	0,897		Valid
	R.5	0,852		Valid
Behavior Intention	BI.1	0,881	0,786	Valid
	BI.2	0,874		Valid
	BI.3	0,916		Valid
	BI.4	0,874		Valid

The validity test results in table 2 show the loading factor value for each statement item that measures each variable: Effort expectancy, performance expectancy, social influence, facilitating conditions, hedonic motivation, price values, habits, religiosity, and behavioral intentions is more than 0.708. While based on the AVE value for the variables of performance expectancy (0.736), effort expectancy (0.766), social influence (0.877), facilitating conditions (0.874), hedonic motivation (0.609), price values (0.847), habits (0.707), religiosity (0.871) and behavioral intention (0.786) more than 0.5. This means that all statement items have met the criteria of convergent validity.

Discriminant Validity Results

Discriminant validity determines whether the item statement used is the right measure for the variable. If the AVE Fornell Lacker root value is more than the other variables, then it meets the Discriminant Validity criteria (Sholihin & Ratmono, 2020).

Table. 3 Discriminant Validity Results

	PE	EE	SI	FC	HM	PV	H	R	BI
PE	**0,958**								
EE	0,838	**0,975**							
SI	0,320	0,302	**0,937**						
FC	0,343	0,324	0,885	**0,935**					
HM	0,553	0,517	0,439	0,473	**0,781**				
PV	0,481	0,454	0,484	0,490	0,611	**0,920**			
H	0,473	0,447	0,447	0,478	0,646	0,531	**0,841**		
R	0,667	0,601	0,333	0,353	0,687	0,526	0,655	**0,788**	
BI	0,494	0,466	0,567	0,580	0,547	0,547	0,624	0,463	**0,887**

The results of the discriminant validity test using the Fornell-Lacker criteria in table 3 show that the correlation value of each variable is greater than the correlation of other variables and is more than 0.70. This shows that all research variables have met the Discriminant Validity criteria

Internal Consistency Reliability Results

The internal consistency reliability test aims to assess how well the indicator's ability to measure latent variables. A construct can be said to be reliable if the composite reliability and Cronbach alpha values are > 0.60 (Sholihin & Ratmono, 2020).

Table 4. Internal Consistency Reliability Results

Variable	Composite Reliability	Cronbach's Alpha	Explanation
Performance Expectancy	0,918	0,890	Reliable
Effort Expectancy	0,929	0,898	Reliable
Social Influence	0,905	0,911	Reliable
Facilitating Condition	0,915	0,928	Reliable
Hedonic Motivation	0,874	0,881	Reliable
Price Value	0,923	0,909	Reliable
Habit	0,906	0,892	Reliable
Religiosity	0,833	0,819	Reliable
Behavior Intention	0,936	0,907	Reliable

Based on the results of the internal consistency analysis in table 4, the reliability results were obtained by looking at the composite reliability and Cronbach's alpha values for the variables performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price values, habits, religiosity, and behavioral intentions more significant than (>) 0.60. This shows that the research variables have met the reliability test criteria.

3. **Structural Model Test**

Collinearity Test

The collinearity test in this study was carried out by looking at the full collinearity VIF value which is the sum of the vertical and lateral multicollinearity tests. (Kock & Lynn, 2012).

Table 5. Collinearity Test Results

Variable	VIF	Explanation
Performance Expectancy	2,840	No Collinearity
Effort Expectancy	2,426	No Collinearity
Social Influence	2,219	No Collinearity
Facilitating Condition	2,646	No Collinearity
Hedonic Motivation	2,601	No Collinearity
Price Value	1,922	No Collinearity
Habit	2,493	No Collinearity
Religiosity	2,900	No Collinearity
Behavior Intention	2,203	No Collinearity

Based on the output in table 5, the total collinearity VIF values for the variable performance expectations (2.840), effort expectations (2.426), social influence (2.219), facilitating conditions (2.646), hedonic motivation (2.601), price value (1.922), habit (2.493), religiosity (2.900) and behavioral intention (2.203) smaller than (<) 3.3. This shows that the research model is free from vertical collinearity problems and general lateral method bias.

Hypothesis test

The results of hypothesis testing in this study can be seen in the table below:

Table 6. Hypothesis Test Results

Hypothesis	Correlation		Koefisien	P-Value	Explanation
H1	PE	➡ BI	0,216	0,002	**Received**
H2	EE	➡ BI	0,019	0,405	Rejected
H3	SI	➡ BI	0,855	0,000	**Received**
H4	FC	➡ BI	0,459	0,000	**Received**
H5	HM	➡ BI	0,040	0,302	Rejected
H6	PV	➡ BI	0,099	0,098	Rejected
H7	H	➡ BI	0,425	0,000	**Received**
H8	R	➡ BI	0,221	0,002	**Received**

Based on table 6 it can be explained the results of testing the hypothesis in this study:

a. The parameter estimation results of the relationship between performance expectations and the intention to pay zakat, infaq, and alms (ZIS) online through fintech show a P-value of 0.002 (<0.005).

This means that the performance expectation variable has a positive and significant effect on the intention to pay online zakat, infaq, and alms (ZIS) through fintech. In other words, hypothesis 1 (H1) is accepted.

This is acceptable because the higher the millennial generation feels that their work is more accessible by paying ZIS online through fintech, the intention will appear to use fintech continuously in online ZIS payments. The results of this study imply that online zakat, infaq, and alms payments through fintech can provide convenience and improve performance for the millennial generation in Java.This includes increasing effectiveness regarding the flexibility of paying zakat, infaq, and alms, because payments can be made more quickly anywhere and anytime. In addition, there is a relationship between the effect of performance expectancy on the intention to pay zakat, infak, and alms online because the level of trust of the millennial generation who use fintech for online ZIS payments is more profitable than offline. Like a shorter and more flexible time estimate. Thus, online ZIS payments through fintech can increase performance efficiency without requiring a lot of effort and time. The findings of this study confirm the results of previous studies by Sulaeman & Ninglasari (2020) and P. & Lysander Manohar (2021), which explain that the level of performance expectancy has a high relationship with behavioral intentions.

b. The parameter estimation results show that the relationship between effort expectancy and the intention to pay zakat, infaq, and alms (ZIS) online through fintech has a P-value of 0.405 (>0.005). Thus, the effort expectancy variable has no positive and significant effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech. That is, hypothesis 2 (H2) is rejected.

The findings of this study indicate that effort expectancy, which is a function of the expectations felt by the millennial generation for the convenience of online ZIS payments through fintech, does not affect the intention to pay ZIS online through fintech. The millennial generation still seems to be considering or worrying about the level of ease and difficulty in using fintech to pay ZIS online. This relationship could be because online ZIS payments via fintech require the millennial generation to have specific knowledge and skills when making online ZIS payments via fintech. Thus, the effort expectancy

millennials feel in paying ZIS online will depend on the expertise of each individual. This finding confirms the research of Bin-Nashwan (2022), which explains that the performance expectancy variable does not affect the intention to adopt online E-Zakat services to pay zakat amid the covid-19 pandemic. On the other hand, Kasri & Yuniar (2021) state that effort expectancy have a positive and significant effect on the intention to use online platforms in paying zakat.

c. The parameter estimation results show that the relationship between social influence variables and the intention to pay zakat, infaq, and alms (ZIS) online through fintech has a P-value of 0.000 (<0.005). Thus, the social influence variable has a positive and significant affects on the intention to pay zakat, infaq, and alms (ZIS) online through fintech. That is, hypothesis 3 (H3) is accepted.

The results of this study prove that social influence is manifested in the form of information and assurance provided by people around the millennial generation, such as family, colleges, and reference groups. This social group can influence the awareness and behavioral intention of the millennial generation to pay ZIS online through fintech. That is, social influence which is a function of the expectations felt by certain individuals which results in the intention to pay ZIS online through fintech has been used as motivation by millennials to do so. Thus, social factors are the dominant factors used as a reference and consideration for the millennial generation to pay ZIS online through fintech. This study confirms the research of Ninglasari (2021) and Cahyani et al. (2022) which states that the stronger social influence of muzakki on zakat payments through online platforms, has implications for the emergence of motivation and intention to pay zakat online. In contrast, research by Kasri & Yuniar (2021) states that muzakki's social or environmental factors do not affect people who pay zakat digitally as the results of this study. However, people pay zakat mainly out of a sense of personal responsibility, not because of social pressure from others

d. The parameter estimation results show that the relationship between the facilitating condition variables and the intention to pay zakat, infaq, and alms (ZIS) online through fintech has a P-value of 0.000 (<0.005). Thus, the facilitating conditions positively and significantly affect the intention to pay zakat, infaq, and alms (ZIS) online through fintech. That is, hypothesis 4 (H4) is accepted.

This is acceptable because in the context of online ZIS payments via fintech, millennials need specific technical skills, resources and infrastructure to support them. Therefore, the millennial generation on the island of Java can be more motivated and willing to pay ZIS online when there is knowledge, there is assistance when experiencing difficulties, and support services and supporting infrastructure are available. When the millennial generation has facilities supported by good infrastructure such as gadgets, internet with good connections, and fintech applications, this will lead to acceptance and the habit of paying ZIS online through fintech. The results of this study confirm the research of Kasri & Yuniar (2021b) which explains that social influence has a positive and significant influence in determining the intention to pay zakat digitally in Indonesia. In the case of Indonesia, the findings of this study are in line with the availability of organizational and technical infrastructure to support the use of online platforms in paying zakat. This is demonstrated by the many alternative systems and media options for paying zakat through online platforms, ranging from payments to bank transfers, crowdfunding platforms, or e-commerce. On the other hand, Sulaeman & Ninglasari (2020a) revealed that the relationship between facilitating conditions and behavioral intentions was insignificant and unsupported.

e. The parameter estimation results show that the relationship between the hedonic motivation variable and the intention to pay zakat, infaq, and alms (ZIS) online through fintech has a P-value of 0.302 (> 0.005). Thus, the hedonic motivation variable does not positively and significantly affect the intention to pay zakat, infaq, and alms (ZIS) online through fintech. That is, hypothesis 5 (H5) is rejected.

The results of this study indicate that hedonic motivation which is defined as the pleasure or happiness felt by millennials in Java when making online ZIS payments through fintech is not an essential factor that can influence the intention to pay ZIS online through fintech. This relationship implies that the millennial generation has not experienced the pleasure or excitement of shopping for ZIS online through fintech because the prices offered are not appropriate. In addition, millennials find neither convenience nor complexity in paying ZIS online through fintech. Therefore, among millennials online ZIS payment via fintech is considered not a practical and efficient ZIS payment solution so that it does not affect the pleasure and happiness in the intention to pay

ZIS online via fintech. The results of this study differ from previous studies conducted by Rachmat et al. (2020), which stated that hedonic motivation had a positive and significant effect on Gen Y Muslims' behavioral intentions in using technology payments to pay ZIS online. Farhatunnada (2021) research stated that the hedonic motivation variable has a significant effect on the interest of the Yogyakarta D.I community to pay ZIS online during the Covid pandemic.19.

f. The parameter estimation results show that the relationship between the price value variable and the intention to pay zakat, infaq, and alms (ZIS) online through fintech has a P-value of 0.098 (>0.005). Thus, the price value variable has no positive and significant effect on the intention to pay zakat, infaq, and alms (ZIS) online through fintech. That is, hypothesis 6 (H6) is rejected.

This proves that cognitively the millennial generation does not experience comparable benefits in paying ZIS online through fintech with the monetary costs that must be incurred when paying ZIS online through fintech. In addition, the results of this study indicate that at a predetermined price, the millennial generation cannot experience higher benefits when making online ZIS payments through fintech compared to paying ZIS face-to-face directly to amil institutions or beneficiaries. As such, millennials may be forced to reconsider whether these costs are justified, given the potential advantages of paying ZIS online via fintech. This means that the value of the price set is not in accordance with expectations (affordable, in accordance with the value of the benefits obtained, provides value of benefits), so it does not lead to the formation of millennial generation intentions. pay ZIS online via fintech. The results of the study are in line with the results of Farhatunnada (2021) research showing that there is no significant effect between the price value and the interest of the people of Yogyakarta D.I to pay ZIS online during the Covid-19 pandemic. There is no impact on the value of the price, perhaps because people are used to using technology in their daily lives, so there is no clear difference between what is normally spent and the benefits that are obtained when paying ZIS online.

g. The parameter estimation results show that the relationship between the variables of habit and intention to pay zakat, infaq, and alms (ZIS) online through fintech has a P-value of 0.000 (<0.005). Thus, the habit variable (habit) has a positive and significant affects on intention to

pay zakat, infaq, and alms (ZIS) online through fintech. That is, hypothesis 7 (H7) is accepted. This is acceptable because the habit of using previous technology will affect the intention to pay ZIS online through fintech. When the millennial generation uses previous technology more often, it will create a habit of paying ZIS online through fintech. This means that the millennial generation is used to using fintech every day, which will lead to an intention to pay ZIS online through fintech. Likewise with the millennial generation who are used to paying ZIS, ZIS payments can be made online through fintech. This study confirms previous research by Rachmat et al. (2020) stated that habit is the most powerful factor among the UTAUT-2 variables in predicting Generation Y's intention to pay ZIS online through digital payments. Thus, technology habits become an important aspect of the perception of Generation Y in shaping the intention to pay ZIS through digital payments. Indeed, nowadays people are more attached to technology, especially smartphones, in their daily lives; this shows that the current habit of using smartphones has an impact and opportunity to pay ZIS online through digital payments. This in turn will increase the willingness of everyone, especially Generation Y, to pay for ZIS online through digital payments.

h. The parameter estimation results show that the relationship between the variables of religiosity and the intention to pay zakat, infaq, and alms (ZIS) online through fintech has a P-value of 0.002 (<0.005). Thus, the religiosity variable has a positive and significant affects on the intention to pay zakat, infaq, and alms (ZIS) online through fintech. That is, hypothesis 8 (H8) is accepted.

This is acceptable because religiosity which describes the complex integration between beliefs, knowledge, feelings and actions of the millennial generation towards Islam as an essential element, can motivate and influence the intention to pay ZIS online through fintech. This illustrates that commitment to religion can affect a person's behavior through religious teachings. Thus, people with high religiosity will have a high commitment in carrying out their religious teachings, including paying ZIS online through fintech. In short, a Muslim who has strong religious beliefs will have a positive attitude towards the intention to pay zakat and infaq/alms. The results of this study are supported by previous research conducted by Daud et al.

(2022), Hapsari & Priyadi (2020), Hidayatullah & Purbasari (2022). The results of the research by Daud et al., (2022) show that the religiosity variable influences the intention and attitude of donating among Malaysian Muslims during the Covid-19 pandemic. The results of the study show that Muslims who have strong beliefs in Islam have positive attitudes and intentions towards donating behavior during the COVID-19 lockdown. On the other hand, the results of research by Syafira et al., (2020) show that the religiosity variable has no effect on ZISWAF digital payment intentions

Coefficient of Determination (R^2)

The coefficient of determination test measures the accuracy of the predictions of the research model. The higher the value of R^2, the greater the prediction accuracy of the model (Sholihin & Ratmono, 2020).

Table 7. Value of Coefficient of Determination (R^2)

Variable	R-Square	R Square Adjusted	Explanation
Behavior Intention	0,809	0,799	Moderate

The results of the study in table 7 show that the R-square value for the behavioral intention variable is 0.809 which is included in the moderate category. The variance of behavioral intention can explain the variance of the variables of performance expectancy, effort expectancy, social influences, facilitating conditions, hedonic motivation, price values, habits, and religiosity of 80.9%. While other variables outside this research model explain 19.1%.

Effect Size (f^2)

Effect size testing aims to measure the magnitude of the influence between variables (Sholihin & Ratmono, 2020).

Table 8. Value of Effect Size (f^2)

	Behavior Intention
Performance Expectancy	0,115
Effort Expectancy	0,009
Social Influence	0,544
Facilitating Condition	0,294
Hedonic Motivation	0,023
Price Value	0,054
Habit	0,265
Religiosity	0,112

The output results in table 8 show the effect size value between social influence variables on behavioral intentions of 0.544>0.35 which is included in the large effect size category. The relationship included in the medium effect size category is between facilitating conditions and behavioral intentions 0.294 > 0.15 and habits towards behavioral intentions 0.265>0.15. While the relationship included in the weak effect size category is the variable performance expectations and behavioral intentions 0.115 > 0.02, effort expectations and behavioral intentions 0.009>0.02, hedonic motivation and behavioral intentions 0.023 > 0.02, values and behavioral intentions 0.054>0.02 and the relationship between religiosity and behavioral intention is 0.112>0.02.

Predictive Relevance Q^2

The purpose of testing prediction accuracy (Q2) is to see whether the model in this study can accurately calculate data that is not used to evaluate the model. Models that are reliable in predictions must have a Q2 value greater than 0 (zero) (Ghozali, 2012). The test results show that the predictive relevance value of Q^2 in this study is 0.608 or greater than zero (> 0). This shows that the model in this study already has predictive validity which can accurately predict data that is not used in model estimation.

CONCLUSIONS

Based on the results and analysis of hypothesis testing, it can be concluded that the variables of performance expectancy, social influences, facilitating conditions, habits and religiosity have a positive and significant effect on the behavioral intention of the millennial generation to pay ZIS online through fintech. Meanwhile, the variables of effort expectancy, price value, and hedonic motivation have no positive or significant effect. The implications of this research are: *First*, social influence is the dominant factor influencing behavioral intentions to pay ZIS online through fintech. This shows that the role of social media and other marketing media is needed as an invitation to convey information about digitizing ZIS payments online. Thus, digital information media plays a significant role in encouraging and strengthening social factors in the digitization of ZIS. *Second*, the marketing paradigm regarding online ZIS must be continuously improved by the BAZNAS and OPZ, to covering the wider muzaki, munfik and mushaddiq markets, especially for people who still

live in rural areas. As a result, digitization is an opportunity to expand the reach of the wider community in disseminating information related to zakat, infaq and alms online. So that the intention to pay zakat, infaq and alms online via digital can increase. *Third*, in terms of regulation, BAZNAS or other authorized institutions should make laws and regulations in writing or pass laws regarding digital ZIS. This aims to eliminate doubts and increase trust in Muslims, especially the millennial generation about the ability to pay ZIS online digitally.

This research is limited to samples that are still in the form of groups (clusters) and only focuses on the millennial generation group who are on the island of Java. Meanwhile, generation Z who are already literate in technology and already have literacy about ZIS are generally not included in this research sample. For further research, it is expected to use non-clustered samples for each generation and have comprehensive coverage throughout Indonesia. Thus, the results of study can be generalized across Indonesia and across generations. In addition, this research is included in behavioral research which is still on the main point, namely behavioral intentions. The next researcher must develop an existing research model for actual behavior (use/actual behavior) in viewing ZIS payment receipts online through fintech. Further research also needs to examine and explore community satisfaction in paying zakat, infaq and alms online through digital, especially through fintech

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