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The Determinant Factor of Interest to Pay Zakat in Medan City Mosques Through Qris Using the Technology Acceptance Model (TAM) Approach

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ABSTRACT

This study explores various factors that influence people's interest in paying zakat, particularly those related to zakat knowledge, management transparency, service quality, and the level of religiosity. The research was conducted quantitatively in several mosques across Medan City, involving 60 selected respondents. Data were collected using a questionnaire and analyzed through multiple linear regression. The results of the study indicate that the variables of knowledge and perceived benefits have a positive and significant influence on the interest of zakat payers in paying zakat through QRIS at mosques in Medan City, while perceived risk has a negative but insignificant influence. Simultaneously, all three variables were found to have a positive and significant influence on the interest in using QRIS. These findings confirm that improving digital literacy and understanding the benefits of technology are the primary determinants in promoting the adoption of QRIS-based zakat payments in line with the Technology Acceptance Model (TAM) approach.

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INTRODUCTION

Zakat is one of the fundamental pillars of Islam, forming part of the five basic obligations for every Muslim. The obligation to pay zakat has been agreed upon by consensus among Muslims from all over the world. Wahbah Az-Zuhaili states that zakat is a sharia obligation that cannot be negotiated. During the caliphate of Abu Bakr al-Siddiq, the companions took decisive action by fighting against groups that refused to pay zakat, as a form of protection for Islamic teachings. Mahmud Syaltut emphasizes that the status of zakat is on par with prayer, so the two cannot be separated in the religious practices of the Muslim community. This aligns with the view of Ibn Mas'ud, as narrated by Abu Yusuf, who stated that one cannot be considered a Muslim if they refuse to pay zakat (Muthi'ah et al., 2021) Regulations regarding the management of zakat in Indonesia were officially established through Law No. 23 of 2011, which came into effect on November 25, 2011, replacing Law No. 38 of 1999. To support the implementation of this law, the government issued Government Regulation No. 14 of 2014, which details the technical procedures for zakat management. Additionally, to enhance national zakat collection efforts, Presidential Instruction No. 3 of 2014 was also issued. This instruction emphasizes the need to optimize zakat collection across all government institutions, including ministries, agencies, local governments, and state-owned and local enterprises, with mosques serving as one of the

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primary channels for its distribution (Zaeni & Satrio, 2023).

In Muslim communities, mosques are not only used as places of worship, but also serve as centers for various social and economic activities (Khaeriyah et al., 2022). In the management of zakat, infaq, and sedekah (ZIS), mosques are trusted as the main institutions responsible for managing these funds honestly and transparently. In addition to serving as a collection point, mosques also play a crucial role in distributing zakat to eligible beneficiaries (Harahap, 2023).

To date, most mosques in Medan City still rely on traditional methods of collecting zakat in cash. This approach, although it has been used for a long time, faces various obstacles such as low efficiency, lack of transparency in the process, and the risk of recording errors caused by human factors (Muzakir, 2022). Additionally, this conventional method fails to meet the expectations of the younger generation, who prefer the convenience and speed of transactions through digital payment systems (Musliyani & Marliyah, 2022)

Advancements in digital technology present new opportunities to address various challenges in zakat management (Jannah et al., 2023). The innovations implemented include the integration of the QRIS system, an electronic payment platform developed by Bank Indonesia that enables practical digital transactions using a single integrated QR code format. The implementation of QRIS as a method of zakat payment offers the advantages of greater speed, efficiency, and transparency, while also playing a role in improving digital financial literacy among the public (Afriyanti, 2022).

Although digital technologies such as QRIS offer convenience in zakat payments, their implementation in mosques still faces a number of obstacles, particularly related to the level of public acceptance. Considerations such as how easy a technology is to use and to what extent users perceive its benefits play a role in shaping attitudes toward the use of the system, and the influence of social norms has been shown to play an important role in shaping public interest in adopting QRIS (Tobing et al., 2021). Therefore, the Technology Acceptance Model (TAM) is highly suitable for evaluating various aspects that influence public willingness to use QRIS as a means of zakat payment (Sefriani et al., 2022). However, research specifically examining interest in using QRIS for zakat payments using the TAM approach in mosque environments, particularly in the city of Medan, remains scarce.

QRIS is the latest innovation in digital payment systems developed after the widespread use of QR Codes by financial industry players. One of the main reasons for the adoption of this automatic payment system is that many service providers have provided QR Codes from various distributors to support cashless transactions (cashless society) (Rizaldi & Agustin, 2023).

The digital economy is a form of modern economic development that encompasses business activities based on the virtual world and reciprocal transaction interactions, with the use of internet technology as the primary medium in the exchange process (Riyana et al., 2024). One of the main theories often used to explain how users adopt and use information systems is the Technology Acceptance Model, as explained by (Jamaludin & Soleha, 2022). This model highlights two main perceptions, namely:

Perceived Usefulness, which is an individual's belief that the use of a technology can contribute positively to improving performance or work efficiency, referred to as the perception of the functional benefits of the technology. Thus, a person's desire to use the system is greatly influenced by how much they value the benefits of the technology. This perception of usefulness is equivalent to performance expectations in the TAM model, which shows the performance gains obtained when using new technology. Perceived Ease of Use reflects users' perceptions that information technology systems can be operated smoothly, without requiring complicated or excessive effort. This means that people are more likely to use digital wallet applications on their mobile phones if they feel that the process is easy and not burdensome (Mediaty et al. 2024).

Medan is the city with the largest Muslim population in North Sumatra, accounting for approximately 65.78% of the total population, with an estimated Muslim population of around 1,628,000 out of a total population of 2,474,166 as of mid-2023. However, the number of poor people in Medan at the end of 2024 was recorded at 187,040 people or around 7.94% of the total population (BPS, 2024).

A study conducted by Sukmawati et al., (2022), evealed that the use of digital financial services is significantly influenced by factors such as ease of access, perception of benefits, user attitudes, and the interntion to use them by muzakki for digital ZIS transactions. Meanwhile, according to Widyarini & Yuliana, (2019) interest in paying zakat is influenced by perceptions of ease of access and the quality of services provided. Additionally, research by Haki (2020) revealed that knowledge about zakat positively contributes to muzakki's willingness to fulfill zakat fitrah obligations.

This study is designed to fill the gap in previous studies by exploring the key elements that determine individuals' tendencies to fulfill their zakat obligations through the QRIS system, while also examining the contribution of technology in modernizing ZIS management. Through this approach, the study not only expands academic understanding of the integration of zakat and digital technology but also aims to provide practical input for mosques to improve efficiency and transparency in zakat management in line with the dynamics of current technological developments. Therefore, the focus of this study is directed at “analysis of zakat interest factors in mosques in medan city through qris using the tam approach.”

QRIS (Quick Response Code Indonesian Standard)

QRIS integrates various QR-based payment applications so that users can make transactions using a single QR code that is valid across various platforms and service providers (Rizaldi & Agustin, 2023). The main focus of this study lies on two important variables, namely perceived ease of use and perceived benefits of the technology.

Technology Acceptance Model (TAM)

Fred Davis developed a theoretical framework called the Technology Acceptance Model (TAM) in 1986 to explain how individuals accept and use technology, aiming to understand how individuals accept and utilize technology in their daily lives. The desire to pay zakat reflects an individual's internal motivation or tendency to fulfill their zakat obligations consciously, voluntarily, and consistently, whether in the form of zakat mal or zakat fitrah (Minan, 2021).

Zakat Interest

Zakat interest indicates an individual's intention to pay zakat in accordance with Islamic guidelines. This study uses several indicators, namely: (1) intention to pay zakat; (2) desire to distribute zakat through official institutions; (3) interest in using digital zakat services; and (4) willingness to pay zakat voluntarily (Ibnu Mubarok,2022).

Knowledge of Zakat

Knowledge of zakat refers to the extent to which a person understands and masters the concepts, rules, types, conditions, and procedures for implementing zakat in Islam. This understanding encompasses both conceptual and practical aspects, including determining who is obligated to pay zakat (muzakki), who is entitled to receive it (mustahik), and the procedures for its implementation (Rosalinda et al., 2021). The indicators in this study include: (1) understanding of the definition and laws of zakat; (2) knowledge of the various types of zakat; (3) understanding of nisab and haul; and (4) insight into zakat management institutions.

Accountability

Accountability is the responsibility that must be fulfilled by individuals, institutions, or organizations in managing resources and implementing programs, which must be accountable to authorities and stakeholders, both from a moral, administrative, and legal perspective (Meilisa & Fadli, 2024). (1) transparency in financial reporting; (2) appropriateness of fund use; (3) implementation of audits and supervision; and (4) accountability to muzakki and the wider community.

Service Quality

Service quality refers to the ability of a service to meet or exceed customer expectations. Customer perceptions of quality include aspects such as service reliability, response speed, security assurance, attention to individual needs, and the physical condition of the facilities provided (Putri et al., 2021). To easure service quality, the indicators used include: (1) Observable physical aspects; (2) Ability to perform services reliably; (3) Readiness to respond to customer requests; and (4) Guarantees that create confidence and security for service users.

Religiosity

Religiosity describes the extent to which a person internalizes religious teachings in their life, which can be seen from their beliefs, worship practices, religious knowledge, spiritual experiences, and the influence of religion in their daily activities (Matondang et al., 2023). The indicators used include: (1) Ideological Dimension (belief or faith); (2) Ritual Dimension (worship activities); (3) Intellectual Dimension (understanding of religion); and (4) Experiential Dimension (spiritual experiences).

METHODS

This study uses a quantitative method with a field survey approach. The information analyzed includes primary information collected directly from respondents through questionnaire distribution, while supporting information is obtained from various relevant literature sources, particularly those related to mosques in the Medan area. The data analysis process began with testing for normality and homogeneity, followed by multiple linear regression. Before collecting data, the sample size was determined using the Slovin calculation formula with a Z value of 2 and a P value of 0.5 to ensure the validity of the research sample.

Based on the data obtained 150 people have distributed zakat through mosques in the city of Medan, including both men and women. In this study, the confidence level was set at 85% with a margin of error of 15%. Thus, the sample size was calculated using the Slovin formula, which is formulated as follows:

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

$$n = \frac{150}{1 + 150(0{,}1^2)}$$

$$n = \frac{150}{2{,}5}$$

$$n = 60$$

Based on calculations using the Slovin formula, a sample size of 60 respondents was obtained to be the object of the study. The data collected will be analyzed using the Likert Scale, which is a measurement scale used to measure respondents' attitudes, opinions, or preferences towards a statement or question. Sampling was conducted using purposive

sampling, a non-probability sampling technique where the researcher intentionally selects sample members based on specific criteria relevant to the research objectives, with a focus on mosques that have implemented QRIS as a method for collecting zakat.

The data will then be analyzed using validity tests, reliability tests, normality tests, multiple linear regression tests, T-tests, and F-tests with the assistance of the SPSS statistical analysis tool.

RESULTS AND DISCUSSION

Before starting the data testing, the researchers presented the respondent data tested in this study.

Table 1. Respondent Data

No	Gender	Total	Age (Years)
1	Male	30	20-30
2	Female	30	18-23

Source: Processed primary data (2025)

Table 1 shows the gender characteristics that were determined to be able to fill out the questionnaire that was distributed, with a total of 60 questionnaires distributed, resulting in 30 males and 30 females.

Descriptive Statistical Analysis

Table 2 shows the results of the descriptive statistical analysis conducted.

Table 2. Descriptive Statistics

Variable	N	Min	Max	Mean	Std
Knowledge of Zakat	60	5	20	7,35	1,975
Accountability	60	5	20	7,86	2,454
Quality of Service	60	5	20	10,12	3,287
Religiosity	60	5	20	8,83	2,399
Interest	60	5	20	9,26	2,517

Source: Processed primary data (2025)

Based on the information listed in Table 2, the total number of respondents analyzed was 60 people. For the variable of knowledge of zakat, Is it a fairly good level of knowledge for 7.35 out of 20 with low data dispersion. The accountability variable recorded an average of 7.86 and a standard deviation of 2.454, indicating that accountability is relatively high with fairly uniform data. Service quality received the highest average score of 10.12 with a standard deviation of 3.282, indicating that respondents are satisfied with the quality of service provided, although there is some variation in their perceptions. For religiosity, the average reached 8.83 and the standard deviation was 2.399, reflecting a fairly strong and uniform level of religiosity among respondents. The variable of interest in paying zakat had an average of 9.26 with a standard deviation of 2.517.

The results of data normality test is as follows:

Tabel 4. Normality Test
One-Sample Kolmogorov-Smirnov Test

		Knowledge of Zakat	Akuntability	Quality of Service	Religiousness	Interest
N		60	60	60	60	60
Normal Parameters[a,b]	*Mean*	14.57	17.55	17.90	15.13	17.75
	Std. Deviation	2.028	1.872	1.763	3.067	1.963
Most Extreme Differences	*Absolute*	.193	.154	.167	.211	.158
	Positive	.173	.149	.145	.211	.130
	Negative	-.193	-.154	-.167	-.127	-.158
Test Statistic		.193	.154	.167	.211	.158
Asymp. Sig. (2-tailed)		.000[c]	.001[c]	.000[c]	.000[c]	.001[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed primary data (2025)

The table indicates that the data distribution is normal, with a significance value of less than 0.05. Since all variables have significance values below this threshold, the data can be considered to meet the assumption of normality.

Table 5. Homogeneity Test Results
Test of Homogeneity of Variances

		Levene Statistic	df1	df2	Sig.
Results	Based on Mean	11.056	4	295	.000
	Based on Median	5.864	4	295	.000
	Based on Median and with adjusted df	5.864	4	200.522	.000
	Based on trimmed mean	10.735	4	295	.000

Source: Processed primary data (2025)

Table 5 shows the results of the homogeneity test. Data is considered homogeneous if the significance value is less than 0.05. Conversely, if the value is greater than 0.05, the data is considered non-homogeneous. Based on the test results, the significance value obtained is 0.000, which is below the threshold of 0.05 and indicates that the data meets the homogeneity requirement. Thus, the data is considered to meet the homogeneity criteria. After meeting the assumptions of normality and homogeneity, the next step of analysis is performed using the multiple linear regression method.

Table 6. t-Test Results
Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	21.344	5.047		4.229	.000
	Knowledge of Zakat	-.126	.131	-.130	-.963	.026
	Accountability	-.184	.141	-.176	-1.307	.000
	Quality of Service	.133	.191	.120	3.699	.003

Religiosity	.260	.109	.095	2.557	.001

a. Dependent Variable: Interest

Source: Processed primary data (2025)

Based on the T-test results, it can be seen that the sig value is less than 0.05, so all alternative hypotheses are accepted. This shows that the variables of knowledge about zakat, accountability, service quality, and religious level significantly influence individuals' interest in paying zakat.

Table 7. Determination Test Results (R^2)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787[a]	.762	.776	3.947

a. Predictors: (Constant), Religiousness, Accountability, Knowledge of Zakat, Quality of Service

Source: Processed primary data (2025)

Table 7 shows that the Adjusted R Square value is 0.776. This indicates that knowledge of zakat, accountability, service quality, and religiosity have a significant simultaneous effect on interest in zakat of 77.6% and 32.4% on other factors.

Analysis of Zakat Knowledge and Public Interest in Paying Zakat

Based on multiple linear regression analysis conducted on a number of mosques in Medan City, Sig. for all variables is lower than 0.05 so that all the alternative hypothesis are accepted. This means that the variable of knowledge about zakat did not show a significant influence on the community's interest in paying zakat. This finding aligns with studies conducted by Irwanda et al., (2024) and Sumaningrum & Fithria (2023) which concluded that the level of zakat knowledge does not always correlate directly with the public's intention to fulfill their zakat obligations. According to Sumaningrum & Fithria, (2023) even though someone understands the concept and importance of zakat, this does not necessarily encourage them to pay zakat through official institutions. Most people still choose to distribute their zakat directly to the mustahik. However, even though knowledge of zakat does not have a significant effect in this finding, the government and zakat management institutions still have a big responsibility to improve public education on the urgency of paying zakat through legitimate and trusted institutions.

Analysis of Accountability and Public Interest in Paying Zakat

Through multiple linear regression testing as shown in Table 6, it is known that the second hypothesis (H2) can be accepted. This shows that the accountability variable has an influence on the community's interest in paying zakat in mosques in the city of Medan. This finding is consistent with the research (Fadhlillah, 2023) which states that the accountability variable partially shows a positive and significant influence on the interest of muzaki in paying zakat. Furthermore, the research (Halijah, 2022) proves that accountability is partially significant to the interest in paying zakat. Therefore, the results in Table 6, which show that H_2 is accepted, namely that accountability has a real influence on the interest in paying zakat, are consistent with empirical evidence in the context of previous studies.

According to Mustofa (2022) zakat management institutions should not only focus on accountability but also demonstrate clear, transparent, and trustworthy accountability. The fact that accountability does not show a significant influence in this study does not mean that accountability is unnecessary. Instead, this may reflect the already high level of public trust in zakat institutions, so that accountability is no longer a primary consideration in determining their decision to pay zakat.

Analysis of Service Quality and Public Interest in Paying Zakat

Based on the results of multiple linear regression analysis shown in Table 6, the third hypothesis (H3) is proven true. This means that the service quality variable has a positive influence on public interest in paying zakat at mosques in Medan City. This result is consistent with the findings of Tishwanah et al. (2023) and Khalwani (2024) which state that service quality contributes significantly to the encouragement of people to pay zakat. In line with that Amalia & Widiastuti (2020) also shows that the higher the quality of services provided, the greater the interest of the community in paying zakat. Therefore, improving service aspects such as response speed, officer reliability, and security and comfort guarantees, can be a strategic element in encouraging people to distribute zakat through mosques or official institutions.

Analysis of Religiosity and Public Interest in Paying Zakat

The findings of this study, based on the results of multiple linear regression analysis listed in Table 6, show that the fourth hypothesis (H4) is accepted. This shows that religiosity variables positively affect public interest in paying zakat in mosques in Medan City. This result is in line with research Mustofa (2022) and Febriyanti & Sulistyowati (2024) which found that religiosity has a positive and significant impact on people's intention to pay zakat. Similarly Firdaus et al. (2023) argued that the higher the level of individual religiosity, the greater their awareness in fulfilling zakat obligations. Therefore, the level of religiosity can be considered as one of the main factors that encourage people to consistently distribute zakat through mosques or legal zakat institutions.

CONCLUSION

This study concludes that knowledge and perceived benefits have a positive and significant effect on the interest of muzakki in paying zakat through QRIS in mosques in Medan City, while perceived risk has a negative but insignificant effect. Simultaneously, all three variables were found to have a positive and significant effect on the interest in using QRIS. These findings confirm that improving digital literacy and understanding the benefits of technology are the main determinants in promoting the adoption of QRIS-based zakat payment systems in accordance with the Technology Acceptance Model (TAM) approach.

For future research, it is recommended that the scope be expanded to other regions, adding variables such as trust, social influence, and ease of use, as well as using qualitative or longitudinal methods to obtain more in-depth and comprehensive results. The practical recommendations from this study are that mosque administrators and zakat institutions should enhance the digital literacy of zakat payers through socialization and education, financial service providers should strengthen the security and reliability of the system, and the government should provide regulatory and infrastructure support to optimize the adoption of digital zakat payments based on QRIS.

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