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THE INFLUENCE OF DIGITAL LITERACY, ZAKAT AWARENESS AND SERVICE QUALITY ON MUZAKKI'S DECISION TO PAY ZAKAT VIA TOKOPEDIA E-COMMERCE

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ABSTRACT:

This study was a type of quantitative research using multiple linear regression methods. The research sample was obtained using the Lemeshow formula and included 96 respondents. The aim of this research is to determine the influence of digital literacy, zakat awareness, and service quality on muzakki's decision to pay zakat through E-Commerce Tokopedia. To analyze the data in this research, SPSS software was used for validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression test, F test, coefficient of determination test, and partial test. The results of the research show that digital literacy, zakat awareness, and service quality together have a positive influence on muzakki's decision to pay zakat through Tokopedia E-Commerce. Partially, the variables digital literacy and service quality have a positive effect on muzakki's decision to pay zakat via Tokopedia E-Commerce. However, zakat awareness does not partially influence muzakki's decision to pay zakat via Tokopedia E-Commerce. This research uses the Technology Acceptance Model (TAM), where the development of the Theory of Reasoned Action (TRA) is used to examine the effect of ease of use and benefits received by each individual in the digital literacy and service quality variables.

Keywords: Digital L iteration, Zakat Awareness, Zakat Paying Decision, Zakat Paying Decision.

INTRODUCTION

Zakat is a responsibility that must be fulfilled by every Muslim who meets certain conditions, such as being free (not a slave), being Muslim, having reached the age of the majority, and being of sound mind. Zakat is the obligation to pay assets that have reached the nisab (a certain minimum limit) and have been owned for a full year. One type of zakat that must be paid is professional zakat, which is part of the zakat maal. Professional zakat is paid from the income and services obtained by a person through the work or profession they carry out. In this context, professional zakat is part of the overall zakat maal, which involves payment of a certain amount of income that a person obtains from their work (Lisdiana, 2022).

In the current digital era, in which everything is digital, zakat, infaq, and alms in Indonesia are increasingly developing, making it easier for muzakki to distribute zakat. Zakat distribution can be performed online. The current technology that is often found in demand is often called *e-commerce*. *E-Commerce* provides easy services when conducting transactions without having to meet face-to-face, thus making many people interested.

Technology in Indonesia is highly developed, giving birth to various kinds of *e-commerce,* one of which is Tokopedia. Tokopedia provides various halal corner features, including zakat, sharia investment, waqf, donations, and other products that comply with Sharia principles, such as zakat, sharia investment, Umrah service packages, endowments, donations, sharia mutual funds, savings gold, and other sharia payment options (Gita Indriani, Arie Syantoso, 2020).

In Muzakki's decision to pay zakat on Tokopedia, there is a factor that most influences the use of technology, namely digital literacy, which can measure a person's ability to understand and utilize technology. Digital literacy influences individual decisions in using technology, which in turn can influence the understanding of muzakki (people who give zakat)regarding the management and distribution of zakat (D. Belshaw, 2011:274).

The community also has awareness of giving zakat, and awareness of zakat also greatly influences muzakki's decision to pay zakat. Even if someone has a high income, they may not be aware of their zakat obligations. Awareness of zakat influences muzakki's interest in managing zakat wells, which can ultimately create community welfare (Kartika, 2020).

Apart from digital literacy and awareness of zakat, service quality influences muzakki's decision to pay zakat, the service quality model related to *e-commerce,* namely the quality of electronic services providing facilities and the level of effectiveness and efficiency of the products provided by *e-commerce* (Octaviani, 2021).

In today's modern context, muzakki have the convenience of fulfilling their zakat obligations through *e-commerce platforms,* such as Tokopedia. Tokopedia provides services that simplify the Zakat process by providing efficient and effective features. This can increase the muzakki's interest in making decisions to carry out zakat.

Based on the background explanation of the problem presented, this research aims to explore the influence of digital literacy, awareness of zakat, and service quality on muzakki's decision to pay zakat through Tokopedia e-commerce. This study focuses on several key aspects. First, we examine whether digital literacy, zakat awareness, and service quality influence muzakki's decision to make zakat payments via the Tokopedia e-commerce platform. In addition, this study also aims to understand the influence of each of these variables separately. Specifically, analysis will be carried out to determine how digital literacy contributes to muzakki's decision to pay zakat via Tokopedia, and to assess the influence of zakat awareness and service quality on this decision.

BASIS AND DEVELOPMENT OF HYPOTHESES

Theoretical basis

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM)in 1989, this theory was introduced by Davis in the *MIS Quarterly journal* explaining that TAM (*Technology Acceptance Model*) is a method used to analyze factors that influence the acceptance of information technology based on behavioral theory. This model is a development of *the Theory of Reasoned Action* (TRA) developed by Fishbein and Ajzen in 1980. TAM involves two aspects of perception in considering the influence of new information: perceived ease *of use* and *perceived usefulness.*). (Viswanath Venkatesh, 2000). The application of TAM theory to digital literacy variables can identify factors that influence individuals to adopt digital literacy, such as an individual's ability to use digital technology effectively, and how individuals see digital literacy as something useful and easy to use. The application of the TAM theory to service quality variables explains how individuals receive and use services related to customer satisfaction. It can be concluded that TAM theory can provide insight into the factors that influence the acceptance and adoption of digital literacy or services. This can help develop strategies to improve digital literacy and service quality, such as increasing perceived usefulness, improving ease of use, and reducing barriers that may arise with technology.

Zakat

Zakat comes from the word "zaka" which means blessing, clean, growing and good. Conceptually, zakat refers to the obligation to give part of one's assets to entitled recipients. Apart from being related to wealth, zakat also reflects the concept of cleanliness or purity, both for the assets and souls of individuals who give zakat. Zakat teaches the importance of sharing, caring for others, and maintaining balance in society (Y. Qardawi, 2004:1147).

E-Commerce

E-commerce is the process of distributing, buying, selling, and marketing goods and services through electronic means, such as the Internet, television, or other electronic devices. This involves the information technology industry, considering *e-commerce* as a part of *e-business* that involves commercial transactions. *E-commerce* includes the use of electronic fund transfers, electronic data interchanges, automated inventory management systems, and automated data collection systems. Additionally, *e-commerce* is related to other aspects such as supply chain management (SCM), electronic marketing, online transaction processing, and electronic data interchange (EDI). (Harmayani, 2020:1-2).

Tokopedia

Tokopedia was founded in 2009 and transformed into a unicorn in both Indonesia and Southeast Asia. Tokopedia is an *online shop* owned in Indonesia. Various types of products have been provided. The various products available on Tokopedia offer various services, including digital wallets, affordable investments, business capital credit, virtual credit cards, protection products, credit scores, and other investment services (Munif, 2016: 295-308).

Muzakki's decision

According to Edi (2022:186-202) Decision is the ability to conclude the process of choosing the best action. Many decision-making theories are in accordance with the model of goals and objectives in action, and pay attention to risks and the best decision-making criteria according to the decisions taken. Muzakki's decision to choose a zakat institution can be seen in several indicators. The stability of a product reflects how confident muzakki is in the zakat institution and its services. Transaction habits showed consistent patterns or preferences for zakat payment methods. Providing recommendations to other people reflects muzakki's level of satisfaction and trust in the zakat institution, which can influence other people's decisions to use the same services. The comfort of carrying out repeated transactions indicates that muzakki feel that the zakat payment process is easy and enjoyable, which encourages them to continue using the zakat institution in the future (Sari, 2019):

The Influence of Digital Literacy on Muzzaki's Decisions

According to Unesco (2004), literacy can be considered a measure of reading and writing skills. The definition of "literacy" at the UNESCO expert meeting in Paris has explained a lot about the broad meaning of literacy. From this meeting, it can be concluded that literacy is not only limited to reading and writing skills but also includes the ability to identify, understand, interpret, create, communicate, and use information related to the context of written media. According to Knobel (2011:298), in a digital context, the ability to read and write is related to the use of digital technology. Therefore, literacy has developed into a broader concept that includes the ability to understand, collaborate, interact, and create through the use of technology, especially the internet. Digital Literacy refers to a person's ability to use digital technology effectively and critically to obtain, evaluate, understand, create, and share information online. There are several indicators of digital literacy that are important to consider, namely, cultural, cognitive, constructive, and communicative. Digital literacy also involves a sense of self-confidence and responsibility, creativity, critical thinking skills, and social responsibility. These indicators play a crucial role in determining how effectively a person can use digital technology to obtain, evaluate, and utilize online information (Belshaw, 2011).

The influence of digital literacy on muzakki's decision to pay zakat via e-commerce is important. Good digital literacy influences how individuals obtain, evaluate, and use information regarding zakat, including how they interact with e-commerce platforms such as Tokopedia. Individuals' ability to effectively use digital technology allows them to easily access information about zakat obligations, understand its benefits, and process payments through digital platforms.

For example, high digital literacy allows muzakki to search efficiently for information about various zakat institutions and available payment methods. They can use their cultural, cognitive, and communicative skills to understand and interact with e-commerce features, such as digital wallets and automated payment systems. Additionally, constructive and creative digital literacy skills enable them to overcome various technical barriers and explore various available payment options.

The sense of self-confidence and responsibility built through digital literacy also played an important role in muzakki's decision to pay zakat. When muzakki feel confident about the security and reliability of the e-commerce platform and understand their responsibility for giving zakat, they are more likely to use digital technology as a payment channel. Critical abilities and high social responsibility support them in evaluating information better and ensuring that the zakat they pay reaches rightful recipients.

Thus, good digital literacy not only increases the ease of the zakat payment process but also strengthens muzakki's commitment and compliance with zakat obligations. As a result, increasing digital literacy can contribute positively to muzakki's decision to pay zakat via e-commerce, making it an effective tool for fulfilling their social and religious obligations.

The Influence of Zakat Awareness on Muzzaki's Decisions

The Great Dictionary of the Indonesian Language (KBBI) defines awareness as a state in which a person has an understanding and comprehension that makes him/her aware of things that are felt or experienced. In this context, awareness refers to an individual's ability to realize, believe, feel, and understand something that happens within or around them. In this context, awareness refers to a person's level of understanding and awareness of himself or her environment, values, and responsibilities (Education, 2005: 1197). According to Wijaya

(1984:38), awareness refers to knowing, understanding, and feeling. According to Wijaya (1984, p.38), awareness refers to knowing, understanding, and feeling. Several indicators of zakat awareness include the level of brand unawareness, brand recognition, brand recall, and top of mind. These indicators reflect how well individuals recognize and remember zakat institutions and how easily zakat institutions come into mind when considering making zakat payments (Ambolau, 2015).

The influence of zakat awareness on muzakki decisions can be understood through various awareness indicators that influence how individuals interact with zakat institutions. The level of brand ignorance shows the extent to which individuals are unfamiliar with a particular zakat institution, which can prevent them from choosing that institution as a zakat payment channel. On the other hand, brand recognition shows the extent to which the zakat institution is known among muzakki, which can influence their decision to pay for zakat.

Brand recall and a strong first impression (top of the mind) describe how easily the zakat institution is remembered and noticed by individuals when they think about paying zakat. The higher the awareness of zakat institutions, the more likely individuals are to choose these institutions as their zakat payment channels. These indicators reflect the importance of communication and marketing strategies for zakat institutions to build awareness and create a positive image in the eyes of muzakki.

Thus, high zakat awareness can increase the possibility of individuals making zakat payments through certain zakat institutions because they recognize, remember, and consider these institutions in their decision-making processes. Good awareness facilitates muzakki decisions by making zakat institutions more accessible and memorable, as well as by reducing doubts or uncertainties that may exist in the zakat payment process.

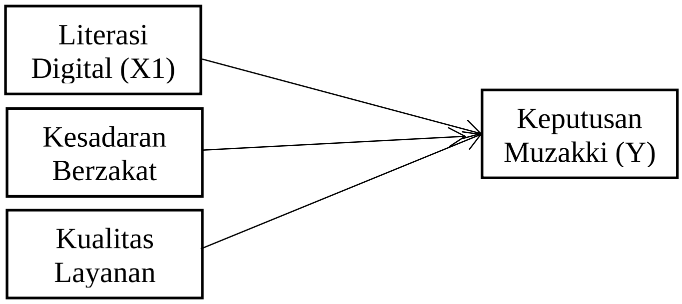
The Influence of Service Quality on Muzzaki's Decisions

According to Kotler, Philip, and Keller (2009), quality is the ability of excess features in the form of properties and characteristics of products and services with the aim of customer satisfaction so that it is related to customer decisions. A service is an action whose form cannot be observed. Several important service quality indicators include tangibles, reliability, responsiveness, assurance, and empathy (Diana, 2010).

The influence of service quality on Muzakki’s decision to pay zakat can be explained through various service quality indicators that influence customer perception and satisfaction. Tangibles or physical aspects of a service include facilities, equipment, and staff. In the context of zakat, the appearance and facilities of zakat institutions can influence’szakki the comfort and confidence in using these services. Reliability, or service reliability, shows the extent to which zakat institutions can fulfill their promises and provide consistent services. Zakat institutions that can be relied upon in the process of collecting and distributing zakat will be more trusted and chosen by muzakki.

Responsiveness, speed, and care in response to muzakki's needs are important indicators. Zakat institutions that are quick and alert to handling muzakki questions and problems will increase their satisfaction and loyalty. The assurance or confidence provided by service staff includes knowledge, skills, and attitudes that influence muzakki's trustworthiness. Skilled and friendly staff can increase the sense of security and certainty of muzakki in making zakat payments. Finally, empathy, understanding, and paying attention to the muzakki's needs includes how the zakat institution understands and respects the muzakki's situation and wishes.

Good service quality, as demonstrated through these indicators, will influence muzakki decisions by increasing their satisfaction and trust in zakat institutions. Institutions that are able to provide a positive service experience are more likely to be chosen and used by muzakki as a channel for paying their zakat because they feel comfortable, appreciated, and confident that their zakat is being managed well.



Picture
Conceptual Framework

RESEARCH METHODS

Based on these problems and research objectives, this type of research was included in the quantitative research category. According to Sugiyono (2018:6), quantitative research is based on the philosophy of positivism and is used to investigate certain populations or samples by collecting data through research instruments and statistically analyzing them. The main aim of this study is to test the hypotheses that have been formulated. Correlational quantitative methods, as explained by Creswell (2014), are used to measure the influence between two or more variables with statistical analysis to determine the existence of a relationship between these variables and identify the level of the relationship that exists.

Primary data were the main source used in this study. Primary data were obtained directly from respondents in accordance with Sugiyono's (2018) definition. The researchers distributed questionnaires to respondents who lived in the Gondang District, Mojokerto Regency. This study was conducted between February and May 2023.

The population in this study included Muslim communities living in Gondang District, Mojokerto Regency. This population consists of individuals with certain characteristics relevant to research, such as humans, objects, animals, plants, symptoms, test scores, or events (Soewadji, 2012:2018). Because the exact number of samples is unknown, researchers used the Lemeshow formula to determine the required sample size. This research requires a minimum of 96 respondents who are Muslims, have paid zakat online, and live in the Gondang District, Mojokerto Regency. Sample criteria or respondents include individuals who were born between 1980 and 2003, are Muslim, live in Gondang District, Mojokerto Regency, have an Internet connection and access to social media and e-commerce (such as Shopee, Tokopedia, Lazada, etc.), have worked, and have an income.

RESULTS AND DISCUSSION

The analysis showed that of the total respondents, 52% were men and 48% were women. Based on age, 77% were 74 with an age classification of 18-19 years, 23% were 22 with an age classification of 30-40 years. Based on income from parents, there were 23 (31%) and work salaries (23, 69%). With the provision of a total of 96 Tokopedia users (100%) Those who had given zakat on Tokopedia, with a total of 96 (100%).

Research Instrument Test Results

Table
Validity Test

Muzakki Decision (Y)	**Items**	**r Count**	**r Table (0.05)**	**Information**
	Y.1	0.863	0.1689	Valid
	Y.2	0.902	0.1689	Valid
	Y.3	0.852	0.1689	Valid
	Y.4	0.899	0.1689	Valid
	Y.5	0.845	0.1689	Valid
	Y.6	0.829	0.1689	Valid
Literasi Digital (X1)	X1.1	0.347	0.1689	Valid
	X1.2	0.571	0,1689	Valid
	X1.3	0,675	0,1689	Valid
	X1.4	0,767	0,1689	Valid
	X1.5	0,745	0,1689	Valid
	X1.6	0,724	0,1689	Valid
	X1.7	0,724	0,1689	Valid
	X1.8	0,704	0,1689	Valid
	X1.9	0,779	0,1689	Valid
Kesadaran Zakat (X2)	X2.1	0,891	0,1689	Valid
	X2.2	0,914	0,1689	Valid
	X2.3	0,869	0,1689	Valid
	X2.4	0,877	0,1689	Valid
Kualitas Layanan (X3)	X3.1	0,693	0,1689	Valid
	X3.2	0,825	0,1689	Valid
	X3.3	0,887	0,1689	Valid
	X3.4	0,858	0,1689	Valid
	X3.5	0,902	0,1689	Valid
	X3.6	0,837	0,1689	Valid
	X3.7	0,862	0,1689	Valid
	X3.8	0,851	0,1689	Valid
	X3.9	0,767	0.1689	Valid

Source: Processed SPSS output (2023)

Based on the analysis carried out using tables, all items in the questionnaire related to the variables Digital Literacy, Zakat Awareness, and Service Quality in Zakat Decisions produced calculated values that were greater than stable, which was determined with a significance level of α = 0.05. In addition, the Zakat Decision variable (Y) produces an account value that is greater than the table. With a sample size (n)of 96 and considering that the number of samples minus 2 (n-2) is 94, the critical value of the r table is 0.1689. Therefore, based on the calculated values obtained, it can be concluded that all items in the questionnaire in this study can be said to be valid.

Table
Reliability Test

No	Variable	*Cronbach alpha*	Information
1	Digital Literacy	0.851	Reliable
2	Zakat Awareness	0.910	Reliable
3	Service Quality	0.944	Reliable
4	Muzakki's decision	0.932	Reliable

Source: Data processed using the SPSS application

The Muzakki Decision Variable (Y)has a Cronbach's alpha of 0.932, which can be shown by this variable having a Cronbach's alpha value > 0.6; thus, it can be concluded that the zakat decision variable is said to be reliable. The Digital Literacy variable (X1) had a Cronbach's alpha value of 0.851. Cronbach's alpha value shows the level of reliability or internal consistency of the digital literacy variable. In this study, because the Cronbach's alpha value is > 0.6, it can be concluded that the digital literacy variable is reliable. The Zakat Awareness Variable (X2) had a Cronbach's alpha of 0.910. The Cronbach's alpha value shows the level of reliability or internal consistency of the Zakat Awareness variable. In this research, because the Cronbach's alpha value is > 0.6, it can be concluded that the Zakat Awareness variable is reliable. The Service Quality variable (X3) has a Cronbach's alpha of 0.944. Cronbach's alpha value shows the level of reliability or internal consistency of the service quality variable. In this study, because the Cronbach's alpha value is > 0.6, it can be concluded that the service quality variable is reliable. The analysis shows that the Cronbach's alpha value is greater than 0.6, so the statement items in this research can be said to be reliable.

Data feasibility test

Table
Normality Test

One-Sample Kolmogorov-Smirnov Test					
		Digital Literacy	Zakat Awareness	Service Quality	Muzakki's decision
N		96	96	96	96
Normal Parameters [a]	Mean	41.10	18.38	41.38	27.55
	Std. Dev.	3,703	2,523	5,151	3,586
Most Extreme Differences	Absolute	,177	,139	,140	,188
	Positive	,177	.105	,092	,087
	Negative	-.156	-.139	-.140	-.150
Kolmogorov test		,096	,098	,100	,099
Asymp. Sig. (2-tailed)		,059	,229	,220	,204
a. Test distribution is Normal.					

Source: Data processed using the SPSS application

1. The Digital Literacy variable (X1) has a value of 0.096 with a significance of 0.59 and is classified as a normal distribution. The Digital Literacy variable (X1) has a Kolmogorov-Smirnov value of 0.096 and a significant value of 0.059. By comparing the significance value (0.059) with the predetermined significance level (usually 0.05), it can be concluded that the significance value is greater than the predetermined significance level (sig > 0.05).

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2. The Zakat Awareness variable (X2) has a value of 0.098 with a significance of 0.229 and is classified as a normal distribution.
3. The Service Quality variable (X3) has a value of 0.100 with a significance of 0.220 and is classified as a normal distribution.
4. The Muzakki Decision Variable (Y) has a value of 0.099, with a significance of 0.204, and is classified as a normal distribution.

Table
Multicollinearity Test
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	-1.117	2.443		-.457	.649		
	Literasi Digital	.312	.074	.449	4.203	.000	.326	3.064
	Kesadaran Zakat	.226	.144	,159	1,565	.021	,360	2,775
	Service Quality	,282	,082	,291	3,450	,001	,522	1,917
a. Dependent Variable: Muzakki's Decision								

Source: Data processed using the SPSS application

1. The Digital Literacy variable (X1) has a Kolmogorov-Smirnov value of 0.096 and a significant value of 0.059. By comparing the significance value (0.059) with the predetermined significance level (usually 0.05), it can be concluded that the significance value is greater than the predetermined significance level (sig > 0.05).
2. From the test results using the Kolmogorov-Smirnov test on the Zakat Awareness variable (X2), the Kolmogorov-Smirnov value was 0.098, with a significance value of 0.229. Based on a comparison of the significance value with the predetermined significance level (typically 0.05), it can be concluded that the significance value is greater than the predetermined significance level (sig > 0.05).
3. 3. The Service Quality variable (X3) has a Kolmogorov-Smirnov value of 0.100, with a significant value of 0.220. Based on a comparison between the significance value (0.220) and previously determined significance level (usually 0.05), it can be concluded that the significance value is greater than the predetermined significance level (sig > 0.05). Thus, it can be concluded that the data for the Service Quality variable (X3) are normally distributed.

Table
Heteroscedasticity Test

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,453	1,509		2,289	.024
	Digital Literacy	-.076	,046	-.294	-1,649	.103
	Zakat Awareness	.122	,089	,233	1,372	.173
	Service Quality	-.023	,050	-.065	-.459	,647
a. Dependent Variable: RES2						

Source: Data processed using the SPSS application

Based on the Glejser test results, no independent variables have a significant influence on the absolute residual value (ABS_RES). Furthermore, the results of the heteroscedasticity test show that the Digital Literacy variable has a value of 0.103, Zakat Awareness has a value of 0.173, and Service Quality has a value of 0.647. All these values exceed the significance level of 0.05, which indicates that there is no indication of a heteroscedasticity problem in the regression model.

Hypothesis Test Results

Table
F Test (Simultaneous Test)

ANOVA [a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	803.821	3	267,940	58,984	,000 [b]
	Residual	417,919	92	4,543		
	Total	1221,740	95			
a. Dependent Variable: Muzakki's Decision						
b. Predictors: (Constant), Service Quality, Zakat Awareness, Digital Literacy						

Source: Data processed using the SPSS application

Based on the table provided, the F value is 58.984, with a significance of 0.000, which is smaller than the specified significance level (0.05). Therefore, H1 is accepted and H0 is rejected. Therefore, it can be concluded that the Digital Literacy (X1), Zakat Awareness (X2), and Service Quality (X3) variables have a significant effect on the Muzakki Decision variable (Y).

Table
Coefficient of Determination Test (R^2)

Model Summary [b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.811 [a]	,658	,647	2.13134
a. Predictors: (Constant), Service Quality, Zakat Awareness, Digital Literacy				
b. Dependent Variable: Muzakki's Decision				

Source: Data processed using the SPSS application

Based on the test results, it can be seen that the adjusted R2 is 0.647 or 64.7%. This shows that the variables digital literacy (X1), zakat awareness (X2), and service quality (X3) can explain around 64.7% of the variation in muzakki decisions. The remaining 36.3% may have been influenced by other factors that were not examined in this study.

Table
Partial Test (T Test)

Coefficients [a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	Q	Sig.
1	(Constant)	-1.117	2,443		-.457	,649
	Digital Literacy	,312	,074	,449	4,203	,000
	Zakat Awareness	,226	.144	,159	1,565	.21
	Service Quality	,282	,082	,291	3,450	,001
a. Dependent Variable: Muzakki's Decision						

Source: Data processed using the SPSS application

1. Influence of the Digital Literacy Factor (X1) on Muzakki's decision. The Digital Literacy variable has a t-value of 4.203 and its significance is 0.000, which is less than 0.05. This determines the alternative hypothesis (H1a), and rejects the null hypothesis (H0). This shows that Digital Literacy has a significantly positive effect on muzakki's decision to pay zakat. In other words, a higher level of digital literacy significantly increases an individual's likelihood of deciding to pay zakat.
2. Influence of Zakat Awareness (X2) on Muzakki's Decisions. Based on the results of the t-test, there is insufficient evidence to reject the null hypothesis (H0) for the Zakat Awareness variable. With a significance of 0.21, which is greater than 0.05, it can be concluded that Zakat Awareness does not have a significant influence on zakat decisions. In other words, the level of zakat awareness does not play an important role in influencing someone to decide to pay for zakat.
3. The Influence of Service Quality (X3) on Muzakki's Decision Based on the t-test results, there is strong enough evidence to accept the alternative hypothesis (H1a) on the Service Quality variable and reject the null hypothesis (H0). With a significance of 0.001, which is smaller than 0.05, it can be concluded that Service Quality has a significantly positive influence on the decision to pay zakat. In other words, the higher the quality of the services provided in the context of zakat, the more likely it is that someone will decide to pay zakat.

CONCLUSION

Based on the simultaneous testing, the research findings indicate that the variables of digital literacy, zakat awareness, and service quality have a positive influence on muzakki's decision to pay zakat via Tokopedia E-Commerce in Gondang District, Mojokerto Regency. This implies that a high level of digital literacy, strong zakat awareness, and good service quality collectively impact an individual's decision to use Tokopedia E-Commerce for zakat payments.

Meanwhile, the partial test results show that digital literacy and service quality positively influence muzakki's decision to pay zakat via Tokopedia E-Commerce in Gondang District, Mojokerto Regency. However, zakat awareness does not have a significant influence on muzakki's decision when considered individually. Therefore, enhancing digital literacy and service quality could be a key focus for increasing community participation in zakat payments through Tokopedia E-Commerce.

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