Sharia Economic and Management Business Journal (SEMBJ)

| Volume 7, Issue 2, 2026 | Page 199-210 |
https://doi.org/10.62159/sembj.v7i2.2117
ISSN-Online: 2774-2679

https://siducat.org/index.php/sembj

Digital Zakat Adoption Intention: The Role of Institutional Governance and Religious Values

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ARTICLE INFO

Keywords:
Digital Zakat;
Transparency;
Accountability;
Religiosity;
Technology Adoption;

ABSTRACT

Background: As digital technology becomes increasingly embedded in daily life, its influence extends into faith-based and philanthropic activities among Muslim communities, particularly through the development of digital zakat services. This study investigates whether technology-related factors (performance expectancy, effort expectancy, social influence, facilitating conditions) and institutional as well as personal factors (transparency, accountability, religiosity) affect the intention to participate in digital zakat systems.
Method: This study applied a quantitative method with a survey design involving 150 Muslim respondents in Semarang City who had prior experience with digital zakat services. The data obtained were then processed using multiple linear regression to assess the relationship between the research variables.
Results: The results indicate that transparency ($p=0.007$) and accountability ($p<0.001$) have positive and significant effects on the intention to use digital zakat, with accountability showing the strongest contribution. The R^2 value of 0.312 indicates that 31.2% of the dependent variable's variation is explained by the independent variables. Interestingly, religiosity ($p=0.977$) does not have a significant effect on digital zakat adoption intention.
Conclusion: Institutional trust, reflected through transparency and accountability, plays a more important role in encouraging the use of digital zakat platforms than individual religiosity. Therefore, zakat management institutions should focus on improving transparency, accountability, and system reliability to increase public participation.

Received: 4/1/2026 **Revised:** 5/6/2026 **Accepted:** 5/26/2026

How to cite this article:
Shabihah, K., Rusdi, D., Abarahan, A., Ramadhani, T.N. (2026). Digital Zakat Adoption Intention: The Role of Institutional Governance and Religious Values. Sharia Economic and Management Business Journal (SEMBJ), 7(2), 199-210. https://doi.org/10.62159/sembj.v7i2.2117

INTRODUCTION

Technological progress in communication and digital information systems has affected how people conduct various activities, including fulfilling religious obligations and participating in Islamic social giving. One of the emerging innovations is digital zakat, which allows Muslims to pay zakat through online platforms, particularly mobile applications, websites, and banking channels. Digital zakat provides

convenience, efficiency, and broader access to zakat management institutions. In a country like Indonesia, where internet penetration reached 79.5% in 2024 and is dominated by Generation Z users, the digital ecosystem creates substantial opportunities to enhance community participation in zakat payments through technology-based services. However, the increasing availability of digital platforms does not automatically guarantee users' actual adoption, pointing to the growing importance of understanding the determinants that drive behavioral intention to use these services.

Beyond technological convenience, institutional governance and religious values play crucial roles in Islamic financial behavior. In Islamic philanthropic institutions, transparency and accountability are fundamental in building public trust, as these principles strengthen institutional credibility and encourage donor participation (Mayer et al., 1995). Empirical evidence shows that accountability and transparency significantly enhance muzakki trust in zakat institutions, thereby influencing their willingness to contribute through formal channels (Hudaefi & Beik, 2021). Meanwhile, religiosity influences individuals' attitudes and decision-making processes when selecting services aligned with Sharia principles, as higher levels of religious commitment are often associated with stronger intentions to adopt Islamic financial services (Abdullah & Sapiei, 2018; Ashraf & Khan, 2014). In the context of Islamic financial technology, institutional governance and religiosity have been found to positively affect user intention to adopt Sharia-compliant digital services.

Despite the growing body of literature, previous studies largely emphasize general technological determinants while paying limited attention to the integration of institutional governance (transparency and accountability) and religious values in a single comprehensive framework. Furthermore, empirical findings remain inconsistent; some studies reveal that religiosity or trust may not always become dominant predictors when technological convenience is perceived as more salient, while others argue that religious compliance remains the primary driver for muzakki. Therefore, studies integrating institutional transparency, accountability, and religiosity within the context of digital zakat adoption intention remain limited, highlighting a significant research gap.

Drawing from these considerations, the present study focuses on the influence of transparency, accountability, and religiosity on the intention to use digital zakat services. Bringing together perspectives from institutional governance and religious values is expected to deepen the theoretical conversation surrounding digital behavior in Islamic philanthropy, as well as generate practical recommendations to encourage wider community participation in digital zakat services.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) was introduced by Viswanath Venkatesh and his colleagues in 2003 as a model designed to explain why individuals decide to adopt certain technologies and continue using them. This framework was developed by combining several earlier theories of technology acceptance, particularly the Technology Acceptance Model and the Theory of Planned Behavior, so that it could provide a broader explanation of user behavior in different technological settings. In this model, technology acceptance is mainly explained through four core constructs that influence both intention and actual use.

The first construct, performance expectancy, refers to the belief that a technology can provide benefits and improve the effectiveness of daily activities or specific tasks. In digital zakat services, this may appear when users feel that online payment platforms help them complete zakat obligations more quickly, accurately, and conveniently than conventional methods. Effort expectancy is related to how simple and understandable a system appears to its users. When a digital zakat platform is easy to access, the instructions are clear, and the transaction steps are uncomplicated, users are generally more willing to use it without hesitation.

Another important element is social influence, which reflects how opinions and encouragement from surrounding environments affect technology adoption. Recent studies within the Unified Theory of Acceptance and Use of Technology framework show that social influence remains an important predictor in digital zakat adoption, although its effect may differ depending on users' digital literacy and religiosity.

The fourth construct, facilitating conditions, refers to the availability of resources and infrastructure needed to use digital zakat services. Research on digital zakat adoption indicates that facilitating conditions consistently influence usage behavior in the Unified Theory of Acceptance and Use of Technology model, although recent findings suggest that technological readiness alone is not sufficient without considering user religiosity and behavioral factors.

Transparency

Transparency is widely recognized as a significant factor influencing the adoption of digital technology, particularly in financial transactions conducted through online platforms such as digital zakat services. Transparency refers to the openness of information regarding the processes of collecting, managing, and distributing zakat funds, enabling users to evaluate whether zakat institutions perform their responsibilities in a clear and accountable manner. Recent studies highlight that transparency plays a fundamental role in strengthening governance practices within Islamic social finance institutions and improving institutional credibility (Majduddin et al., 2025). In addition, financial transparency and clear reporting mechanisms are considered essential elements in building public trust toward zakat institutions (Sholihah et al., 2024).

Within digital financial environments, transparency also helps reduce information asymmetry between institutions and users, thereby improving users' confidence in technology-based services. Previous empirical findings indicate that transparency in financial reporting, accessibility of information, and clarity of fund distribution significantly influence public trust in digital zakat platforms (Sapitri & Kafabih, 2024). Furthermore, transparent management of zakat funds has been shown to encourage greater participation from donors, as users tend to trust institutions that provide open and accountable information regarding their financial activities (Hasbi & Widayanti, 2023).

From the perspective of the Unified Theory of Acceptance and Use of Technology (UTAUT), transparency can be associated with the facilitating conditions and social influence constructs. Transparent systems allow users to better evaluate the reliability and credibility of digital platforms while also strengthening social encouragement to adopt such services. In the context of digital zakat, clear reporting of fund collection and distribution, data security assurances, and open access to information play important roles in strengthening trust and encouraging individuals to utilize digital zakat services. Therefore, transparency is expected to positively influence individuals' behavioral intentions to adopt digital zakat platforms.

Accountability in Digital Zakat

Accountability is a key principle in zakat management, emphasizing the institution's obligation to account for every decision, action, and outcome achieved to stakeholders. In the context of digital zakat, accountability includes procedural transparency, clear reporting, and evaluation mechanisms that ensure zakat funds are managed in accordance with sharia and distributed appropriately.

A study conducted by Hadi et al. (2024) found that the implementation of digital zakat management contributed significantly to improving institutional accountability and supporting the growth of zakat management practices. Transparent reporting of zakat funds was also identified as an important element in reinforcing the accountability of zakat institutions, as it allows stakeholders to monitor how funds are collected and distributed more clearly. However, the study also reported that the zakat payroll system did not show a significant effect on accountability and was not able to accelerate zakat growth through a mediating mechanism.

Furthermore, research by Alshehadeh et al. (2024) revealed that the integration of digital zakat with digital accounting positively contributed to corporate sustainability by increasing financial transparency. This suggests that accountability in digital zakat management is important not only for zakat institutions but also for the business entities involved.

Within the UTAUT framework, accountability can be linked to facilitating conditions and performance expectancies. Institutions that demonstrate high accountability through digital mechanisms will make users feel safer and more confident in using their services, thereby increasing their behavioral intention to transact through digital zakat platforms.

Religiosity

Religiosity describes how deeply religious values are embedded in a person's way of thinking and everyday conduct. It is not limited to formal belief, but also includes how those beliefs influence decisions, habits, and social behavior. In many discussions, religiosity is explained through five dimensions: ideological, ritualistic, experiential, intellectual, and consequential. When linked to digital zakat, this concept becomes relevant because individuals often evaluate whether a payment platform reflects Islamic values before deciding to use it.

Several recent studies indicate that religiosity continues to play an important role in shaping zakat behavior. Research conducted by Hidayatullah and Asyari (2023) found that educated millennials with stronger religious orientation tended to show greater willingness to pay zakat. Their findings also suggest that zakat knowledge and exposure to information through social media may strengthen that tendency, especially among younger Muslim communities.

A comparable result was reported by Sauri and colleagues (2025), who observed that religiosity significantly affected the payment preferences of muzakki. In their analysis, trust became an important connecting factor, indicating that individuals were more likely to choose a zakat institution when religious commitment was accompanied by confidence in institutional credibility.

From the perspective of technology adoption, religiosity may also function as an external element that shapes how users respond to digital services. This view is supported by the study of Santoso et al. (2024), which demonstrated that religiosity and zakat literacy both contributed significantly to young Muslims' intention to use digital platforms for zakat payment.

Technology Adoption Model in the Context of Digital Zakat

The adoption of digital zakat services can be understood using the Unified Theory of Acceptance and Use of Technology, which explains technology acceptance through several behavioral determinants. Within this framework, four dimensions are considered central in influencing adoption decisions: perceived usefulness, ease of use, social encouragement, and supporting conditions. Applied to digital zakat, these dimensions appear in users' perceptions of transaction efficiency, ease of platform operation, encouragement from social circles, and the availability of adequate technical facilities. Evidence from Indonesia further suggests that these factors, together with trust, significantly affect Muslims' willingness to use digital channels for zakat payment (Kasri & Sosianti, 2023).

Apart from technological aspects, trust remains a major consideration in the acceptance of digital zakat platforms. People are more likely to use online zakat services when they perceive the platform as secure, reliable, and transparent in managing zakat funds. In this context, transparency and accountability are closely linked to trust because users expect clear information regarding the collection, management, and distribution of zakat, along with institutional responsibility to ensure that funds are delivered properly. Previous research on digital zakat behavior shows that trust significantly influences behavioral intention and may strengthen the relationship between technological factors and users' willingness to adopt digital payment systems (Hasyim et al., 2023).

Religiosity also serves as an important contextual element, particularly in Muslim-majority settings such as Indonesia, where religious values strongly shape charitable practices. Individuals with stronger religious commitment usually show greater motivation to fulfill zakat obligations and tend to choose payment methods that remain consistent with both practical needs and religious principles. Research that combines trust and religiosity within the UTAUT framework confirms that technological perceptions and religious values jointly influence users' intentions to utilize digital zakat systems (Danila et al., 2024). Therefore, digital zakat literacy can be understood as being influenced not only by technological acceptance, but also by institutional trust and religious orientation, since these factors affect how individuals interpret, assess, and use digital zakat services.

H1: Transparency has a positive influence on intention to use digital zakat

Transparency refers to an institution's openness in disclosing how zakat funds are collected, managed, and distributed, allowing contributors to evaluate institutional accountability (Rawlins, 2009). In the context of the Unified Theory of Acceptance and Use of Technology (UTAUT), transparency strengthens performance expectancy and facilitating conditions, as openly presented information helps users perceive digital zakat platforms as useful and dependable.

Empirically, recent studies by Hadi et al. (2024), Alshehadeh et al. (2024), and Judijanto et al. (2024) confirm that transparent digital zakat management significantly boosts public trust, user satisfaction, and platform adoption. Clear reporting and accessible information positively shape public willingness to engage with online zakat systems.

H2: Accountability positively influences the intention to use digital zakat.

Accountability in digital zakat refers to an institution's responsibility to justify its decisions and outcomes through transparent reporting and Sharia-compliant evaluation procedures. Within the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, accountability operates as a critical facilitating condition, as institutional reliability creates a supportive, risk-reduced environment that strengthens user confidence in digital systems.

Empirically, recent studies by Hadi et al. (2024) and Rafiki et al. (2024) confirm that responsible governance and strict institutional oversight significantly boost public trust, directly enhancing users' willingness to adopt online zakat platforms.

H3: Religiosity positively influences the intention to use digital zakat.

Religiosity reflects the extent to which Sharia values guide an individual's beliefs and behavioral decisions. In technology adoption, religiosity acts as a vital external factor within the UTAUT framework, heavily shaping how users perceive the performance expectancy and social alignment of a platform, particularly when moral and religious duties are involved.

Empirically, recent research by Purwadani and Ridlwan (2022) alongside Kurniawan and Dzikrulloh (2023) demonstrates that higher religious commitment drives Muslims to trust and prefer platforms perceived as strictly Sharia-compliant, directly increasing their digital adoption.

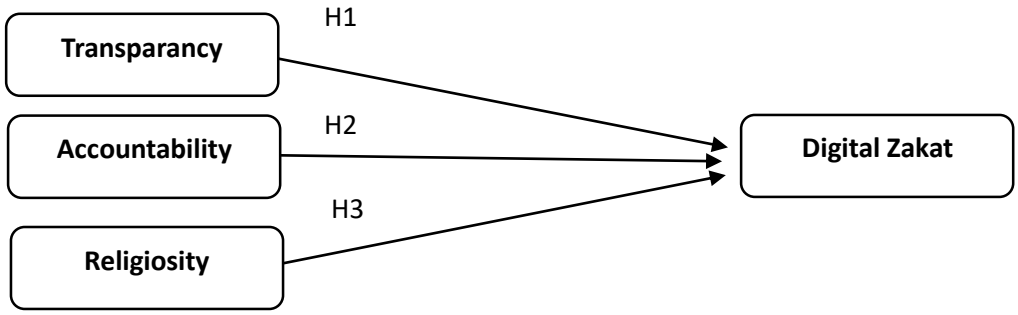

Figure 1. Conceptual Framework

METHOD

This study applied a quantitative survey design involving Muslim respondents in Semarang, Indonesia. The initial data collection yielded 214 completed questionnaires. After a rigorous screening and data cleaning process, 64 responses were excluded due to incomplete answers, straight-lining response patterns, or failure to meet the screening criteria (respondents who had never been exposed to or utilized any digital zakat platforms). Consequently, a final sample of 150 eligible respondents was selected via purposive sampling for further empirical analysis.

The structural framework examines three independent variables Transparency, Accountability, and Religiosity and their empirical impact on the dependent variable, Intention to Use Digital Zakat. Transparency is operationalized as institutional informational openness and is measured through three indicators: clarity of collection procedures, accessibility of financial reports, and openness in distribution channels. Accountability refers to institutional responsibility, assessed via five indicators: compliance with financial standards, standard operating procedure (SOP) implementation, responsiveness to stakeholders, management fairness, and regular independent audits. Religiosity captures the internalization of Islamic values, evaluated through four indicators: ideological belief, ritual frequency, knowledge of Islamic financial ethics, and religious application in decision-making. Finally, the Intention to Use Digital Zakat reflects behavioral disposition, measured through three indicators: future usage

plans, recommendation willingness, and preference over traditional channels. All questionnaire items were measured using a standardized five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Data analysis was performed using Structural Equation Modeling based on Partial Least Squares (PLS-SEM) via SmartPLS 4.0 software. PLS-SEM was chosen due to its robustness in modeling complex relationships among latent constructs and their respective reflective indicators simultaneously. More importantly, unlike covariance-based SEM (CB-SEM) or traditional ordinary least squares (OLS) regression executed in SPSS, PLS-SEM is a non-parametric approach that does not impose strict distributional assumptions of normality on the manifest variables (Hair et al., 2019). It provides highly stable and accurate predictive estimates even when handling non-normal data, asymmetric distributions, or relatively small sample sizes (El Ayoubi & Radmehr, 2023; Miah et al., 2022; Ming et al., 2021).

RESULTS AND DISCUSSION

Results

Descriptive

Table 1. Sample Criteria

No	Screening Criteria	Initial Number of Respondents	Number of Respondents Meeting the Criteria	Remarks
1	Muslim religion	214	210	4 non-Muslim respondents excluded
2	Age ≥ 17 years	210	205	5 respondents under 17 years excluded
3	Muzakki / experience in digital zakat	205	160	45 respondents with no experience in paying digital zakat excluded
4	Active use of digital devices	160	155	5 respondents not actively using digital devices excluded
5	Completed questionnaire	155	150	5 respondents with incomplete questionnaires excluded
Final Sample Total		214	150	Sample ready for analysis

Of the 214 initial respondents, a purposive sampling technique was used to screen them based on research criteria. Respondents included had to be Muslim, at least 17 years old, be a muzakki (payer of zakat) or have experience using digital zakat, actively use digital devices, and complete the questionnaire. After the selection process, 150 final respondents met the criteria and were used in the research analysis.

Table 2 Descriptive Statistical Analysis

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Y	150	2.00	5.00	4.15	0.65
X1	150	3.00	5.00	4.25	0.58
X2	150	2.00	5.00	3.98	0.72
X3	150	3.00	5.00	4.42	0.51

Descriptive statistical analysis of the 150 respondents shows that the variables exhibit minimum scores between 2.00–3.00 and maximum scores of 5.00, correctly reflecting the 5-point Likert scale. The mean values range from 3.98 to 4.42, indicating strong respondent agreement regarding institutional transparency, accountability, and religiosity in digital zakat services. The standard deviations range between 0.51 and 0.72, demonstrating that the data is reasonably homogeneous with no critical outliers.

Normalitas

Table 3 Normality Test

Komponen	Nilai
Jumlah Sampel (N)	150
Mean Residual	0.0000000
Std. Deviation	0.01238158
Most Extreme Difference (Absolute)	0.071
Most Extreme Difference (Positive)	0.071
Most Extreme Difference (Negative)	-0.032
Test Statistic	0.071
Asymp. Sig. (2-tailed)	0.063

The residual normality test based on the Kolmogorov–Smirnov approach generated a significance value of 0.063. Since the obtained probability exceeds 0.05, the residual distribution can be classified as normal, suggesting that the regression model has satisfied one of the key classical assumptions before proceeding to further analysis.

Multikoloniaritas

Table 4 Multicollinearity Test

Variabel	Tolerance	VIF
Konstanta	–	–
X1	0.850	1.177
X2	0.945	1.059
X3	0.859	1.164

The multicollinearity test results presented in the coefficients table show that all independent variables (X1, X2, and X3) have Tolerance values above 0.10, namely 0.850, 0.945, and 0.859, while their VIF values remain below 10, at 1.177, 1.059, and 1.164 respectively. These findings indicate that the regression model does not exhibit multicollinearity, meaning that the independent variables do not have a strong linear relationship with one another.

Heteroskedastisitas

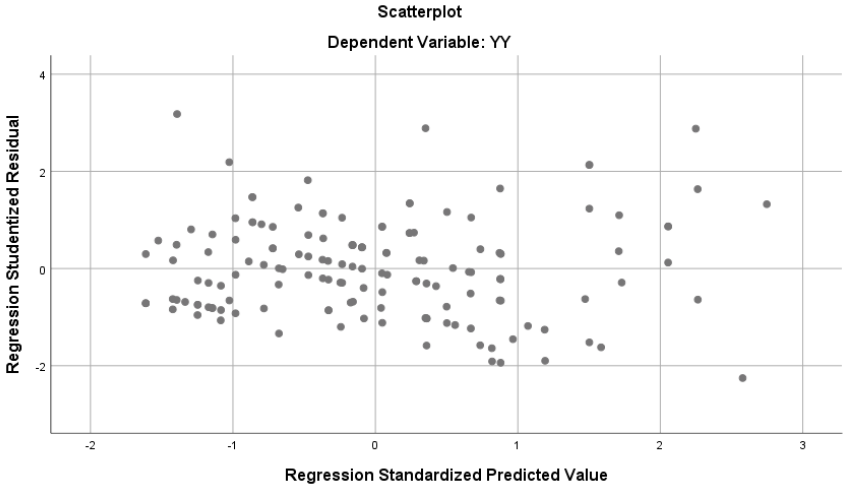

Figure 1. Heteroscedasticity Test

Figure 2 demonstrates that the residual distribution is randomly scattered above and below the zero line on the Y-axis, with no clear tendency toward a particular formation. Since no structured pattern is visible, such as clustering or uneven spread, the regression model can be interpreted as meeting the homoscedasticity assumption and therefore remains statistically reliable for further testing.

Autokorelasi

Table 5 Autocorrelation Test

Model	Koefisien Korelasi (R)	Koefisien Determinasi (R^2)	Adjusted R^2	Std. Error	Durbin–Watson
1	0.559	0.312	0.298	0.01251	2.035

The autocorrelation analysis in Table 5 demonstrates that the model has an R value of 0.559, which can be interpreted as a moderate correlation between the independent and dependent variables. The R^2 result shows that the explanatory variables contribute 31.2% to the variation in Y. Furthermore, because the Durbin–Watson statistic reaches 2.035, which lies near the benchmark value of 2, the regression residuals can be considered free from autocorrelation.

Uji Hipotesis

1. Uji R

Table 6. R Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.559	0.312	0.298	0.01251	2.035

An R value of 0.559 demonstrates that the relationship between X1, X2, X3, and Y falls within the moderate category. Furthermore, the R^2 value of 0.312 implies that nearly one-third 31.2% of the dependent variable's variation is explained by the independent variables, while the larger proportion remains influenced by additional determinants outside the regression framework.

2. Uji F

Table 7 F Test

Sumber Variasi	Sum of Squares	df	Mean Square	F	Sig.
Regression	0.010	3	0.003	22.077	0.000
Residual	0.023	146	0.000	–	–
Total	0.033	149	–	–	–

The regression model produced an F statistic of 22.077 with a probability value lower than 0.001, indicating that all independent variables jointly have a statistically significant effect on Y. Therefore, the model can be considered valid for estimating the dependent variable within the scope of this study.

3. Uji T

Table 8 t Test

Variabel	Koefisien B	Std. Error	Beta	t-value	Sig.	Tolerance	VIF
Konstanta	0.028	0.006	–	4.577	0.000	–	–
X1	0.156	0.057	0.205	2.751	0.007	0.850	1.177
X2	0.416	0.061	0.480	6.791	0.000	0.945	1.059
X3	-0.001	0.041	-0.002	-0.029	0.977	0.859	1.164

The partial regression analysis reveals that X1 and X2 significantly affect Y, whereas X3 does not. Among the predictors, X2 appears to have the strongest statistical contribution due to its highest t-value and very low significance level. On the other hand, the non-significant result for X3 suggests that this variable does not meaningfully explain changes in Y within the current model. The absence of multicollinearity is further supported by VIF values below the accepted threshold.

Discussion

H1: The Effect of Transparency on Intention to Use Digital Zakat

The regression analysis indicates that transparency exerts a positive and statistically significant effect on the intention to use digital zakat services. This relationship is reflected by a regression

coefficient of 0.156, a t-value of 2.751, and a significance level of 0.007, which falls below the 0.05 threshold. Practically, this means that a one-unit increase in transparency corresponds to a 0.156-unit increase in users' intention to adopt digital zakat platforms. Within this context, transparency refers to the degree to which zakat institutions openly disclose information related to the collection, management, and distribution of zakat funds. When such information is presented clearly and can be easily accessed, users are in a better position to assess institutional credibility and financial responsibility. This openness tends to strengthen trust and improve satisfaction because users can directly observe whether institutional practices are implemented consistently and in accordance with expected standards, as discussed by Christopher Hood Heald and Brad Rawlins.

The same pattern appears in recent empirical studies, which show that transparent digital zakat management contributes to stronger public trust and greater willingness to use online zakat services. Findings from Hadi et al. (2024), Alshehadeh et al. (2024), and Judijanto et al. (2024) similarly underline that openness in institutional reporting helps users feel more secure in conducting zakat transactions through digital channels. Viewed through the lens of Unified Theory of Acceptance and Use of Technology, transparency can be connected to facilitating conditions and performance expectancy, because clear and accessible information makes the service appear both more useful and more dependable from an institutional standpoint.

H2: The Effect of Accountability on Intention to Use Digital Zakat

The regression findings show that accountability has a positive and statistically significant influence on the intention to use digital zakat services, as indicated by a coefficient value of 0.416, a t-value of 6.791, and a significance level below 0.001. This means that stronger accountability within zakat institutions tends to be followed by a higher willingness among users to adopt digital zakat platforms. In this context, accountability reflects the institution's ability to transparently report, clarify, and justify the management of zakat funds in line with administrative requirements as well as sharia principles. When an institution consistently demonstrates responsible governance and transparent financial management, users are more likely to develop trust in the service provided.

This result is in line with earlier studies showing that accountability in digital zakat administration contributes to greater public trust and encourages the use of online zakat facilities. Research by Hadi et al. (2024) and Rafiki et al. (2024) similarly emphasizes that transparent fund management and institutional responsibility are important factors shaping public acceptance of digital zakat systems. Within the framework of Unified Theory of Acceptance and Use of Technology, accountability may be understood as part of facilitating conditions, since clear governance structures and institutional reliability create an environment that supports user confidence in adopting digital services.

H3: The Effect of Religiosity on Intention to Use Digital Zakat

The regression results indicate that religiosity does not have a statistically significant effect on the intention to use digital zakat services. This is reflected in the t-value of -0.029 and a p-value of 0.977, which is far above the 0.05 significance threshold. In practical terms, this means that variations in respondents' level of religiosity are not directly associated with differences in their willingness to use digital zakat platforms in the present study. Although religious values are commonly expected to encourage zakat-related practices, the findings imply that personal religious commitment alone is not sufficient to explain why individuals choose digital methods for zakat payment.

A similar pattern has been reported in earlier studies examining digital zakat behavior. Research conducted by Latipah et al. (2024) showed that religiosity did not significantly predict the intention of millennials and Generation Z to pay zakat through digital platforms, even though it strengthened the effect of attitudes and subjective norms on behavioral intention. In the same vein, Fitri and Falikhatun (2021) found that religiosity, along with zakat literacy and accessibility, contributed to awareness of professional zakat obligations, but did not directly influence the decision to use digital payment facilities. Santoso et al. (2024) also observed that while religiosity remains relevant, practical considerations such as understanding zakat procedures and the availability of digital infrastructure tend to have a more dominant impact on digital zakat adoption. Taken together, these studies suggest that in digital zakat transactions, technological readiness and institutional support often shape user intention more immediately than religiosity by itself.

CONCLUSION

This study shows that the intention to use digital zakat services is influenced more strongly by institutional aspects than by individual religious orientation. Transparency and accountability were proven to have a positive and significant effect on users' intention to adopt digital zakat, which means that clearer information regarding fund collection, management, and distribution, as well as stronger institutional responsibility, can encourage greater willingness to use digital zakat platforms. Accountability showed the strongest contribution among the tested variables, suggesting that respondents tend to place high importance on whether zakat institutions are able to demonstrate responsible financial management and reliable reporting practices. In contrast, religiosity did not show a significant direct influence, indicating that a high level of religious commitment alone does not necessarily determine whether someone chooses a digital channel for zakat payment. This result suggests a shifting pattern in which digital religious services are assessed not only through spiritual considerations but also through the credibility and professionalism of the institution providing the service. From a practical perspective, these results highlight the need for zakat institutions to improve reporting transparency, strengthen accountability mechanisms, and ensure that digital systems are easy to monitor by users. For policy makers, stronger standards for digital governance in zakat management are necessary to maintain public trust and support wider digital financial inclusion in Islamic philanthropy. For the wider community, greater confidence in institutional quality may encourage more consistent participation in formal zakat payments through digital platforms. This study is limited by the relatively narrow research area and the fact that the explanatory variables were only able to account for part of the variation in user intention, meaning that other relevant factors remain outside the model. Further studies are therefore recommended to involve broader respondent groups and include other factors may also contribute such as digital literacy, trust in technology, perceived security, and platform accessibility to achieve a more complete this study aims to explore how digital zakat is adopted across diverse social settings.

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