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Technology Acceptance Factors in Digital ZIS by Muzakki and Donors with the Technology Acceptance Model (TAM) Framework

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ABSTRACT

Entering the era of technology, BAZNAS and LAZ created a digital device called ZIS digital to facilitate the payment method for ZIS funds, namely only by using a cellphone or other gadget that has internet access. The digital ZIS was created to achieve the true potential of ZIS collection and currently the 2019 ZIS collection in Bandung City has exceeded the true ZIS potential of IDR 160 billion. The purpose of this study is to identify the dominant factors and factors that determine the preferences of muzakki and donors in choosing and using digital ZIS in the city of Bandung. This type of research is descriptive quantitative with preference measurement using the framework of the Technology Acceptance Model (TAM), then testing the validity and reliability tests. The research method used is a survey method by distributing questionnaires in the form of Google Form. The method used to process and analyze the data is to tabulate the results of the questionnaire with a spreadsheet which is then analyzed using SPSS 22. The sampling technique uses purposive sampling method as many as 100 muzakki and donors who are digital ZIS users in Bandung. Based on the results of questionnaire data processing, it is concluded that the factors that can determine the preferences of muzakki and donors in choosing digital ZIS are perceived ease of use (perception of ease of use of technology) and perceived usefulness (perception of technology usefulness). Between these two factors, which is more dominant in determining the use of digital ZIS is the perceived usefulness factor with an average score of 458.3 where this number indicates a measure of preference or the respondent's interpretation scale which means strongly agree. The perceived usefulness factor is supported by indicators of increasing user performance, indicators of answering needs, and indicators of simplifying work processes.

1. BACKGROUND

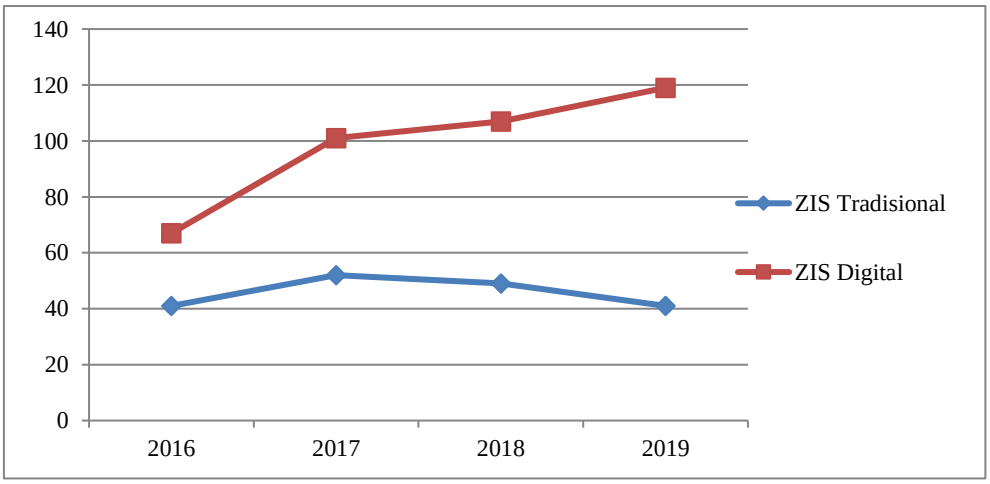
In today's digital era, technology is developing quite rapidly, thus requiring everyone to move swiftly in following the rapid development of technology. The need for technology influences the ZIS management agency to create a technology-based ZIS payment service, namely the digital ZIS. With this digitalization, muzakki and donors will get benefits in the form of convenience and benefit because this transaction can be done anytime and anywhere with internet access. This is very supportive of an increasingly modern society, where people have a high level of activity in their work. There are many cities in Indonesia that use digital ZIS, but the author chose Bandung because this city has been the center of the youth hijrah movement since 2016. The youth migration movement has made the people of Bandung City experience an increase in religiosity. This increase in religiosity also causes the growth rate of muzaki and donors in the city of Bandung. The large number of muzaki and donors makes the authors want to research about how they pay ZIS funds, especially through digital ZIS. The city of Bandung is also a city that strongly participates and supports the existence of digital ZIS, including the movement to collect zakat funds, infaq, and alms. The form of concern and participation of the City of Bandung towards digital ZIS was seen when the digital ZIS application was issued called "Let's Pay Zakat", Muzakki Corner, and others. Since the use of this digital ZIS, the City of Bandung has continued to increase in collecting its ZIS funds. In support of this statement,

Table 1. Potential and Realization of Zakat, Infaq, and Alms Receipts in Bandung City 2016-2019 (Rupiah)

Year	ZIS Gathering Potential	Realization of ZIS Collection
2015	90.986.002.876	77,853,987,091
2016	100,000,921,000	109,665,984,874
2017	150,991,078,061	153,999,544,721
2018	154,720,497,000	157,985,009,661
2019	158,109,004,976	160,096,872,000

Source: pid.baznas.go.id

From Table 1, it can be seen that in 2015 the realization of ZIS collection was not able to achieve the ZIS potential it should have. BAZNAS (2015) revealed that the failure to optimize ZIS was caused by unsupportive central and local regulations, lack of quality human resources and ZIS institutions, lack of public literacy on ZIS, and lack of ability to collect ZIS funds. One of the reasons for not achieving ZIS potential in 2015 was the lack of ability to collect ZIS funds, at that time ZIS collection was still in the form of traditional ZIS which seemed less effective in collecting ZIS funds. The ineffectiveness of traditional ZIS can be seen in terms of time, where for example amil and muzaki must meet each other to make payment of ZIS funds. Meanwhile, digital ZIS is able to provide access to ZIS payments without meeting in person. This statement proves that digital ZIS is able to reduce the ineffectiveness of traditional ZIS especially in terms of time. Digital ZIS has been proven to be able to contribute to the realization of ZIS collection in Bandung, where compared to the year before the digital ZIS, namely 2015, Bandung City experienced an increase in the realization of ZIS collection by 40% in 2016. The realization of ZIS collection in Bandung City continues to increase until 2019. The actual amount of ZIS fundraising has exceeded the potential ZIS collection that should have been. To further support the statement that increasing the realization of ZIS collection in Bandung City is assisted by digital ZIS,



Source: Baznas Outlook, 2019

Figure 1. Realization of ZIS Collection through Digital ZIS and Traditional ZIS in Bandung City Year 2016-2019 (Billion Rupiah)

From Figure 1. it can be seen that from 2016 to 2019, the movement of zakat, infaq, and alms payments through digital ZIS has always increased every year. In comparison, ZIS funds collected by digital ZIS always exceed the amount of ZIS funds collected through traditional ZIS payments. In addition, the number of donors in the city of Bandung increased in 2017-2019 by 1% or 219,000 people (Fadillah, 2019). The increase in the number of muzakki and donors in the city of Bandung occurred due to an increase in religiosity caused by the emergence of various hijrah movements in the city of Bandung (Fadillah, 2019). The hijrah movement in the city of Bandung is the cause of the increase in muzakki and donors. Entering the modern era, it is certain that current muzaki and donors are following the times, especially in terms of payment of ZIS funds which have begun to penetrate the digital world. However, the use of a product depends on the factors that determine interest in use or preferences. So, it can be concluded that not all muzaki and donors currently use digital ZIS, there are still many who prefer to use traditional ZIS. The preferences of muzakki and donors in choosing to use digital ZIS depend on their respective perceptions and other factors, besides digital ZIS is also a new technology that has inhibiting factors in the introduction process (Andryanto, 2016). many still prefer to use traditional ZIS. The preferences of muzakki and donors in choosing to use digital ZIS depend on their respective perceptions and other factors, besides digital ZIS is also a new technology that has inhibiting factors in the introduction process (Andryanto, 2016). many still prefer to use traditional ZIS. The preferences of muzakki and donors in choosing to use digital ZIS depend on their respective perceptions

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and other factors, besides digital ZIS is also a new technology that has inhibiting factors in the introduction process (Andryanto, 2016).

There are three factors that hinder the use of digital ZIS, the first factor is the attachment of payments through traditional ZIS in the community. The second factor is the public's lack of knowledge about digital ZIS. The third factor is that not all people have the facilities to access digital ZIS. The use of how muzakki and donors can choose to use digital ZIS can be explained by the Technology Acceptance Model (TAM) framework. By using the TAM framework, it will be seen the factors that make people want to use a technology.

According to Davis (1989), the TAM framework is a model built to analyze the factors that determine individuals in using a new technology. The addition of the TAM model to analyze the factors that determine preferences is supported by the statement mentioned by Arumi (2019) where TAM can be used to identify consumer behavior in using new technology, where the consistency of the convenience and usefulness of technology with consumer needs, the more consistent the convenience and usefulness of technology with consumer needs will be. affect the high consumer preference to use the technology. Various studies on the TAM model have been used to describe various factors that determine individual preferences, tastes, or interests in using a new technology, such as e-banking, gojek, as well as digital ZIS. The emergence of the TAM model is also motivated by the existence of factors that hinder people from using a technology, especially new technology (Yitno, 2016). In accordance with the background of the birth of the TAM model, the authors add the TAM model with the aim of identifying the factors that can determine the preferences of muzakki and donors in paying zakat, infaq, and alms through digital ZIS, considering that digital ZIS is a relatively new technology and its use is still unknown. wide due to the presence of inhibiting factors.

1.1 Problem Formulation

1. What are the factors that determine the preferences of muzakki and donors in paying Zakat, Infaq, and Alms through digital ZIS in Bandung City with the Technology Acceptance Model framework?
2. What is the most dominant factor in determining the preferences of muzakki and donors in paying Zakat, Infaq, and Alms through digital ZIS in Bandung City with the Technology Acceptance Model framework?

2. LITERATURE REVIEW

2.1 Preferences

In this study, the author uses a preference theory, namely the theory of an individual's interest or tendency towards a product caused by various factors (Mareta, 2016). According to Kotler and Keller (2016), preferences are said to be descriptions of the best values that consumers consider in making a choice. In addition, preferences are also able to form a behavior that is more directed to an attitude or response to a product. In this study, the author uses the attribute approach. The attribute approach explains consumer behavior in choosing an item not only because of the usefulness given by the item. However, also because of the characteristics or attributes provided by the product (Kotler, 2016). According to Kotler and Keller (2016) there are four main factors that determine preferences, namely cultural factors which are the most basic determinants of a person's desires and behavior, then social factors which are factors related to the social unity in which individuals interact with each other because there is a relationship between them. Then, the third factor is personal factor, this factor is divided into several factors that can influence consumer preferences, namely (1) age and life cycle stages, (2) occupation, (3) lifestyle, (4) personality and self-concept. Furthermore, the last factor is psychological factors which consist of (1) motivation, (2) perception, and (3) the learning process that explains changes in a person's behavior that arise from experience.

2.2 Technology Acceptance Model (TAM)

Technology Acceptance Model(TAM) is a model of acceptance of information technology systems used by the public. This theory was first introduced by Davis (1989) which was developed from a Theory of Reasoned Action (TRA) by Ajzen and Feishbein (1980). This TAM is one of the most frequently used theories in measuring the level of acceptance and understanding of the community in using a digital service that has just been launched (Yitno, 2016). TAM theory has been widely used by other researchers, especially in analyzing and identifying factors that influence the acceptance of a technology, such as E-banking, Online Taxes, Financial Information Systems, E-learning, and also digital ZIS. TAM theory can also show three main benefits of using a digital product, namely, (1) increased user productivity, (2) user performance improvement, and (3) process efficiency improvement. The three benefits of using TAM theory can explain the benefits felt by muzaki and donors since the existence of digital ZIS, in addition to comparing changes in the process and results of collecting ZIS funds before the digital ZIS and after the digital ZIS.

2.2.1 Variable Technology Acceptance Model

In the TAM model, the level of acceptance of the use of information technology is shaped by five variables, namely, perceived ease of use, perceived usefulness, attitude toward using, behavior to keep using (behavioral intention to use). , and actual system usage conditions.

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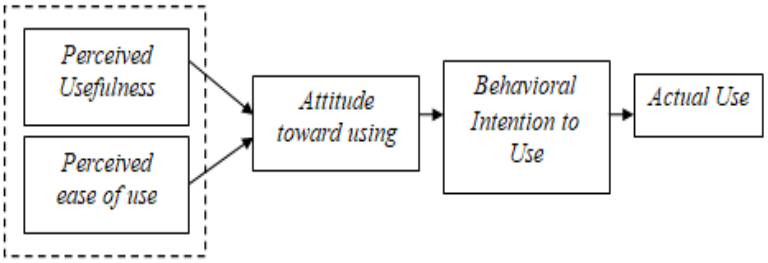
Based on these five variables, there are two factors that dominantly influence consumer behavior in accepting a new technology system. The first factor is perceived ease of use and perceived usefulness, these two variables can explain aspects of user behavior (Yitno, 2016). So by looking at the ease and benefits of using information technology, it can be used as a reason for someone to behave or act as a benchmark in accepting information technology. The easier use of information technology indicates that less effort must be made to improve the performance of using information technology (Hanif, 2017). The following is the TAM model introduced by Davis (1989):



Source: Fred Davis, 1989

Figure 2.TAM Model (Technology Acceptance Model)

In Figure 2. illustrates the relationship between variables in the TAM model. The variables perceived ease of use and perceived usefulness are interrelated according to the attributes possessed by a system that can increase the interest of IT users. Basically, the variables perceived ease of use and perceived usefulness both have an influence on three other variables, namely, attitude toward using, behavioral intention to use, and actual use which describes a consumer preference in using an information technology (Hanif, 2017).

2.2.2 Relationship between Preference Theory and Technology Acceptance Model (TAM)

Some things that can support that TAM and preferences have a relationship are that these two theories are formed and influenced by psychological theories (Mareta, 2016). Where TAM is a model developed from psychological theory, namely beliefs, user behavior, the process of accepting a system, and perception. This is related to preference theory which is also formed from individual psychological factors such as motivation, consumer behavior, purpose of use, learning process, perception, belief and attitude (Yitno, 2016). The factors that determine individual preferences in using a technology can be described by the theory of Technology Acceptance Model, where the two main variables of TAM namely perceived ease of use and perceived usefulness can describe consumer perceptions of the attributes attached to the technology. Where, from the attributes that exist in the technology, there will be a tendency for consumers to choose and use the technology. The tendency of consumers to choose goods and services is also interpreted as consumer preferences (Khoirina, 2016).

In this study, the author will only use two variables from the TAM model, namely the perceived ease of use and perceived usefulness variables. Taking these two variables is motivated by the title of this study, where in this study the author will only examine the factors that determine preferences. Factors that can determine preferences (consumer acceptance behavior towards a technology) can be described by the variables perceived ease of use and perceived usefulness (Dwitama, 2016). The positions of these two variables are also independent variables or influencing variables, while the other three variables, namely the attitude toward using, behavioral intention to use, and actual use are the dependent variables.

Research on preferences for digital ZIS is still minimal considering that digital ZIS is also a new technology, besides that, the use of the TAM model to identify factors in digital ZIS is still minimal. This research provides novelty in terms of research methods, the number of variables, and the main thing is the object of this research. In terms of the number of variables where other research uses three to five other variables according to the object of research, this decision was taken by other researchers and authors as a form of adaptation to the object of research to be studied. One of the reasons the author only uses 2 variables, namely perceived ease of use and perceived usefulness, is because other studies that have also examined digital ZIS only use these 2 variables. Whereas,

Other studies also use various other methods, such as the SEM (Structural Equation Mode) analysis method, Classical Assumption Test, Multiple Linear Regression Test, Ordinary Least Square, and Path Analysis. Research that uses this method is research that has the aim of finding the influence between variables that exist in the technology acceptance model framework. Meanwhile, when compared with the purpose of this study, it is to determine the factors that determine the use of technology, but not to find the influence between these factors.

2.3 Definition of Zakat, Infaq, and Alms

Zakat is a certain amount of property that has reached certain conditions that are required by Allah to be issued and given to people who are entitled to receive it. Meanwhile, infaq is removing part of the property or income or income for an interest that is commanded by Islam. Then, the definition of alms itself comes from the word shadaqah which means

right, meaning that shadaqah is a manifestation of one's piety, that the person who gives charity is the person who justifies the recognition as a pious person through positive deeds to others in the form of charity or others.

2.4 Definition of Digital ZIS

Digital ZIS is one of the mainstay programs or products from the National Amil Zakat Agency (BAZNAS) which makes it easy for Muslims to pay tithe, donate, and give alms wherever and whenever. Digital ZIS is a medium to invite and facilitate the Muslim community in carrying out zakat, infaq, and alms worship. The convenience referred to by BAZNAS is that digital ZIS can be accessed through any gadget as long as it has internet access (Outlook Baznas, 2018). To date, ZIS digital has 5 platforms, namely the Baznaz platform, commercial platform, social media platform, innovative platform, and artificial innovative platform.

2.5 Definition of Muzakki and Donors

Muzakki is a Muslim or business entity who is obliged to pay zakat. Muzakki is a rich man. He still has excess wealth after being used to provide for himself and his family. The mandatory conditions for muzakki are; Muslim, intelligent, mature, have their own property, and have reached the nishab (Fadhillah, 2019). Meanwhile, donors are people who make donations (donations) in the form of funds to an association and so on. Communities or parties who donate are called donors (Hafizi, 2017).

3. METHODOLOGY

This type of research is descriptive quantitative. This study aims to systematically describe the factors that determine the preferences of muzakki and donors in paying zakat, infaq, and alms through digital ZIS in the city of Bandung. The data collection technique used in this research is a survey method by distributing questionnaires/Google Forms to a sample of 100 muzakki and donors who use digital ZIS in the city of Bandung. The results of the distribution of the questionnaires were then tabulated into a spreadsheet and analyzed using SPSS 22 to identify the frequency of responses to statements chosen by the respondents. In conducting this research, the researcher used a measure, namely the Likert scale with weighting strongly agree (5), agree (4), quite agree (3), disagree (2), and disagree (1). =Disagree (TS), 180-259 / 21%-40% = Disagree (KS), 260-339 / 41%-60% = Quite Agree (CS), 340-419 / 61%-80% = Agree (S), and 420-500 / 81%-100% = Strongly Agree (SS).

In this study, the tabulation of the questionnaire data results was tested with validity and reliability tests using SPSS 22. From the test results, it was found that the results of the validity test between the statement items and Rtable were declared valid, where rcount was greater than rtable, with an average rcount of 0 .7-0.799 which belongs to the category of high correlation criteria, therefore, all statement items used in this study are said to be valid and can be used as the basis for the analysis to be carried out by researchers. For the reliability test, it was found that the instrument used in each questionnaire can be said to be reliable, because the result of Cronbanh's alpha is greater than rtable, namely 0.8771 > 0.329. Therefore, in this test, the statements contained in this questionnaire are said to be consistent and stable.

3.1 Data Source

Sources of data in this study came from two sources, namely primary data and secondary data. The primary data in this study, namely data that comes from direct respondents, namely data collection through questionnaires distributed online via Google Forms to 100 muzakki and donors in the city of Bandung who have used digital ZIS. Then, secondary data in this study comes from literature studies, literature reviews from previous studies, data published by BAZNAS, BAZNAS Bandung City and data from the Central Statistics Agency. This data is used by researchers to complete the data that researchers have collected through questionnaires.

3.2 Population and Sample

The population in this study were all muzakki and donors in the city of Bandung, totaling 1,629,925 people (Baznas Outlook, Bandung City, 2019). Due to time and cost limitations in conducting this research, the authors used a sampling technique in the form of purposive sampling where the researcher chose a sample that had been adjusted, namely muzakki and donors in the city of Bandung using digital ZIS. The selection of this sample specification is because the author will only examine individuals who have used digital ZIS, especially regarding the factors that influence the use of digital ZIS by these individuals. Based on the results of determining the number of samples using the Slovin method, the results obtained are:

$$n = \frac{1{,}629{,}925}{1 + (1{,}629{,}925 \times 0.12)} = 99.99$$

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From the results of the determination of the sample, 99.99 samples were rounded up to 100 samples. The stages of distributing the google form/questionnaire in this study were carried out by:give it to the people of Bandung City who work on 5 platforms from ZIS digital. The first platform is the BAZNAS platform, represented by the admin of the BAZNAS Augment Reality application, the Muzaki Corner application, and the Madina Zone. The second platform is a commercial platform represented by employees from OVO, Go-pay, and Tokopedia. The third platform is the Social Media Platform, represented by the admin from the Kitabisa.com account from Instagram, and Twitter. Then, the fourth platform is the innovative platform which is represented by 1 Indomaret employee, 1 Alfamart employee, and an employee from Bank Mandiri Syariah. The fifth and final platform is the artificial innovative system platform assisted by the Secretary II of BAZNAS Bandung City. Each respondent who filled out this questionnaire has represented every 26 sub-districts in the city of Bandung.

3.3 Variable Operationalization

Table 2. Variable operationalization

No.	Variable	Indicator	Statement Items
1.	*Perceived Ease of Use* (Perception of ease of use)	1. Ease of learning	1. The features in the digital ZIS are easy to learn
		2. Ease of operation	1. Ease of registering an account with ZIS digital. 2. Simple / uncomplicated visual display. 3. Easy-to-understand features 4. There has never been an error or system disturbance.
		3. Clear interaction	1. There is an FAQ (Frequently Asked Questions) feature which provides a list of answers to frequently asked questions. 2. 24-hour Customer Service. 3. There is a terms and conditions feature that explains the general terms and rules in the digital ZIS service. 4. Chat feature that facilitates personal communication between users and admins or users with other users. 5. There is a comment feature that facilitates general interaction with other users or admins.
		4. Availability of instructions for use	1. There are instructions for use that can make it easier for users to learn and use without having to ask the admin. 2. There are instructions for use if there are new features. 3. There is a notification to update the latest version of digital ZIS with the aim of improving features.

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No.	Variable	Indicator	Statement Items
2.	*Perceived Usefulness* (Perception of Usefulness)	1. Improved user performance	1. There is a giving streak feature in the form of hadith and fragments of verses from the Qur'an 2. Update feature that provides information on the development of funds and the benefits of donated funds. 3. There is information or stories about people in need 4. There is a notification feature that provides notifications via personal inbox or email if the zakat has been successfully paid, and the donation has been successfully distributed. 5. Features and attractive visual appearance 6. Changes in usage intensity (from once a year to once a month) 6. 7. Changes in user loyalty (regular users become regular users)
		2. Improved user performance effectiveness	1. It doesn't cost a lot of time and money to use ZIS digital 2. Can be accessed quickly and anytime via cellphone, laptop, or other gadgets *3.* There is a "free donation" feature 4. There is a “Fundraising” feature that provides a means for users to provide fundraising for anyone in need 5. There is a notes feature that contains complete notes on zakat, infaq, and alms that have been paid 6. There is a reminder feature for the time of paying zakat, infaq, and alms 2. 7. There are various payment methods and are very commonly used.
		3. Responding to needs	1. There is a zakat calculator feature that makes it easy to calculate any amount of zakat. 2. There is a special “Distribution” feature for zakat, where users can choose to distribute zakat to the available Amil Zakat Institutions. 3. There is a data verification that has been checked for the correctness of the conditions, which makes the user no longer need to search for the truth. 4. 4. Provide real-time information about people who need it.

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No.	Variable	Indicator	Statement Items
		4. Simplify the work process.	1. You don't have to come to the ZIS management institution, the surrounding mosque, or the person who will be given it. 2. There is an "auto-donation" feature that can be withdrawn automatically from the user's account 3. No need to look for the intended target. 4. There is a share feature that can facilitate the rapid dissemination of fundraising information to all platforms **5.** 5. There are many categories of giving programs available, for example for victims of natural disasters, education, etc.

4. RESULTS AND DISCUSSION

4.1 Characteristics of Respondents

From the results of the questionnaire distribution, it was found that 100 respondents were based on various criteria, namely, based on gender, of which 51% of respondents were female and 49% were male. Furthermore, based on age, the dominant age of the respondents in this study was the age range between 31-50 years by 40%. The next criterion is based on occupation, where the most dominating is civil servants at 41%. Another criterion is based on the last education, where the most dominating is Strata-1 (S1). The next criterion is based on the amount of income per month, where in this criterion the most dominating are respondents who have a total monthly income of between Rp. 5,000,000 - Rp. 10,000,000, which contributes as much as 26% of 100 respondents. For respondents' criteria based on the reasons for using digital ZIS, it was found that respondents choosing to use digital ZIS as an alternative to easy, fast, safe, and reliable zakat, infaq and alms payments have dominated and accounted for 77% of respondents. Then, for the characteristics of respondents based on the purpose of using digital ZIS, dominated by respondents who use digital ZIS to pay zakat, infaq, and alms, which are 70% of the 100 respondents.

4.2 Factors that Determine the Preferences of Muzakki and Donors in Paying Zakat, Infaq, and Alms through digital ZIS with the Technology Acceptance Model (TAM) Framework

In this study, the factors used to determine the preferences of muzakki and donors in choosing digital ZIS are derived from the technology acceptance model (TAM) framework, namely perceived ease of use and perceived usefulness, which can describe consumer perceptions of the attributes attached to digital ZIS. Where, from the attributes that exist in the technology, there will be a tendency for consumers to choose and use the technology. The tendency of consumers to choose goods and services is also interpreted as consumer preferences (Khoirina, 2016). The following are the results of respondents' responses to the perceived ease of use factor and the perceived usefulness factor:

4.2.1 Perceived Ease of Use Factor (Perceived Ease of Use of Technology)

The perceived ease of use factor is formed from the belief in the attributes or features in a simple or uncomplicated technology that can make users believe that the technology is easy to use and believed to be able to help work (Davis, 1989). The following is a picture that shows the responses of 100 muzakki and donors in the city of Bandung regarding the perceived ease of use factor:

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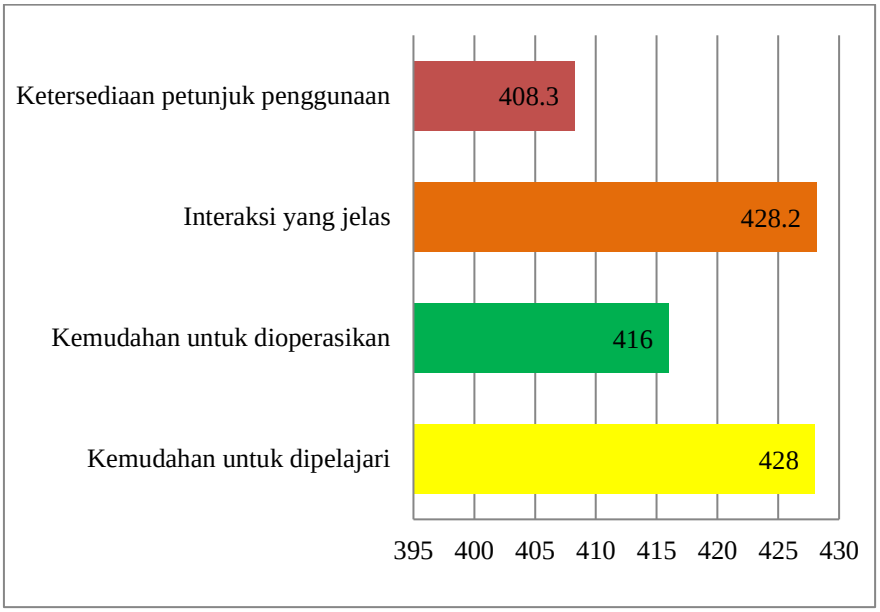


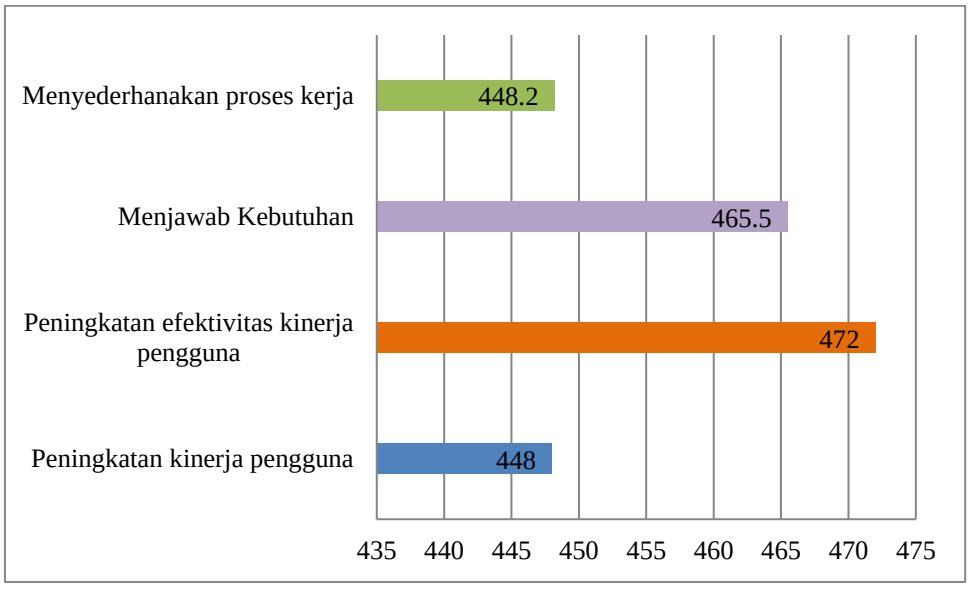
Source: Survey Results and Data Processing, 2020

Figure 3. Respondents Response Regarding Perceived Ease of Use

Figure 3.Shows the results of the perceived ease of use responses that describe the ease of use of the attributes or features in the digital ZIS. This response has a high score. This means that the ease of use of features on the digital ZIS is a factor of choice for muzakki and donors in using digital ZIS. In reality, people nowadays prefer to use digital applications with digital payments because they are considered more practical and efficient in their use. The existence of a digital ZIS makes people no longer need to bother visiting ZIS management institutions or mosques to pay ZIS funds. When viewed from the results of the questionnaire distribution, the ease of use of features in the digital ZIS is a factor in choosing to use digital ZIS payments. The results of this study also indicate that the perception of convenience is a factor that must be considered by institutions that have used digital devices. Based on the concept of offering in an Islamic perspective, it is stated that "the goods offered can be influenced by the sophisticated convenience and usefulness of the goods", or it can be said that if the use of digital ZIS is easier, the number of offers for digital ZIS will also increase. It can be interpreted that if the use of digital ZIS is not easy to learn, or in simple terms it is difficult, then there is a possibility that muzakki and donors will choose not to use digital ZIS and will return to traditional ZIS payment methods. If the digital ZIS has this state,

4.2.2 Perceived Usefulness Factor (Perceived Usefulness of Technology)

The perceived usefulness factor is also one of the factors that build the technology acceptance model (TAM) framework. This factor is defined as a situation where muzakki and donors get a good impact or benefit from the use of digital ZIS, for example increasing the desire to pay ZIS and simplifying the process of paying ZIS funds. Perceived usefulness consists of 4 indicators that divide the dimensions of "benefit" for muzakki and donors, namely improving user performance, increasing user performance effectiveness, responding to needs, and simplifying work processes. The following are the results of respondents' responses regarding the perceived usefulness factor in Figure 4:



Source: Survey Results and Data Processing, 2020

Figure 4. Respondents' Responses Regarding Perceived Usefulness

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Figure 4. shows the results of perceived usefulness responses that describe features that provide benefits for digital ZIS users. This factor has a high score. This means that the features that exist in the digital ZIS can provide benefits and are used as a factor of choice by muzakki and donors in choosing a digital ZIS. When viewed from the results of the questionnaire distribution, the average respondents answered strongly agree, this shows that many respondents have felt the benefits or good impacts of using the features that exist in the digital ZIS. Seen in reality, today's society prefers to use digital applications that clearly have benefits. Likewise with digital ZIS which also has benefits, it can even be said that digital ZIS has benefits in this world and in the hereafter.

When viewed from Figure 4. it can be seen that all the features in the digital ZIS have provided many benefits, both in terms of cost and time. One example of the time benefit is that muzakki and donors do not need to come to LAZ and BAZNAS to pay ZIS funds. This situation has cut down the traditional ZIS payment method whose performance process was too slow and yielded less than optimal results, where ZIS fundraising did not reach its potential at that time. The sluggish performance process will no longer be felt by muzakki and donors, because with the digital ZIS the payment process only utilizes the strength of a good internet signal, while traditional ZIS still utilizes human resources who have many shortcomings, such as limited number of workers, and lack of quality. HR.

Another benefit that can be obtained from the cost side is that ZIS digital has provided the "*free donation*"Specifically for alms, where the nominal value of the gift ranges from Rp. 1,000, this feature can make many users increase the intensity of their payments because there is no price determination. Digitization is almost the same as a policy, where if the results of the creation of the policy are not good or do not produce results, then it is better for the policy to be eliminated. The results of this study also show that perceived usefulness is a factor that must be considered by institutions that have used digital devices. It can be interpreted that if the use of digital ZIS does not provide benefits, then it can be said with certainty that the use of digital ZIS will decrease or even muzakki and donors can stop using it. Every user of ZIS digital can be said to be a consumer. Based on this discussion, Microeconomic theory states that every consumer will try to get satisfaction from the product he has consumed. If the consumption does not provide any satisfaction, then consumers will replace their products with substitute products.

4.3 The dominant factor in determining the preferences of muzakki and donors in paying Zakat, Infaq, and Alms through digital ZIS in Bandung City with the Technology Acceptance Model (TAM) framework

A consumer's preference is a picture of the best value that is considered and ultimately chosen by a consumer in using a product. In this study, there are two factors from the technology acceptance model that can determine the preferences of muzakki and donors in choosing digital ZIS in the city of Bandung. Two factors from the technology acceptance model framework are divided into 8 indicators, namely indicators of ease of learning, ease of use, clear interactions, availability of user instructions, increased user performance, increased effectiveness of user performance, answering needs, and indicators of simplifying work processes. The indicators of the TAM consist of several statement items that support the intent or as an aspect of the indicator.

Table 3. Determinants of Muzakki's and Donors' Preferences in Choosing a digital ZIS in Bandung

Factor	Indicator	Average Total Score	Y(500)	DESCRIPTION
Perceived Ease of Use	Easy to learn	428	85.6%	SS
	Ease of operation	416	83.2%	SS
	Clear interaction	428.2	85.6%	SS
	Availability of instructions for use	408.3	81.6%	SS
	Total	**419**	**83.9%**	**SS**
Perceived Usefulness	Improved user performance	448	89.6%	SS
	Improved user performance effectiveness	472	94.4%	SS
	Answering the needs	465.5	93%	SS
	Simplify the work process	448.2	89.6%	SS
	Total	**458.3**	**91.6%**	**SS**

Source: Survey results and Data Processing, 2020

From Table 2. it can be seen that from the two factors, the interpretation scale strongly agrees. Therefore, it can be concluded that these two factors can be factors that determine the preferences of muzakki and donors in choosing digital ZIS to pay zakat, infaq, and alms in Bandung. However, the dominant factor in determining the preferences of muzakki and

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donors in choosing digital ZIS is the perceived usefulness factor which has a larger total score when compared to the perceived ease of use factor. In the perceived ease of use factor, there are several indicators that are the dominant supporting factors in determining the preferences of muzakki and donors choosing digital ZIS, one of the dominant indicators in determining the preferences of muzakki and donors in choosing a digital ZIS is an indicator of increasing the effectiveness of user performance. This indicator became the first dominant factor and was chosen by muzakki and donors because digital ZIS is able to increase the effectiveness of the zakat, infaq, and alms payment processes. One of the statement items that support this indicator is that the digital ZIS was chosen because it can be accessed easily and quickly only through cellphones or other gadgets that have internet access. The existence of technology and the spread of mobile phones have a very broad impact on society, including changes in lifestyle. Mobile phones and the internet are able to provide speed of information and communication for anyone, so that everything including paying zakat funds, infaq,

The second dominant factor comes from indicators responding to needs because this indicator explains how digital ZIS can answer the needs of muzakki and donors which so far have not been realized due to the absence of digital ZIS. One of the statement items that support this indicator is the existence of truthful information or data verification from digital ZIS regarding fundraising by an individual or group, this must be done by digital ZIS considering that there have been cases of fundraising fraud by selling fake stories for personal gain. Verifying every existing fundraiser is something that is very mandatory for digital ZIS so that muzakki and donors don't spend their money in vain.

The third dominant factor is the indicator of simplifying the work process. This indicator is supported by a statement item which states that the digital ZIS was chosen because there are many categories of giving programs available. Several categories of giving programs available at ZIS digital are natural disasters, sick toddlers and children, medical assistance, scholarships, houses of worship, social activities, orphanages, people with disabilities, helping animals, the environment, and others. The many choices of programs make muzakki and donors not feel bored in using digital ZIS, and can give their wealth widely to anyone who needs help. This innovative feature not only provides fundraising for humans, even animals as God's creatures get their share too.

5. CONCLUSION

Two factors derived from the Technology Acceptance Model framework are used in this study to describe the factors that determine the preferences of muzakki and donors in choosing digital ZIS. The first factor, namely perceived ease of use, consists of 4 indicators, namely indicators of ease of learning, ease of operation/control, clear interaction, and availability of instructions for use. The second factor is the perceived usefulness factor which consists of 4 indicators, namely increasing user performance, increasing user performance effectiveness, answering needs, and simplifying work processes. From the results of the study, the two factors obtained a scale of interpretation strongly agree,

Of the two existing factors, the dominant factor is the perceived usefulness factor. This factor obtained an average score of 458.3 where this value was higher when compared to the perceived ease of use factor. The aspect that influences the preferences of muzakki and donors in the perceived usefulness factor is that the digital ZIS was chosen because it can be accessed easily and quickly only through cellphones or other gadgets that have internet access. Mobile and internet were chosen by ZIS Digital because they are able to provide information and communication speed for payment of zakat, infaq, and alms funds that can be done faster or more efficiently.

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