

# The Influence Of Religiosity And Ease Of Use Of Information Technology On The Decision To Pay Zakat, Infak, And Sedah (Zis) At The National Zakat Amil Agency (Baznas) Of Pekanbaru City

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**Keywords:** Religiosity, Ease of Use of Information Technology, Decision to Pay ZIS, BAZNAS Pekanbaru City

## **Abstract**

*This study aims to analyze the influence of religiosity and ease of use of information technology on the decision to pay zakat, infaq, and alms (ZIS) at the National Zakat Agency (BAZNAS) of Pekanbaru City. The study uses a quantitative approach with a causal method. The study population is all muzakki who pay ZIS through BAZNAS Pekanbaru City, totaling 1,081 people, with a sample of 100 respondents determined using a purposive sampling technique. Data collection was carried out through a questionnaire with a five-level Likert scale. Data analysis used multiple linear regression analysis with the help of the SPSS program version 27.00, which was preceded by validity, reliability, and classical assumption tests. The results of the study indicate that religiosity partially has a positive and significant effect on the decision to pay ZIS, as evidenced by the calculated t value being greater than the t table at a significance level of 5 percent. Ease of use of information technology is also proven to have a positive and significant effect on the decision to pay ZIS. Simultaneously, religiosity and ease of use of information technology significantly influenced the decision to pay ZIS, with a coefficient of determination of 89.9 percent, while the remainder was influenced by other variables outside the research model. These findings indicate that the decision to pay ZIS is the result of the interaction between spiritual motivation, reflected in religiosity, and information technology support that facilitates the payment process. This research is expected to provide consideration for BAZNAS (National Agency for Zakat and National Agency for Zakat Management) in improving its ZIS collection strategy by strengthening religiosity and optimizing digital services.*

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## **INTRODUCTION**

The development of modern science and technology has brought humanity into an era of globalization, characterized by increasingly intense interconnectedness across space and time. Muhaimin (2017) states that globalization has created a new order in the social, economic, and cultural life of global communities through the use of digital technology. In this era, geographical boundaries are becoming increasingly blurred, and the world is perceived as an interdependent system, where developed and developing nations depend on each other in various aspects of life. This situation has driven a comprehensive transformation in patterns of interaction, communication, and economic activity.

Digital technology is a form of innovation that shifts conventional work systems toward automated systems based on computers and internet networks. Ansori (2016) explains that digitalization enables human activities to be carried out more quickly, efficiently, and with minimal physical involvement. This development has given rise to various digital-based services that simplify human life, such as online transactions, cashless payments, digital transportation services,

and various other economic activities. Rohimah (2018) emphasizes that advances in digital technology have significantly improved the ease and convenience of modern society.

In Indonesia, digital technology is developing rapidly, as reflected in the increasing internet penetration year after year. APJII (2024) data shows that the national internet penetration rate has reached 79.5 percent of the total population, with users predominantly coming from Generation Z and millennials. The high level of digital literacy among this productive age group indicates a shift in public preferences for various activities, including financial transactions, which are increasingly shifting from conventional methods to digital ones.

Digital transformation is also impacting the Islamic philanthropy sector, particularly in the collection of zakat, infaq, and sedekah (ZIS). Ease of use of information technology is a crucial factor in determining the level of public adoption of digital services. Technology that is easy to understand and operate tends to be more acceptable to users, including in the context of ZIS payments. This aligns with the characteristics of the millennial generation, who prefer digital-based services for their flexibility and efficiency.

Seizing this opportunity, the National Zakat Agency (BAZNAS) has developed a digitalization strategy for ZIS collection through various platforms since 2016. The use of social media, digital payment applications, e-commerce, and fintech services has shown progressive results, marked by the increasing contribution of digital channels to total zakat receipts. BAZNAS's digital collection achievement in 2019, which reached IDR 41 billion, indicates that digitalization not only increases transaction convenience but also has a significant impact on optimizing ZIS fund collection.

However, the large potential for national zakat, estimated to reach IDR 327 trillion by 2023, has not been matched by optimal collection realization (Ditzawa, 2023). This gap indicates that zakat issues lie not solely in the availability of technology but also relate to internal individual factors, particularly religiosity. Ascarya (2013) emphasized that zakat plays a strategic role in the Islamic economic system, and therefore the level of compliance of zakat payers is crucial for the effectiveness of the distribution of welfare to the community.

Religiosity reflects the level of understanding, appreciation, and practice of religious values in daily life. Ardiansyah (2021) stated that compliance with zakat payments reflects a person's faith, as the implementation of religious obligations is strongly influenced by belief in Islamic teachings. A study by Hasibuan et al. (2021) found that religiosity had a positive and significant effect on the decision of zakat payers to pay zakat, although Afif and Eko (2022) showed that high religiosity does not always correlate with zakat compliance, resulting in inconsistencies in the empirical findings.

In addition to religiosity, ease of use of information technology also plays a significant role in shaping the decision to pay ZIS. Based on the Technology Acceptance Model (TAM), perceived ease of use influences a person's attitude and intention to use a technological system. Research by Mutmainah and Pramono (2021) and Huda et al. (2023) showed that ease of use of digital zakat platforms significantly influences the interest and decision of zakat payers to distribute zakat through official institutions. Pekanbaru City, the capital of Riau Province, has significant zakat potential, supported by a predominantly Muslim population and a steadily increasing digital literacy rate. However, the fluctuation in the number of zakat payers and ZIS collection at the Pekanbaru City BAZNAS (National Zakat Agency) indicates that this potential has not been fully utilized. Canggih (2017) revealed that the public's tendency to distribute zakat directly to mustahiq (recipients) remains a major challenge for zakat management institutions.

Previous research generally examined the influence of religiosity or ease of use of technology partially on zakat compliance, as conducted by Hasibuan et al. (2021), Afif and Eko (2022), and Mutmainah and Pramono (2021). However, studies that simultaneously integrate religiosity and ease of use of information technology, particularly in the context of a city-level BAZNAS with urban characteristics like Pekanbaru, are still limited. Therefore, this study is crucial to fill this

research gap by empirically examining the influence of religiosity and ease of use of information technology on the decision to pay ZIS at the Pekanbaru City BAZNAS.

Therefore, based on the above background, this study aims to: (1) determine the influence of religiosity on the decision to pay zakat, infaq, and alms (ZIS) at the National Zakat Agency (BAZNAS) in Pekanbaru City. (2) determine the influence of ease of use of information technology on the decision to pay zakat, infaq, and alms (ZIS) at the National Zakat Agency (BAZNAS) in Pekanbaru City. (3) determine the influence of religiosity and ease of use of information technology on the decision to pay zakat, infaq, and alms (ZIS) at the National Zakat Agency (BAZNAS) in Pekanbaru City.

### Research Hypothesis

H1: Religiosity has a positive and significant influence on the decision to pay zakat, infaq, and alms (ZIS).

H2: Ease of use of information technology has a positive and significant influence on the decision to pay zakat, infaq, and alms (ZIS).

H3: Religiosity and ease of use of information technology simultaneously have a positive and significant influence on the decision to pay zakat, infaq, and alms (ZIS).

### METHODS

This research was conducted at the Pekanbaru City National Zakat Agency (BAZNAS), located near the Ar-Rahman Mosque, Jalan Sudirman No. 482, Pekanbaru City. The research period was from December 2023 until completion, encompassing data collection, data processing, analysis, and conclusion drawing. This location was selected based on the strategic role of BAZNAS Pekanbaru City as the official zakat management institution and the implementation of an information technology-based ZIS payment system.

The research design used was quantitative research with a causal approach. Quantitative research emphasizes the analysis of numerical data processed using statistical methods to test research hypotheses (Azwar, 2015). The causal approach was used to determine the influence of religiosity and ease of use of information technology on the decision to pay zakat, infaq, and sadaqah (ZIS), allowing for empirical analysis of the causal relationship between variables.

The variables in this study consist of independent variables and dependent variables. The independent variables include religiosity (X1) and ease of use of information technology (X2), while the dependent variable is the decision to pay zakat, infaq, and sedekah (ZIS) (Y). The variables were measured using a five-level Likert scale, ranging from strongly disagree to strongly agree, aimed at quantitatively measuring respondents' attitudes, perceptions, and opinions (Sugiyono, 2015).

The data collection technique used a structured questionnaire developed based on the operational concepts of the research variables. The questionnaire was distributed to individual muzakki (alms payers) who made ZIS payments through information technology-based services at the Pekanbaru City BAZNAS (National Agency for Zakat and National Development Planning Agency) (BAZNAS). The study population consisted of 1,081 muzakki, and the sample was determined using a nonprobability sampling technique with a purposive sampling approach. The sample size was determined using the Slovin formula with a 10 percent error rate, resulting in 100 respondents as the research sample.

Data analysis was conducted through descriptive analysis and multiple linear regression analysis using SPSS version 27.00. Prior to hypothesis testing, instrument validity and reliability were tested using Pearson's Product Moment correlation and Cronbach's Alpha, as proposed by Ghozali (2014). Furthermore, classical assumption tests, including normality, multicollinearity, and heteroscedasticity, were conducted to ensure the feasibility of the regression model. Hypothesis testing was conducted using t-tests, F-tests, and coefficients of determination ( $R^2$ ) to determine the partial and simultaneous influence of independent variables on the decision to pay ZIS..

## RESULTS AND DISCUSSION

### Respondent Characteristics

The characteristics of the respondents in this study are presented to provide a general overview of the profile of the muzakki (payers of zakat) who were the subjects of the study, while also ensuring their compliance with the established criteria. All respondents were muzakki who paid zakat, infaq, and sadaqah through the Pekanbaru City BAZNAS (National Agency for Zakat and Infaq). The characteristics analyzed included gender, age, education level, occupation, and income, which collectively reflect the demographic background of the study respondents.

Based on gender, the study respondents numbered 100, consisting of 60 women and 40 men. The predominance of female respondents indicates a relatively high level of female participation in zakat payments through the Pekanbaru City BAZNAS. This indicates that awareness and compliance in fulfilling zakat obligations are not solely dominated by men, but also involve the active role of women as muzakki.

In terms of age, respondents came from various age groups, with a predominance of those of productive age. The 37–44 age group comprised the largest group, accounting for 49 percent, followed by those aged 30–36 at 28 percent. Meanwhile, respondents aged 45 and over accounted for 12 percent, and those aged 23–29 at 11 percent. This composition indicates that the majority of zakat payers are economically mature and relatively adaptable to the use of information technology for zakat payments.

Based on educational level, the majority of respondents were bachelor's degree (S1) graduates, at 83 percent. Respondents had high school or equivalent degrees (S2) at 10 percent, followed by 4 percent with master's degrees (S2), and 3 percent with other educational backgrounds. The high level of education of respondents indicates a relatively good understanding of zakat obligations and ability to utilize information technology-based zakat payment services.

In terms of occupation, respondents were predominantly civil servants (PNS) at 73 percent. Next, self-employed individuals comprised 15 percent, private sector employees at 7 percent, and other occupations, such as healthcare workers, at 5 percent. The dominance of civil servants reflects income stability, which can potentially impact consistency in zakat payments through official institutions.

Based on income level, the majority of respondents have a monthly income of Rp3,000,000–Rp5,000,000, or 60 percent. The Rp5,000,000–Rp10,000,000 income group accounts for 20 percent, the Rp1,000,000–Rp3,000,000 income group accounts for 12 percent, and the Rp10,000,000–Rp3,000,000 income group accounts for 8 percent. This distribution indicates that zakat payments through the Pekanbaru City BAZNAS are made by various income groups, thus the research data is considered representative in describing the general condition of zakat payers.

### Respondent Responses to Research Variables

Respondent responses to the religiosity variable indicate a high level of religiosity among zakat payers. Based on a summary of 500 responses across five religiosity indicators, the majority of respondents strongly agreed and agreed. The strongly agree scale dominated with 287 responses, followed by agree at 155, while neutral, somewhat disagree, and strongly disagree responses were relatively small. This predominance of positive responses was evident across all indicators, particularly those related to religious understanding and worship practices. This indicates that respondents not only hold strong religious beliefs but also implement these values in their daily lives, including fulfilling their Zakat (Islamic Service) obligations through the Pekanbaru City BAZNAS (National Zakat Agency).

The description of the information technology ease of use variable also indicates a very positive perception from respondents. Of the 500 responses to the five ease of use indicators, 279 responses were strongly agree and 168 responses were agree. The ease of use and flexibility of service indicators received the highest percentage of strong agreement, indicating that the information technology-based ZIS payment system at BAZNAS Pekanbaru City is considered easy to learn, clear, controllable, and flexible by the majority of respondents. The low number of

responses on the "negligible" and "strongly disagree" scales indicates that technical barriers to using digital services are relatively minimal.

Meanwhile, the description of respondents' answers to the variable regarding the decision to pay zakat, infaq, and sedekah (ZIS) demonstrated a high level of decision-making certainty. Of the 400 responses, 238 were on the "strongly agree" scale and 93 were on the "agree" scale. The indicators "decision-making certainty" and "transaction convenience" received the highest percentage of "strongly agree" responses, indicating that respondents felt confident, comfortable, and tended to consistently pay ZIS through BAZNAS's digital platform. Furthermore, the high number of positive responses on the "recommend" indicator demonstrates respondents' trust in BAZNAS services, thus encouraging their intention to use them continuously.

## Data Presentation

### Validity Test

#### Validity Test of the Religiosity Variable (X1)

**Table 1. Validity Test of Religiosity**

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ITEM1	17,6300	8,922	,686	,595	,913
ITEM2	17,6200	8,076	,835	,765	,882
ITEM3	17,5000	8,455	,864	,762	,878
ITEM4	17,6500	8,210	,822	,704	,885
ITEM5	17,6800	8,604	,702	,631	,911

Source: Processed Data from SPSS 27.00

Table 1 shows the validity test results for the religiosity variable. The Corrected Item-Total Correlation value indicates that all questionnaire items are valid, with calculated  $r >$  table  $r$  (0.1966). Therefore, all questionnaire items are usable and reliable.

#### Validity Test for the Ease of Use Variable TIF (X2)

**Table 2. Validity Test for Ease of Use of Information Technology**

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ITEM1	17,6100	8,564	,778	,681	,890
ITEM2	17,6200	8,137	,731	,680	,899
ITEM3	17,5600	8,249	,856	,749	,875
ITEM4	17,5600	8,289	,807	,726	,883
ITEM5	17,6100	7,776	,727	,621	,904

Source: Processed Data from SPSS 27.00

Based on Table 2 above, the results of the ease of use variable validity test are shown by examining the Corrected Item-Total Correlation value. For the ease of use variable, the calculated  $r$  for all questions is greater than the table  $r$  (0.1966). Therefore, the questionnaire for the ease of use of information technology variable is declared valid. Therefore, each question item is usable and reliable.

**ZIS Payment Decision Validity Test (Y)****Table 3. ZIS Payment Decision Validity Test**

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ITEM1	12,8900	8,119	,822	,685	,906
ITEM2	12,9600	8,059	,848	,735	,898
ITEM3	13,0300	7,403	,862	,748	,892
ITEM4	12,9900	7,687	,789	,628	,918

Source: Processed Data from SPSS 27.00

Table 3 shows the validity test results for the payment decision variable, as seen in the Corrected Item-Total Correlation value. For the payment decision variable, all questions had a calculated r value > table r (0.1966). Therefore, the payment decision variable questionnaire is declared valid. Therefore, each question item is usable and reliable.

**Reliability Test****Reliability Test for Religiosity (X1)****Table 4. Reliability Test for Religiosity**

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,914	,915	5

Source: Processed Data from SPSS 27.00

Based on Table 4, the results of the reliability test using SPSS 27.00 show that the Cronbach's Alpha coefficient for religiosity is 0.914. If the variable's value is greater than 0.60, it can be concluded that all questions in this research variable are reliable. According to Nunally's criteria in Ghozali (Ghozali, 2006), this can be considered reliable. Therefore, the questions in this research variable can be used for further research.

**TIF Ease of Use Reliability Test (X2)****Table 5. TIF Ease of Use Reliability Test**

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,910	,915	5

Source: Processed Data from SPSS 27.00

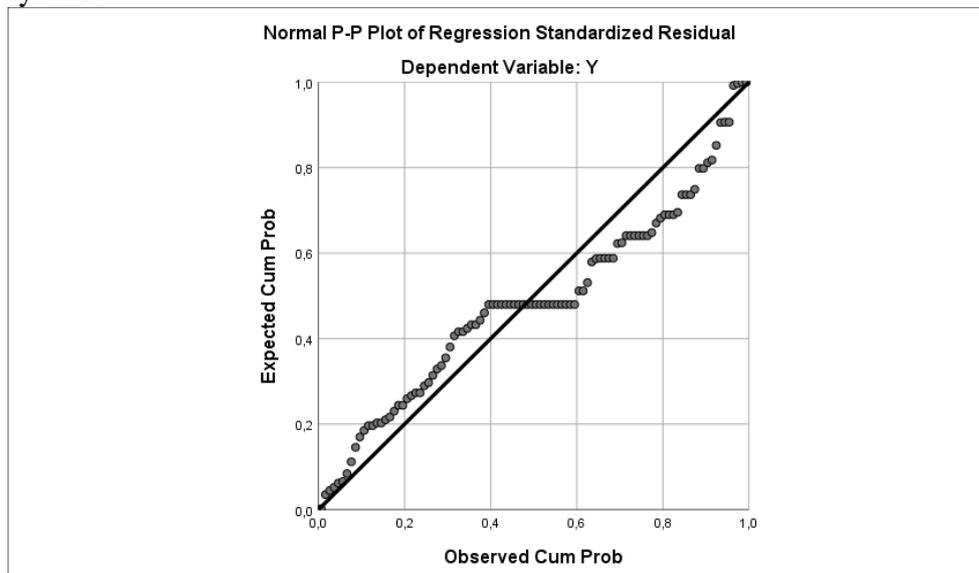
Based on Table 5, the results of the reliability test using SPSS 27.00 show that the Cronbach's Alpha coefficient for the convenience variable is 0.910. If the variable's value is greater than 0.60, it can be concluded that all questions in this research variable are reliable. According to Nunally's criteria in Ghozali (Ghozali, 2006), this can be considered reliable. Therefore, the questions in this research variable can be used for further research.

**Reliability Test of Payment Decision (Y)****Table 6. Reliability Test of Payment Decision  
Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,926	,927	4

Source: Processed Data from SPSS 27.00

Based on Table 6, the results of the reliability test using SPSS show that the Cronbach's Alpha coefficient for payment decisions is 0.926. If the variable's value is greater than 0.60, it can be concluded that all questions in this research variable are reliable. According to Nunally's criteria in Ghozali, this can be considered reliable (Ghozali, 2006). Therefore, the questions in this research variable can be used for further research.

**Classical Assumption Test  
Normality Test****Figure 1. P-P Plot of Regression Test**  
Source: Processed Data from SPSS. 27.00

Based on Figure 7, the P-P Plot of Regression Normality Test, the points follow or converge to the diagonal line. Therefore, it can be concluded that the data in this study are normally distributed.

**Table 7. Kolmogorov-Smirnov Test  
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,17132390
	Most Extreme Differences	
	Absolute	,143
	Positive	,143
	Negative	-,096

Test Statistic	,143
Asymp. Sig. (2-tailed)	,310 <sup>c</sup>
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	

Source: Processed Data from SPSS 27.00

Table 7, based on the normality test using the Kolmogorov-Smirnov test, shows a Kolmogorov-Smirnov Asymp.Sig. of 0.310. This result indicates a significance value or probability greater than the 0.05 level of significance, indicating that all three variables are normally distributed, meaning the data distribution in this study is normally distributed.

### Multicollinearity Test

**Table 8. Multicollinearity Test**

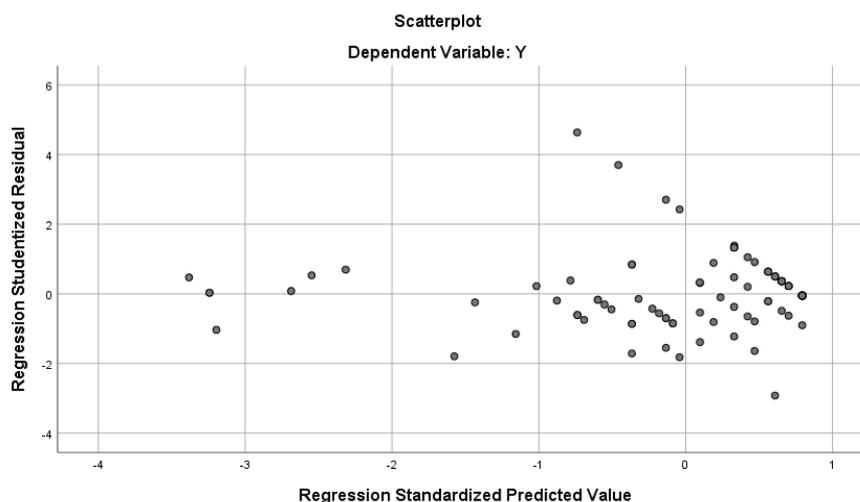
Model		Coefficients <sup>a</sup>				Collinearity Statistics		
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	-,184	,809		-,228	,820		
	X1	,323	,077	,316	4,212	,000	,186	5,390
	X2	,487	,056	,653	8,712	,000	,186	5,390

a. Dependent Variable: Y

Source: Processed SPSS 27.00 Data

Table 8 shows that the SPSS Collinear Statistics calculation results show a tolerance value of >0.10 and a VIF value of all variables <10. The religiosity variable (X1) has a tolerance value of 0.186, while the VIF value is 5.390. The convenience variable (X2) has a tolerance value of 0.186, while the VIF value is 5.390. Therefore, it can be concluded that the independent variables in this study are free from multicollinearity. Therefore, the test results are considered reliable. Therefore, the partial regression coefficient values are considered reliable and robust, or immune to changes that occur in other variables in the multiple regression model.

### Heteroscedasticity



**Figure 2. Scatterplot Test**

Source: Processed Data from SPSS 27.00

Figure 2, based on the Scatterplot Test using SPSS, shows that there is no clear pattern because the points are irregularly distributed above and below the 0 mark on the Y-axis. Therefore, it can be concluded that the regression model does not contain heteroscedasticity, and H0 is accepted. Therefore, there are no symptoms of heteroscedasticity if there is no clear pattern and the values are below 0 on the Y-axis.

## Hypothesis Testing Multiple Linear Regression

**Table 9. Multiple Linear Regression**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,184	,809		-,228	,820
	X1	,323	,077	,316	4,212	,000
	X2	,487	,056	,653	8,712	,000

a. Dependent Variable: Y

Source: Processed Data from SPSS 27.00

Table 9 explains the following regression equation:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 0.184 + 0.323X_1 + 0.487X_2 + e$$

Where:

Y = Decision to pay ZIS

a = Constant

b<sub>1</sub>,b<sub>2</sub>,b<sub>3</sub> = Regression coefficient

X<sub>1</sub> = Religiosity

X<sub>2</sub> = Ease of Use of Information Technology

The regression equation above can be explained as follows:

1. A constant of 0.184 means that the influence of the independent variable, religiosity (X<sub>1</sub>), on ease of use of information technology is 0, and the dependent variable, decision to pay (Y), is 0.184.
2. The regression coefficient for the religiosity variable (X<sub>1</sub>), is 0.323. If the other independent variables remain constant and the influence of religiosity increases by 1%, the dependent variable, decision to pay (Y), will increase by 0.184. This means the coefficient is positive, indicating a positive relationship between religiosity and the decision to pay.
3. The regression coefficient for the variable ease of use of information technology (X<sub>2</sub>) is 0.323. If the other independent variables remain constant and the influence of the variable ease of use of information technology increases by 1%, the dependent variable decision to pay (Y) will increase by 0.184. This means the coefficient is positive, indicating a positive relationship between ease of use of information technology and the decision to pay ZIS.

## Partial Test (t-Test):

### Test of the Religiosity Variable (H1)

**Table 10. Partial Test (t-Test)**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	-,184	,809		-,228	,820
	X1	,323	,077	,316	4,212	,000
	X2	,487	,056	,653	8,712	,000
a. Dependent Variable: Y						

Source: Processed SPSS 27 Data

Based on the calculation results, the calculated t-value (4.212) is greater than the t-table (1.984), so the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_a$ ) is accepted. Accepting  $H_a$  indicates that religiosity significantly influences payment decisions. Therefore, if a person has a high level of religiosity, their payment decision will increase.

### Test of TIF Ease of Use Variable ( $H_2$ )

**Table 11. Simultaneous Test (F Test)  
ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1206,762	2	603,381	430,898	,000 <sup>b</sup>
	Residual	135,828	97	1,400		
	Total	1342,590	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: Processed Data from SPSS 27.00

Based on the test results, it can be seen that the calculated f-value (430.898) is greater than the table f-value (3.09). Therefore,  $H_0$  is rejected and  $H_a$  is accepted. This means that simultaneously, there is a significant influence of the independent variables (religiosity, ease of use of information technology) on the dependent variable (decision to pay ZIS).

### Coefficient of Determination Test ( $R^2$ )

**Table 12. Coefficient of Determination Test ( $R^2$ )**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,948 <sup>a</sup>	,899	,897	1,18334
a. Predictors: (Constant), X2, X1				

Source: Processed Data in SPSS 27.00

The regression results yielded an R-square value of 0.899. This figure indicates that the independent variables (religiosity, ease of use of information technology) have an 89.9% influence on the dependent variable (decision to pay ZIS). The remaining 10.1% is explained by variables outside the research model.

### Research Discussion and Results

#### The Influence of Religiosity on the Decision to Pay ZIS at the National Zakat Agency (BAZNAS) in Pekanbaru City

Based on the hypothesis testing, religiosity has a significant influence on the decision to pay, as indicated by a calculated t-value greater than the t-table. The greater the religiosity of the zakat payer, the better their decision to pay ZIS.

For the religiosity variable, using the t-test, the calculated t (4.212) was greater than the t-table (1.984) with a significance level of  $0.00 < 0.05$ , resulting in  $H_0$  being rejected and  $H_a$  being accepted. Therefore, it can be concluded that religiosity significantly influences the decision to pay ZIS (zakat, infaq, and sadaqah) at the Pekanbaru City National Zakat Agency (BAZNAS).

Religiosity, in its strengthening of one's faith and religious beliefs, significantly influences decisions to pay zakat, infaq, and sadaqah online or through digital platforms. Religiosity also encourages people to be more active in sharing wealth as a form of worship and moral obligation. This aligns with research conducted by Safika and Rahayu entitled "The Influence of Belief and Religiosity on Online Almsgiving Decisions." (Rahayu, 2025) found that religiosity has a positive and significant influence on people's decisions to pay zakat, infaq, and sadaqah (ZIS) online. This means that the higher the religiosity, the higher the likelihood of people paying zakat, infaq, and shadaqah (ZIS) online.

Religiosity plays a crucial role in shaping individual behavior, particularly in the context of social interactions and economic activities. Religious values internalized in daily life often shape a person's decision-making and behavior (Djazilan 2021).

Religiosity (diversity) is the process by which religious values are internalized, believed to be truths that are not contrary to reason, and demonstrated in social interactions. In other words, religiosity encompasses the personal conditions of individuals that encourage them to think, act, and behave in accordance with their religious values. Various Islamic economic experts have summarized the relationship between economic behavior and a person's level of faith or belief. Increased religious awareness can also encourage individuals to behave more ethically in economic aspects, such as conducting transactions with honesty and responsibility (Hardyansyah, 2023).

### **The Effect of Ease of Use of Information Technology on the Decision to Pay ZIS at the National Zakat Agency (BAZNAS) in Pekanbaru City**

For the ease of use of information technology, using a t-test, the calculated t-value (8.712) was greater than the t-table (1.984) with a significance level of  $0.00 < 0.05$ . Therefore, ease of use of information technology significantly influences the decision to pay ZIS (zakat, infaq, and sedekah) at the National Zakat Agency (BAZNAS) in Pekanbaru City.

The research results indicate that zakat payers perceive ZIS payments through digital platforms as easy to use and user-friendly. This confirms the notion that when a ZIS payment platform is easy to use, users perceive less effort is required to operate the system.

This is consistent with research by Jamaludin et al., which found that perceived ease of use is a factor influencing online zakat use. The ease of use variable positively influences the decision to pay ZIS online. Therefore, the greater the ease of payment perceived by the public, especially those who pay zakat (zaki), the more frequently they will use ZIS payment services through this digital platform (Jamaluddin, 2017).

### **The Influence of Religiosity and Ease of Use of Information Technology on the Decision to Pay ZIS at the National Zakat Agency (BAZNAS) in Pekanbaru City**

Based on the results of multiple linear regression analysis, the variables of religiosity and ease of use of information technology on the decision to pay ZIS at BAZNAS in Pekanbaru City have a significant F value  $(0.000) < \alpha = 0.05$  and a calculated F value  $(430.898) > F$  table  $(3.09)$ . Therefore, the variables of religiosity and ease of use of information technology have a significant influence on the decision to pay ZIS (zakat, infaq, and shadaqah) at BAZNAS in Pekanbaru City.

Based on the Adjusted R-square value, it is known that the variables of religiosity and ease of use influence or contribute to the decision to pay by 89.9%. Meanwhile, the remaining 10.1% is explained by other variables outside this research model. Thus, it can be concluded that religiosity and ease of use of information technology are important factors in increasing the decision to pay ZIS (zakat, infaq and shadaqah) at the Pekanbaru City Baznas.

## CONCLUSION

Based on the research results and discussion regarding the influence of religiosity and ease of use of information technology on the decision to pay zakat, infaq, and alms (ZIS) at the Pekanbaru City BAZNAS (National Agency for the Development of Islamic Zakat), it can be concluded that religiosity has a positive and significant influence on the decision to pay ZIS. The higher the level of understanding, belief, and practice of religious values, the stronger the individual's decision to pay ZIS through BAZNAS, indicating that religious values remain a primary factor in zakat behavior.

Furthermore, ease of use of information technology also has a positive and significant influence on the decision to pay ZIS. Ease of access, system clarity, and convenience in technology-based transactions encourage muzakki to utilize the zakat payment services provided by BAZNAS Pekanbaru City. This confirms that information technology plays a crucial supporting factor in increasing community participation in ZIS payments.

Simultaneously, religiosity and ease of use of information technology have been shown to significantly influence the decision to pay ZIS. These findings indicate that muzakki decisions are the result of an interaction between spiritual motivations stemming from religious values and the support of technological facilities that facilitate the payment process, so that both complement each other in encouraging the optimization of ZIS collection at BAZNAS Pekanbaru City.

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