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Facilitating Conditions and Social Influence on Zakat Payment Intention via QRIS: The Moderating Effect of Age at Baitul Mal Aceh

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ABSTRACT

This research examines how facilitating conditions and social influence affect individuals' intentions to pay zakat via the QRIS platform, with age considered as a moderating variable in the setting of Baitul Mal Aceh. Anchored in the Unified Theory of Acceptance and Use of Technology (UTAUT), the study identifies the main factors driving the adoption of digital zakat payments. A quantitative approach was employed, using purposive sampling to gather data from 120 respondents. The dataset was analyzed through Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) technique. Results show that both facilitating conditions and social influence have a significant and positive effect on the behavioral intention to adopt QRIS for zakat payments. Moreover, age functions as a moderator: younger participants are more responsive to facilitating conditions, whereas older individuals are more influenced by social pressure. These insights emphasize that successful implementation of QRIS in zakat collection depends on the interaction of enabling infrastructure, social dynamics, and generational differences factors that zakat management institutions should account for in policy and practice.

Keywords: Age Moderation; Behavior Intention; Digital Zakat; Facilitating Condition; Social Influence; UTAUT; QRIS.

INTRODUCTION

The rapid advancement of technology and dynamic social changes have positioned zakat as a strategic instrument in addressing welfare challenges among Muslims and society at large. Beyond its role as a religious obligation, zakat functions as a socio-economic tool with significant potential to enhance social welfare and alleviate poverty (Prakoso et al., 2023). As an obligatory act under Islamic law, zakat requires eligible Muslims (muzakki) to distribute a portion of their wealth to the eight designated categories of recipients (mustahik). When zakat funds are properly collected, managed, and distributed, they can play an important role in reducing social challenges and promoting societal well-being (Luntajo & Hasan, 2023).

Zakat has undergone a notable transformation in its mechanisms of implementation. Traditionally, muzakki could only pay zakat directly through amil. However, with the development of digital technologies, muzakki now have access to various digital payment platforms through electronic devices (Hafizah & Muhaimin, 2023). Digital payments in the context of zakat involve the use of technologies such as mobile banking applications, digital payment platforms, and electronic services like QRIS, aimed at facilitating and supporting more effective zakat collection and distribution (Rayyani et al., 2024).

The Quick Response Code Indonesian Standard (QRIS) is a nationally standardized QR code for electronic payments in Indonesia, developed collaboratively by Bank Indonesia

(BI) and the Indonesian Payment System Association (ASPI). It was officially launched on August 17, 2019, and became effective on January 1, 2020 (Prihatiningsih et al., 2023). QRIS has emerged as a popular digital payment method in Indonesia, offering convenience, speed, and security to users (Khameswara & Pratama, 2023). This popularity is reinforced by the significant increase in QRIS users, from approximately 29 million in 2022 to 46 million in 2023, and reaching 55 million in 2024, reflecting the widespread adoption of digital payment technologies in Indonesian society.

However, the rapid growth of QRIS usage at the national level has not been fully reflected in the context of zakat payments. Despite the increasing total zakat receipts at Baitul Mal Aceh over the period 2020–2024, as shown in Table 1.1, the utilization of QRIS as a payment channel for zakat remains limited. This suggests that although zakat collection continues to grow overall, the adoption of digital payment methods such as QRIS has not become a dominant choice among muzakki.

Table 1. Zakat Receipts at Baitul Mal Aceh in 2020-2024

Year	Zakat Revenue (Rupiah)	Growth (Percent)
2020	57.556.552.817	-
2021	59.169.323.477	2,81
2022	61.754.997.222	4,42
2023	62.571.725.173	1,31
2024	59.968.551.394	-4,24

Source: Baitul Mal Aceh (2024)

The decline in zakat revenue in 2024 further highlights potential challenges in optimizing zakat collection, particularly through digital channels. These conditions indicate a gap between the widespread adoption of QRIS in general financial transactions and its relatively low use in zakat payments, underscoring the importance of examining the factors influencing individuals' intention to use QRIS for zakat payments at Baitul Mal Aceh (Baitul Mal Aceh, 2024).

Previous studies have presented mixed findings. (Kasri & Sosianti, 2023) & (Cahyani et al., 2022) that facilitating condition have a significant positive effect on behavior intention to pay zakat via QRIS. However, (Afandi, 2023) found no significant effect of facilitating condition on individuals' intention to pay zakat. Similarly, (Cahyani et al., 2022) demonstrated a significant influence of social factors on behavior intention, whereas (Rahmawati & Nurdin, 2024) found no significant effect of social influence on zakat payment intention.

According to the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by (Venkatesh et al., 2012), age serves as a moderating factor in the link between behavioral intention and technology adoption. Younger users typically demonstrate greater openness to adopting and engaging with new systems, whereas older individuals often face challenges in handling complex tasks and maintaining attention. Moreover, in the context of technology adoption, the influence of social factors on behavioral intention tends to be more substantial among older groups.

This study identifies a research gap that has received limited scholarly attention, namely the moderating influence of age in shaping the relationship between facilitating conditions, social influence, and the intention to pay zakat through digital platforms in the Aceh region. Understanding whether younger and older groups experience these factors differently is critical for advancing both theory and practice. To address this issue, the present research examines "The Impact of Facilitating Conditions and Social Influence

on Zakat Payment Intention via QRIS, with Age as a Moderating Factor at Baitul Mal Aceh."

LITERATURE REVIEW

Zakat

The word zakat originates from the Arabic زكاة (zakat) or زكية (zakiyah), which conveys meanings of blessing, growth, development, and purification. Terminologically, zakat refers to the obligation of every Muslim who meets certain condition to allocate a portion of their wealth and distribute it to specific categories of recipients as prescribed. Zakat is the disbursement of wealth that meets the minimum threshold (nisab), which must be given to eight eligible groups in accordance with Islamic law (Jalili et al., 2022).

The Legal Foundation of Zakat

The obligation of zakat is firmly established in the Qur'an. Allah Subḥānahu wa Taʿālā states in Surah At-Taubah (9:103):

"Take zakat from their wealth in order to purify and sanctify them, and pray for them. Indeed, your prayer is a source of tranquility for them. And Allah is All-Hearing, All-Knowing" (Sakinah & Thamrin, 2021).

Al-Maraghi's exegesis highlights the essential meaning and objectives of this verse, emphasizing the central role of zakat al-mal in purifying wealth in accordance with divine guidance. The majority of scholars unanimously agree that zakat represents a compulsory religious duty (maʿlūm min al-dīn bi al-ḍarūrah), the denial of which constitutes an act of disbelief in Islamic doctrine. Thus, zakat holds a pivotal position in Islam, and its observance is regarded as a fundamental requirement for the proper practice of the faith (Muliana & Syahbudi, 2022).

Digital Zakat

Digital zakat is an innovation in the collection and management of zakat funds based on digital technology, such as digital platforms or dedicated applications. This system enables individuals to pay zakat conveniently through digital devices while also improving the effectiveness of zakat fund management. The implementation of digital zakat has received wide attention, as it is regarded as a potential solution for enhancing efficiency and maximizing the impact of zakat in alleviating poverty in the digital era. (Farid et al., 2023).

QRIS

Quick Response Code Indonesian Standard (QRIS) represents a digital payment innovation introduced by Bank Indonesia (BI) in partnership with the Indonesian Payment System Association (ASPI). Its primary objective is to provide a more practical, efficient, and easily accessible digital payment system, including for regulators through a single-login mechanism (Bank Indonesia, 2024).

From the perspective of Islamic law, QRIS is categorized as a form of electronic money. This classification refers to Fatwa No. 116/DSN-MUI/IX/2017 issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), which affirms that the use of electronic money is permissible in sharia-based transactions, provided it complies with fundamental Islamic principles. These principles include the prohibition of maysir

(gambling), gharar (uncertainty), and riba (usury). Moreover, the funds managed within electronic money must not be treated as deposits in accordance with banking regulations but should instead be issued based on prepaid funds and used specifically for payments to third parties (Rahman & Lasena, 2024).

Unified Theory of Acceptance and Use of Technology (UTAUT) Model

The Unified Theory of Acceptance and Use of Technology (UTAUT), introduced by (Venkatesh et al., 2003), outlines four primary constructs that shape individuals' intentions and behaviors toward technology adoption: performance expectancy, effort expectancy, social influence, and facilitating conditions.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical model developed by (Davis, 1989) to explain the factors that affect the acceptance and use of information technology by individuals.

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) was proposed by (Ajzen, 1991) as a development of the Theory of Reasoned Action. This theory explains that behavioral intention is the main predictor of a person's actual behavior

Based on TAM, TPB, and UTAUT, it can be concluded that the intention to use technology including zakat payments through QRIS is influenced by the perception of the ease and usability of the system, social pressure, and the availability of supporting facilities. All three theories consistently place behavioral intention as a key factor that bridges psychological, social, and technical factors with actual behavior.

Behavior Intention

Behavior intention refers to the extent to which an individual is willing or intends to continue using a system in the future (Venkatesh et al., 2003). This study uses three indicators. According to Venkatesh et al. (2003), there are three indicators used to measure the behavioral intention variable, namely: (1)The desire to use in the long term, (2) Predicting continued use in work, (3) Planning to use in work.

Facilitating Condition

Facilitating conditions describe an individual's perception that system usage is enabled by the availability of appropriate technical and organizational infrastructure (Venkatesh et al., 2003). According to (Venkatesh et al., 2003), there are four indicators used to measure the facilitating conditions variable, namely: (1) Availability of resources, (2) Knowledge about a system/service (3) Social media publications (4) Clear payment procedures.

Social Influence

Social influence refers to the degree to which an individual perceives that others believe they should use a particular system or service, thereby affecting their own decision to adopt it (Venkatesh et al., 2003). According to (Siraj et al., 2022), there are five indicators used to measure social influence, namely: (1) Government influence, (2) Influence of

zakat institutions, (3) Community influence, (4) Influence of friends (5) Influence of family members.

Age

According to (Venkatesh et al., 2003), age is conceptualized as a demographic attribute that represents one's stage of life rather than simply chronological years. It is viewed as a multidimensional factor shaping the way individuals engage with technology. Within the UTAUT model, age serves as a moderating variable that influences the relationship between behavioral intention and technology usage. Prior studies suggest that younger people tend to adopt new technologies more readily, while older individuals often experience greater challenges in handling complex tasks and maintaining focus. Moreover, in the context of technology adoption, the connection between social influence and behavioral intention has been found to be stronger among older users.

Conceptual Framework

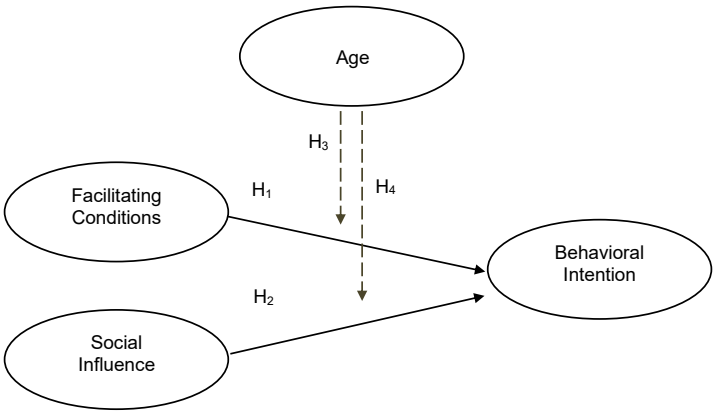

Figure 1. Conceptual Framework

Research Hypotheses

The hypotheses in this study are formulated as follows:
H1: Facilitating conditions influence the behavioral intention of the people of Banda Aceh City to pay zakat using QRIS.
H2: Social influence affects the behavioral intention of the people of Banda Aceh City to pay zakat using QRIS.
H3: Age moderates the effect of facilitating conditions on the behavioral intention of the people of Banda Aceh City to pay zakat using QRIS.
H4: Age moderates the effect of social influence on the behavioral intention of the people of Banda Aceh City to pay zakat using QRIS.

RESEARCH METHOD

The scope of this research covers the behavior intention of the people of Banda Aceh, which is influenced by facilitating condition and social influence as independent variables. Behavior intention serves as the dependent variable, while age functions as the moderating variable in the relationships among these variables.

This research adopts a quantitative design, emphasizing theory testing through the measurement of variables in numerical form, which are subsequently examined using statistical methods (Siraj et al., 2014). Data for the study were sourced from both primary

and secondary materials. Primary data were collected directly by the researcher through the administration of a questionnaire designed to address the research objectives. As noted by (Sugiyono, 2018) a questionnaire is a data collection tool consisting of written questions or statements provided to respondents. Meanwhile, secondary data were derived from supporting documents, reports, and previous studies.

This study applied purposive sampling, in which the researcher established specific criteria to ensure that participants were aligned with the research objectives. The inclusion criteria consisted of: (1) individuals residing in Banda Aceh who intend to pay zakat digitally using QRIS through Baitul Mal Aceh, and (2) respondents within the age range of 20 to 70 years.

The determination of the sample size followed the guideline proposed by (Hair et al., 2014) which is commonly used when the actual population size cannot be precisely identified. According to this approach, the recommended sample should range from five to ten times the number of indicators under investigation. Given that this study utilizes 12 indicators, the calculation was set at 10 × 12, yielding a total of 120 respondents.

This study employs the Partial Least Squares-Structural Equation Modeling (PLS-SEM) technique for data analysis with the assistance of SmartPLS 4.1 software. The choice of the PLS-SEM method is based on its advantages in accommodating various types of data scales without requiring strict assumptions about data distribution. In addition, PLS-SEM does not require a large sample size, making it a robust and flexible method for use in research such as the present study (Setyorini & Meiranto, 2021).

RESULTS

Outer Model Testing
Convergent Validity Test Results

This assessment was carried out to confirm that the indicators effectively represent the intended constructs. Convergent validity is evaluated through the loading factor values, with a threshold of >0.70 serving as the benchmark for indicator validity (Ghozali, 2015). All indicators in the constructs of Facilitating Condition, Social Influence, and Behavior Intention show outer loading values above 0.70. The indicators for the Facilitating Condition construct have loading values ranging from 0.812 to 0.857, while the indicators for Social Influence fall within the range of 0.768 to 0.805. In addition, the three indicators of the Behavior Intention construct also demonstrate high loading values, ranging from 0.860 to 0.907. These findings confirm that all measurement items have met the criteria for convergent validity and are able to adequately reflect their respective constructs.

Discriminant Validity Test Results

The discriminant validity test results indicate that each indicator has the highest loading value on its respective construct, with loading values generally above 0.77 for Facilitating Conditions, Social Influence, and Behavioral Intention, while the cross-loadings on other constructs are lower. This demonstrates that each indicator correlates more strongly with its intended construct than with others. Therefore, it can be concluded that all indicators have met the discriminant validity criteria and the measurement model is valid for further analysis.

AVE Test Results

Table 2. AVE Test Results

Variable	AVE
Facilitating Condition	0,693
Social Influence	0,617
Behavior Intention	0,780

Referring to Table 2, all factors in the study show AVE values exceeding 0.50. The variable with the highest value is Behavior Intention at 0.780, followed by Facilitating Condition at 0.693, while the lowest value is Social Influence at 0.617. Therefore, it is concluded that all variables have met the minimum threshold required for construct validity.

Composite Reliability Test Results

Table 3. Composite Reliability Test Results

Variable	Composite Reliability
Facilitating Condition	0,900
Social Influence	0,890
Behavior Intention	0,914

As shown in Table 3, all factors in the study have Composite Reliability values exceeding 0.70, indicating a good level of reliability. The variable with the highest reliability is Behavior Intention at 0.914, followed by Facilitating Condition at 0.900 and Social Influence at 0.890. These findings demonstrate that the research instruments possess strong internal consistency in representing each construct under study.

Cronbach's Alpha Test Results

Table 4. Cronbach's Alpha Test Results

Variable	Cronbach's Alpha
Facilitating Condition	0,853
Social Influence	0,846
Behavior Intention	0,859

As shown in Table 4, all constructs in this study achieved Cronbach's Alpha values above 0.60, surpassing the minimum criterion for acceptable reliability. The variable with the highest reliability is Behavior Intention at 0.859, followed by Facilitating Condition at 0.853 and Social Influence at 0.846. It can therefore be concluded that all variables have fulfilled the criteria for good internal reliability, making the research instruments consistent and dependable for measuring the intended constructs.

Inner Model Testing
R-Square Test Results

Table 5. R-Square Test Results

Variable	R-Square	Classification
Behavior Intention	0,507	Moderate

The results in Table 5 show that the R-Square value for Behavior Intention is 0.507, indicating a moderate relationship strength. This means the research model is able to explain 50.7% of the variance in Behavior Intention through the influence of the exogenous variables, namely Facilitating Condition and Social Influence. Meanwhile, the remaining 49.3% of the variance is assumed to be influenced by factors outside of the research model.

F-Square Test Results

Table 6. F-Square Test Results

Variable	F-Square	Classification
Facilitating Condition → Behavior Intention	0,373	Large
Social Influence → Behavior Intention	0,373	Large

Table 6 demonstrates that both Facilitating Condition and Social Influence significantly influence Behavioral Intention, each with a contribution value of 0.373. These findings indicate that the two independent variables collectively play an important role in explaining the variation in Behavioral Intention to pay zakat via QRIS.

Path Significance Test Results

Table 7. Path Significance Test Results

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	p-value
Facilitating Condition → Behavior Intention	0,446	0,449	0,056	7,919	0,000
Social Influence → Behavior Intention	0,446	0,448	0,062	7,198	0,000

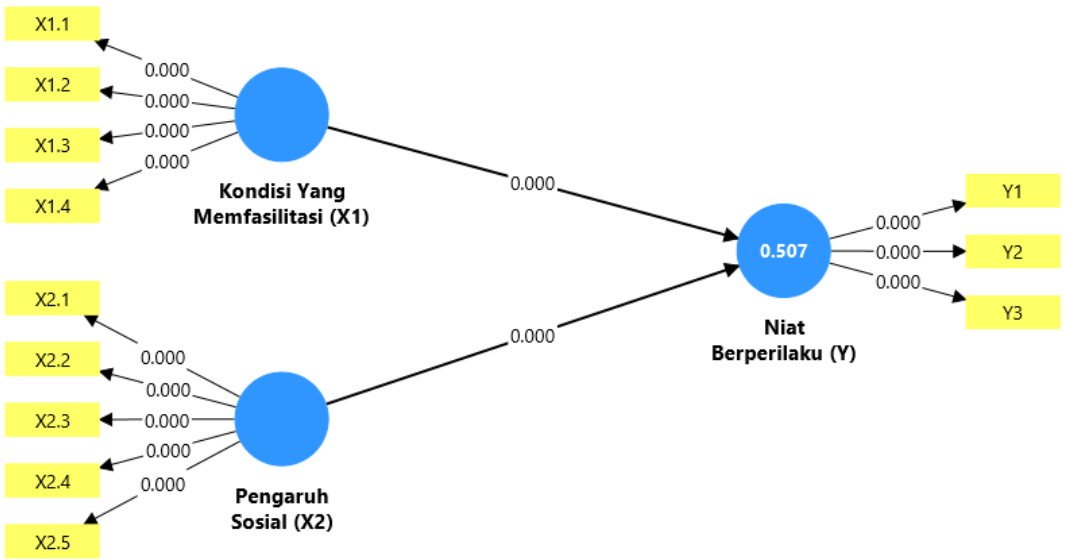

Figure 2. Overview Result

The bootstrapping analysis results show that all relationships between variables in this model are statistically significant, as indicated by t-values > 1.985 and p-values < 0.05. Facilitating Condition have a significant positive effect on Behavior Intention with a coefficient of 0.446, a t-value of 7.919, and a p-value of 0.000. Similarly, Social Influence also contributes positively and significantly to Behavior Intention with a coefficient of 0.446, a t-statistic of 7.198, and a p-value of 0.000.

Indirect Effect (Moderation) Test Results

Table 8. Indirect Effect (Moderation) Test Results

Variable	Age Group	Original sample (O)	p-value	*p-value MGA*
Facilitating Condition → Behavior Intention	0	0,614	**0,000**	**0,046**
	1	0,348	**0,000**	
Social Influence → Behavior Intention	0	0,179	**0,043**	**0,008**
	1	0,561	**0,000**	

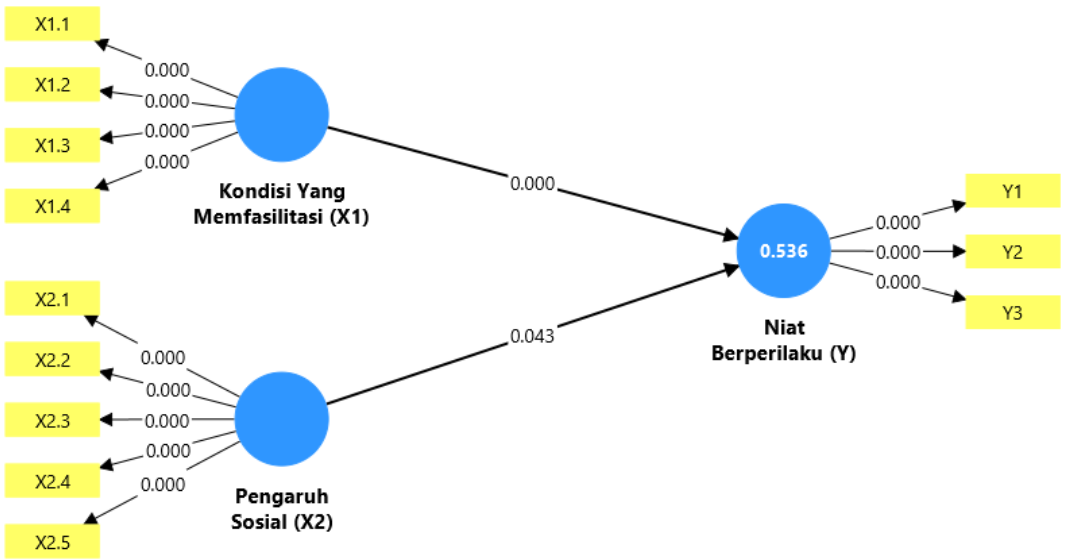

Figure 3. Overview Result

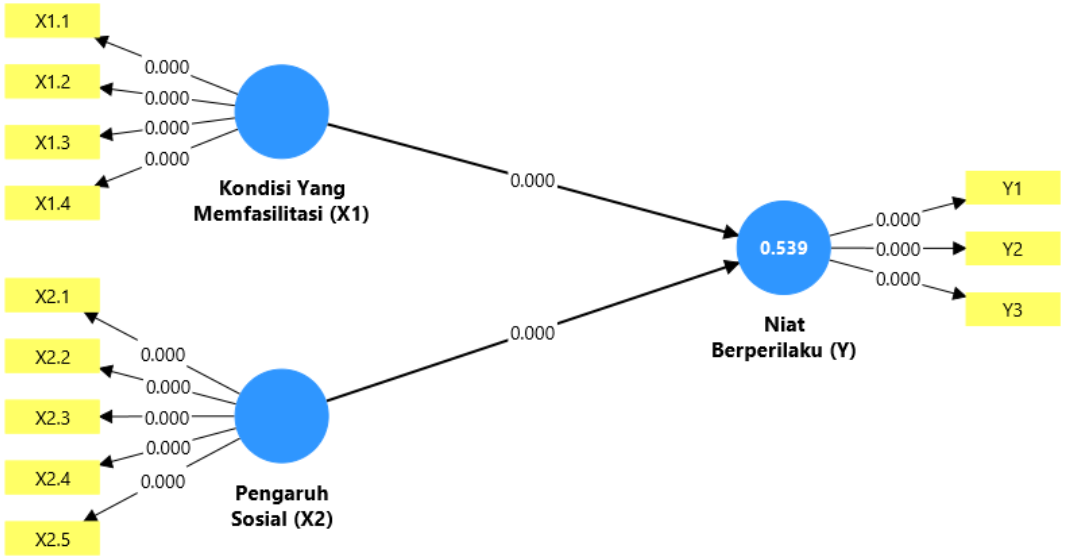

Figure 4. Overview Result

The findings from the Bootstrap Multigroup Analysis reveal that age moderates the relationship between Facilitating Condition and Behavioral Intention, with coefficients of 0.614 for younger respondents and 0.348 for older respondents. The MGA p-value of 0.046 (<0.05) indicates a statistically significant difference, implying that the moderating influence of age is stronger among younger individuals. Similarly, age was also shown to moderate the link between Social Influence and Behavioral Intention, with coefficients of 0.179 for the younger group and 0.561 for the older group. The MGA p-value of 0.008 (<0.05) confirms a significant distinction, suggesting that the moderating effect of age is more pronounced among older respondents. In line with Sarstedt et al. (2014), a moderation effect is considered significant when the p-value falls below 0.05 in a two-tailed test, which indicates that the moderating variable either amplifies or diminishes the influence of the independent variables on the dependent outcome.

DISCUSSION

The Influence of Facilitating Condition on Behavior Intention

The findings of this study show that better facilitating conditions such as the availability of technological infrastructure, easy access to QRIS, and support from the surrounding environment increase individuals' intention to pay zakat through QRIS. This indicates that adequate facilities and infrastructure are key factors in encouraging the adoption of digital technology. Support from zakat management institutions, such as Baitul Mal and other zakat agencies, also enhances public trust and convenience in using digital zakat payment methods. Therefore, strengthening these facilitating conditions is important for expanding the use of QRIS in zakat payments. These results are in line with previous studies by (Kasri & Sosianti, 2023), (Cahyani et al., 2022), (Anjaswati & Berakon, 2022), and (Siagian & Nasution, 2021).

The Influence of Social Influence on Behavior Intention

The results show that the stronger the social influence received from external parties such as the government, zakat institutions, communities, friends, and family, the greater an individual's intention to pay zakat through QRIS. In this context, social support and encouragement from government agencies, recommendations by Baitul Mal Aceh, community involvement, as well as positive attitudes from friends and family, can create

social pressure that motivates individuals to comply with such norms or expectations. The results of this study are in line with previous research conducted by (Kasri & Sosianti, 2023), (Siraj et al., 2022), (Venkatesh et al., 2003), (Afandi, 2023), and (Danila et al., 2025).

Age as a Moderating Variable in the Relationship between Facilitating Conditions and Behavioral Intention

The findings indicate that age has a moderating effect on the relationship between facilitating condition and behavior intention. Specifically, the effect of facilitating condition on behavior intention is stronger among younger groups compared to older groups. This suggests that younger individuals tend to be more responsive to supporting condition such as technological availability, ease of access, and environmental support in shaping their intention to use zakat payment technology through QRIS. Conversely, older groups show a weaker effect, which may be due to habitual factors, limited adaptability to technology, or a preference for conventional methods. The results of this study are in line with previous research conducted by (Venkatesh et al., 2012) age was shown to moderate the relationship between facilitation conditions and behavioral intentions with a stronger influence in young age groups.

Age as a Moderating Variable in the Relationship between Social Influence and Behavioral Intention

The analysis further indicates that age moderates the association between social influence and behavioral intention. In particular, social influence exerts a stronger impact on behavioral intention among older participants than their younger counterparts. This implies that older individuals tend to be more responsive to the opinions, encouragement, or invitations of significant others. such as family, peers, community members, Baitul Mal, and governmental bodies in shaping their intention to adopt QRIS for zakat payments. In contrast, younger groups tend to form intentions more independently or are influenced by other factors such as personal motivation and technological convenience. The results of this study are also in line with the findings of (Venkatesh et al., 2012), (Febriani et al., 2017) and (Chang et al., 2017) which show that age moderates the relationship between social influences and behavioral intentions, with a more significant influence in the older age group.

CONCLUSION

The findings of this research confirm that facilitating conditions and social influence each have a positive and significant impact on individuals' intentions to pay zakat through QRIS. Adequate technological infrastructure, ease of access, and institutional support encourage individuals to adopt digital payment methods, while social support from family, peers, communities, zakat institutions, and the government strengthens this intention. Furthermore, age plays a moderating role: younger individuals are more responsive to facilitating condition, whereas older individuals are more influenced by social encouragement in adopting QRIS for zakat payments. Baitul Mal Aceh is advised to improve the socialization strategy of zakat payments through QRIS with an approach to two different age groups. For the young age group, socialization is focused on active promotion on social media and the digital platform of Baitul Mal Aceh. As for the old age group, the strategy is carried out through direct invitation by amil and the young age group. This approach aims to build trust and make it easier for the elderly group to adopt QRIS as a method of zakat payment.

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