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Does Innovativeness Matter? Moderating The Link Between Intention And Digital Zakat Payment In Indonesia

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ABSTRACT

Purpose: *Despite advancements in digital infrastructure, the adoption of digital zakat platforms among Indonesian muzakki remains uneven. This study aims to investigate the determinants influencing muzakki's intention and behavior in adopting digital zakat payment platforms by extending the UTAUT model through the integration of electronic trust (e-trust) and personal innovativeness in technology (PIT), offering a context-specific perspective within Islamic philanthropy.*

Design/methodology: *This study employed a quantitative approach. An online questionnaire was distributed using purposive sampling to Indonesian Muslims with experience or awareness of digital zakat platforms. A total of 338 muzakki were collected from 32 Indonesian provinces. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the proposed model and hypotheses.*

Findings: *The findings indicate that performance expectancy and social influence have a significant and positive impact on the intention to pay zakat digitally. Furthermore, intention significantly predicts actual usage behaviour, with this relationship being positively moderated by personal innovativeness in technology. However, effort expectancy, facilitating conditions and e-trust are found to have no significant effect on intention.*

Practical Implication: *The study offers practical insights for zakat institutions (e.g. BAZNAS and LAZNAS), platform developers and policymakers. Promoting digital literacy, engaging religious leaders ansocial influencers and designing inclusive, user-friendly platforms are essential to enhance participation. Cultivating individual openness to technology is also critical for sustaining digital zakat behaviour. Although e-trust was not found to significantly influence intention, maintaining platform transparency, credibility and reliability remains crucial for fostering long-term user confidence and acceptance.*

Originality/Value: *This study contributes to Islamic marketing and digital philanthropy literature by extending the UTAUT model by incorporating e-trust and PIT in the context of digital zakat. he findings provide a novel perspective on technology acceptance in faith-based financial ecosystems, particularly in Muslim-majority countries undergoing rapid digital transformation.*

Keywords: Digital zakat, UTAUT, e-trust, personal innovativeness in technology, Indonesia

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A. INTRODUCTION

Zakat, as one of the five pillars of Islam, represents a mandatory act of worship and a structured mechanism for wealth redistribution aimed at reducing socioeconomic disparities (Asni et al., 2024). Beyond its religious function, zakat plays an increasingly prominent role in Islamic social finance, contributing to poverty alleviation, education and social empowerment in Muslim-majority countries (Busnetty & Faisal, 2024). In this context, Indonesia as the world's largest Muslim-majority nation holds enormous potential for zakat mobilization (Vandiantara et al., 2025). According to recent estimates by the National Board of Zakat (BAZNAS), the annual zakat potential in Indonesia could reach approximately IDR 327 trillion (Yanwardhana, 2025). However, actual zakat collection remains far below this estimate, with only around IDR 1 trillion realized in 2024 (BAZNAS, 2024). This substantial gap between

potential and actual collection highlights persistent challenges in zakat management, particularly in terms of accessibility, transparency and convenience.

In response, digital transformation has emerged as a strategic solution to modernise zakat administration and enhance engagement among muzakki (zakat payers) (Anurahman et al., 2023). The growth of digital infrastructure and financial technology has led to the development of various digital zakat platforms, including mobile apps, online payment gateways and fintech-integrated services. These innovations are designed to simplify zakat transactions, improve institutional transparency and expand outreach, ultimately building public trust and participation (Radzi et al., 2024). Moreover, digital platforms increase accessibility, especially for digitally literate, younger urban populations, reflecting a broader societal shift toward digital religious expression (Saro et al., 2023) (Hainnuraqma Rahim et al., 2024). Futhermore, with digital literacy continuing to rise across Indonesia, these platforms hold significant promise to optimise zakat mobilisation and magnify its socioeconomic impact by enhancing inclusion and ease of access. In addition to streamlining operational efficiency, digital zakat platforms also offer real-time responsiveness during national emergencies such as pandemics and natural disasters by facilitating agile and transparent redistribution of wealth (BAZNAS, 2023). These advancements align closely with Indonesia's national digitalisation strategy and position digital zakat as a role component of inclusive or adaptive Islamic social finance in the digital era (Zuliani et al., 2024).

Recent studies highlight the importance of literacy and institutional innovation in enhancing Islamic social finance instruments. For example, literacy-based interventions such as the "Wassam" model have shown to significantly improve students' understanding of waqf stock(Harpepen & Yustati, 2025), while models of halal centers in universities also demonstrate the role of research-based institutional development in supporting Islamic finance (Wahyuni et al., 2023). These innovations underscore the need to strengthen financial inclusion, institutional quality, and trust in Islamic financial ecosystems(Asnaini et al., 2023).

Despite the growing momentum of digital transformation in Indonesia's zakat sector, the adoption of digital zakat platforms remains uneven across the population (Aryo et al., 2025). Although zakat management institutions have made notable progress in developing digital infrastructure and increasing access to online platforms, actual user engagement, particularly at the individual level remains limited (Asytuti et al., 2025). This condition necessitates a deeper exploration of the behavioral, technological and psychological factors shaping community adoption of digital zakat systems. A range of theoretical frameworks has been employed to examine this issue, including UTAUT (Dharma et al., 2023; Ferdana et al., 2022; Mahri et al., 2019; Mutmainah et al., 2023; Sulaeman & Ninglasari, 2020) (Li et al., 2018), UTAUT-2 (Sari et al., 2023) (Farhatunnada & Wibowo, 2022) (Jaenudin et al., 2025),TAM (Irawati & Fitriyani, 2022), (Purbasari et al., 2022), (Said et al., 2023), (Abriyansyah & Rohim, 2023) (Hidayatullah & Purbasari, 2022) (Al Arif et al., 2023) (Karmanto et al., 2021) (I. A. Kurniawan et al., 2022) (Agustiningsih et al., 2021), TPB (Aji et al., 2021) (Amin, 2022) (Madia & Rachmad, 2023) (Indarningsih et al.,2023) (Amin et al., 2023) (Y. Chen et al., 2019) (Rahim & Mahmud, 2023), C-TAM-TPB (Ninglasari, 2021) (Hasyim et al., 2020) (Afandi, 2021) (Sari et al., 2024), (Wa'adarrahmah, 2024) (Niswah et al., (2019), the S-O-R Model (Kamarudin et al., 2023), (H. Chen et al., 2021), (Aji & Muslichah, 2022), Social Presence Theory (Aulia & Pimada, 2023) (Y. Chen et al., (2019), Innovation Resistance Theory (Kamal & Safarida, 2024) and the information System Success Model (Elsotouhy et al., 2023) to assess factors influencing users'

willingness to adopt digital platforms for Islamic philanthropic transactions. While these models have identified key determinants of adoption, they often fall short in capturing the context-specific nuances of Islamic philanthropic behavior.

One critical shortcoming of these models is their limited consideration of electronic trust (e-trust), a construct highly relevant to digital religious financial transactions. E-trust refers to users' confidence in the security, transparency, reliability and integrity of digital platforms(Kakeesh et al., 2024). In the context of digital zakat, where concerns regarding data protection, transaction accuracy and institutional accountability are prevalent, trust emerges as a critical enabler of adoption (R. Kurniawan & Kustiawan, 2024). However, the original UTAUT model does not explicitly incorporate trust-related constructs, leaving a significant theoretical gap in explaining user behavior within trust-sensitive domains such as Islamic social finance. To address this gap, the present study extends the UTAUT framework by integrating e-trust as an antecedent variable, thereby offering a more contextually grounded explanation of intention to adopt digital zakat platforms.

Furthermore, while behavioral intention has consistently been recognized as a strong predictor of actual usage, empirical evidence reveals a persistent intention–behavior gap in digital adoption contexts (Azman Ong et al., 2023)(Dzakiyyah & Nugraha, 2023) (Tomić et al., 2023). This intention behavior gap may be influenced by individual-level traits, particularly one's openness to adopting new technologies (L. Chen et al., 2023). To account for this, the study introduces personal innovation in technology (PIT) as a moderating variable. PIT reflects an individual's propensity to experiment with or embrace novel technologies an important trait in the evolving landscape of digital religious practices (Twum & Yalley, 2024) (Henderianto et al., 2025). Although prior research has separately examined the effects of UTAUT variables, trust and innovation traits in digital financial contexts, no existing study has yet combined these components into a unified model tailored specifically to digital zakat adoption.

Accordingly, this study aims to extend the UTAUT model by incorporating e-trust and examining the moderating role of PIT in the intention–behavior relationship within digital zakat adoption. To the best of the authors' knowledge, this is the first empirical study to extend the UTAUT framework by simultaneously incorporating e-trust as an explanatory factor and PIT as a moderating variable in the context of digital zakat. This integration not only enhances the theoretical robustness of the model, but also offers a novel context-sensitive lens through which Islamic digital financial behavior can be understood. This study contributes to theory by enriching the explanatory capacity of the UTAUT model in religious financial settings and to practice by offering actionable insights for zakat institutions, policymakers and Islamic fintech developers aiming to strengthen user engagement and adoption of digital zakat platforms in Indonesia's rapidly digitizing economy.

B. LITERATURE REVIEW

1. Unified Theory of Acceptance and Use of Technology (UTAUT)

The UTAUT model developed by Venkatesh et al., (2003), is a widely recognized framework for examining technology adoption, integrating eight major acceptance theories including TAM, TRA, TPB, MPCU, and IDT (Huang, 2023). It identifies four key constructs: performance expectancy, effort expectancy, social influence and facilitating conditions that influence behavioral intention and usage, with effects moderated by age, gender, experience

and voluntarines (Jadil et al., 2021). UTAUT has demonstrated strong predictive power, explaining approximately 70% of the variance in behavioral intention and 50% in actual usage behavior, and has been validated across contexts such as mobile banking (Bouteraa et al., 2022), Cryptocurrencies (Rodrigues et al., 2025), e-commerce (Taheri et al., 2024), mobile payment (Schoefer et al., 2025), Islamic digital financing (Maksum et al., 2025), learning management systems (Al-Mamary et al., 2023) and food delivery platforms (Cao & Wang, 2025). Moreover, recent studies have explored its application in Islamic finance and philanthropy, including digital zakat and waqf platforms (Kamal et al., 2024) (Kasmon et al., 2024) (Al-Daihani et al., 2024), affirming its relevance in understanding technology acceptance within religious and charitable domains (Bin-Nashwan et al., 2023) (Mutmainah et al., 2023).

Research in Indonesia reveals that younger generations, particularly Gen Z and millennials, are increasingly involved in Islamic financial platforms (Herlina Yustati, 2023; Kustin Hartini, 2024). However, their behavior is often influenced by external factors such as peer groups and technological appeal (Arisandi et al., 2023; Harpepen, 2022). These findings are critical for understanding how social and cultural contexts shape digital zakat adoption

Despite its strong explanatory power, UTAUT has limitations in contexts shaped by complex psychological and cultural factors (Namahoot, 2022), such as Islamic financial technology. It does not explicitly address trust-related constructs, which are critical when users rely on digital platforms to fulfill religious and ethical obligations (Loke et al., 2025). To address this gap, the present study extends UTAUT by integrating electronic trust as an antecedent to behavioral intention and personal innovativeness in technology (PIiT) as a moderator between intention and usage. This extended framework provides a more context-specific understanding of digital zakat adoption in Indonesia, a Muslim-majority country undergoing rapid digital transformation, and contributes to the Islamic financial technology literature by emphasizing both structural and psychological enablers of technology acceptance.

2. Performance Expectancy

Performance expectancy (PE) refers to the degree to which an individual believes that using a particular technology will help improve performance or efficiency in completing a task (Venkatesh et al., 2003). In the context of zakat payment, PE reflects the perception that digital platforms can facilitate and simplify the payment process by saving time, reducing effort, and providing a convenient way to fulfill religious obligations. Empirical evidence from digital finance and Islamic financial services literature consistently demonstrates that PE is a significant predictor of behavioral intention to adopt digital payment systems (Nandru, Senthil, et al., 2023) (Srivastava et al., 2024). People who perceive that digital zakat platforms offer clear performance benefits are more likely to intend to use these platforms for their zakat payments. Therefore, the following hypothesis is proposed:

H1: Performance expectancy has a positive and significant effect on the intention to pay zakat through digital platforms.

3. Effort Expectancy

Effort expectancy (EE) refers to the perceived ease of use and minimal effort required to utilize a technology task (Venkatesh et al., 2003). In this study, EE reflects the extent to which individuals believe that using digital platforms to pay zakat requires minimal effort, learning time and complexity. Given that ease of use reduces cognitive and operational barriers, it is expected that individuals who perceive digital zakat platforms as user-friendly and straightforward will demonstrate higher intention to adopt such technologies. This hypothesis

aligns with technology acceptance literature on digital transaction services that consistently identifies effort expectancy as a crucial determinant of behavioral intention (Upadhyay et al., 2022) (Al-Okaily et al., 2023), particularly among users who may be less familiar with digital systems (Timur et al., 2025). Therefore, it is posited that greater perceived ease of use fosters stronger intention to engage in online zakat payment. Thus, the subsequent hypothesis is stated:

H2: Effort expectancy has a positive and significant effect on the intention to pay zakat through digital platforms.

4. Social Influence

Social influence (SI) captures the impact of social environment such as family, peers and religious authorities on decision to adopt a technology (Venkatesh et al., 2003). Within the context of online zakat payment, it reflects how societal expectations and normative pressures shape the intention to adopt digital platforms for fulfilling religious obligations. When individuals sense that respected figures or their social environment support or expect the use of digital zakat platforms, they are more likely to form a favorable intention toward their adoption. This is especially relevant in culturally and religiously cohesive societies, where collective norms often guide individual behaviors (Kasri & Yuniar, 2021). Empirical evidence from prior studies in technology adoption such Islamic financial services has consistently confirmed the significant role of social influence in shaping behavioral intention toward digital financial innovations (Riza & Wijayanti, 2024) (N. F. Rahim et al., 2023) (Albort-Morant et al., 2025). Accordingly, the hypothesis is formulated as follows:

H3: Social influence has a positive and significant impact on the intention to pay zakat through digital platforms.

5. Facilitating Conditions

Facilitating conditions (FC) denote the extent to which organizational and technical infrastructures exist to support the use of a particular technology (Venkatesh et al., 2003). In this study, FC refer to the availability of essential resources, institutional and technical support, reliable internet connectivity, ease of navigation on digital platforms and backing from trusted institutions such as BAZNAS or Islamic fintech providers. Collectively, these factors enable smooth, efficient and reliable online zakat transactions. These infrastructural enablers not only mitigate perceived operational barriers but also foster people's confidence, particularly among those less experienced with digital tools. When people perceive a supportive environment, their intention to utilize digital zakat services is likely to strengthen. Prior research in digital financial services affirms that strong facilitating conditions reduce barriers to technology adoption (Chand & Kumar, 2024) and positively influence behavioral intention (P.H, 2023) (Lakshmanan & Shanmugavel, 2025). Islamic financial instruments, including zakat, waqf, and Islamic banking, contribute to addressing economic challenges when coupled with financial inclusion and institutional quality (Asnaini et al., 2023; Nopiantika et al., 2024). Studies on maqasid shariah perspectives (Isnaini, 2023) and community-based waqf practices (Jayusman et al., 2022) emphasize the role of trust and institutional credibility in adoption decisions. Moreover, AI-based innovations in Islamic banking services, such as chatbot systems, demonstrate the growing integration of technology and service efficiency (Wahyuni et al., 2025). This highlights that beyond technical infrastructure, institutional trust and inclusion are critical enablers of digital zakat adoption. Accordingly, this study hypothesizes:

H4: Facilitating conditions have a positive and significant effect on the intention to pay zakat through digital platforms.

6. E-Trust

Electronic trust (e-Trust) is defined as the belief in the reliability, integrity and ethical conduct of online platforms facilitating financial transactions (Majid, 2018). In the realm of online zakat payments, e-Trust embodies the belief that the platform safeguards personal data, ensures transaction integrity and aligns with institutional credibility standards. The foundational theories of trust and technology acceptance emphasize that trust is critical in reducing perceived risks and uncertainties associated with online financial behaviors (Bhatnagr et al., 2024). When a digital zakat platform is perceived as trustworthy and secure, the likelihood of forming a positive intention to engage in online zakat payment increases. In contrast, insufficient trust may lead to hesitation due to concerns related to fraud, data privacy, or platform legitimacy. Empirical studies on digital payment adoption consistently emphasize that higher levels of e-Trust correspond with stronger intentions to adopt online transaction solutions (Bhatnagr et al., 2025)(Hasan et al., 2024). Hence, the following hypothesis is advanced:

H5: Electronic trust (e-Trust) has a positive and significant effect on the intention to pay zakat through digital platforms.

7. Behavioral Intention and Personal innovation in technology

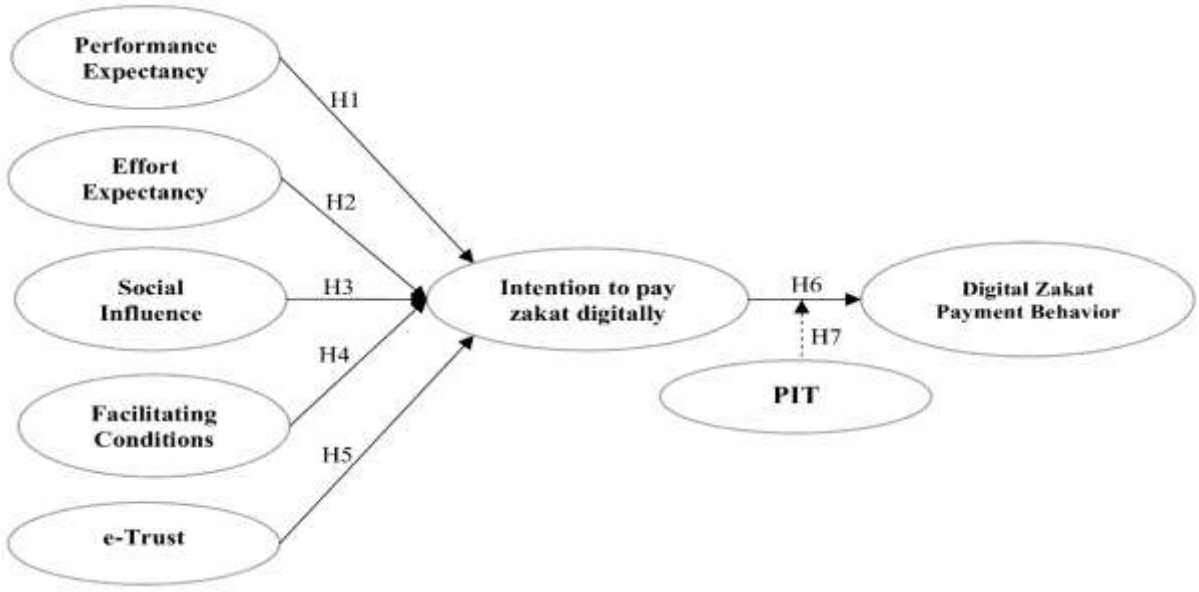
In the domain of technology adoption, UTAUT posits behavioral intention as the most immediate and powerful predictor of actual technology usage (Venkatesh et al., 2003). This theoretical stance is particularly relevant to understanding the adoption of digital zakat platforms, where intention driven by performance expectancy, effort expectancy, social influence and facilitating conditions, along with the extended dimension of e-trust translates into actual behavioral engagement with religious financial technologies. In essence, people who form a strong intention to utilize online platforms are more likely to engage in actual usage behavior. Prior empirical evidence across various digital finance and e-philanthropy contexts consistently affirms that behavioral intention significantly influences actual usage behavior (Patil et al., 2023). However, this intention behavior linkage may be significantly influenced by individual-level traits, particularly personal innovation in technology (PIT) defined as one's willingness to experiment with and adopt new technologies (Agarwal & Prasad, 1998). Individuals with high PIT are more adept at translating intention into action due to their openness to technological change and greater confidence in navigating digital systems (Tian et al., 2024). Thus, PIT serves as a critical moderator that amplifies the conversion of intention into actual digital zakat payment behavior. Accordingly, the following hypotheses are proposed:

H6: Intention to pay zakat through digital platforms has a positive and significant effect on actual digital zakat payment behavior.

H7: Personal innovation in technology (PIT) positively moderates the relationship between intention and digital zakat payment behavior.

Based on the hypotheses formulated, the conceptual framework developed in this study is illustrated in Figure 1. This framework outlines the hypothesized relationships between variables and serves as the foundation for the empirical analysis.

Figure 1. Research Conceptual Framework



Source: Processed Data, 2025

C. METHOD

This study adopts a quantitative approach with an exploratory research design to investigate the determinants of digital zakat payment behaviour by extending UTAUT framework (Venkatesh et al., 2003). The model incorporates its four core constructs: performance expectancy, effort expectancy, social influence and facilitating conditions, while integrating e-trust as an exogenous predictor and personal innovation in technology as a moderating variable that potentially strengthens the intention–behavior relationship. Data were collected using a structured online questionnaire targeting Indonesian residents who had experience in paying zakat through digital platforms at least once, to ensure respondent experience with digital zakat services. The questionnaire items were adapted from validated instruments in prior literature and measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), as the five-point scale has been found to provide more reliable and consistent data than seven or eleven-point alternative (Revilla et al., 2014). A detailed summary of the construct measurements is presented in Table 1.

Table 1. Research Instrument

Variable	Indicator	Reference
performance expectancy	a. Perceived usefulness b. Job fit c. Relative advantage d. Outcome expectation	Venkatesh et al., (2003), Alkhwaldi et al., (2022), Mutmainah et al., (2023)
effort expectancy	a. Perceived ease of use b. Ease of Learning c. Complexity d. Accessibility	Venkatesh et al., (2003), Alkhwaldi et al., (2022), Mutmainah et al., (2023)
Facilitating Conditions	a. Perceived behaviour control b. Facilitating condition c. Compatibility	Venkatesh et al., (2003), Alkhwaldi et al., (2022), Mutmainah et al., (2023)
Social Influence	a. Subjective norm b. Social factor c. Image	c, Alkhwaldi et al., (2022), Mutmainah et al., (2023)

e-Trust	a. Trust in digital payment transactions b. Belief in digital payment security c. Transparency of transactions digital payment d. High trust level in digital payment activities and websites	Nandru, Chendragiri, et al., (2023), Anser et al., (2021), Miao et al., (2021)
Behavioral Intention	a. Behavioral intention b. Intention to try c. Plan to use as often d. Intention to continue using in everyday life	Venkatesh et al., (2012), Alkhwaldi et al., (2022), Mutmainah et al., (2023)
Use Behavior	a. Actual Use b. Usage time c. Usage frequency d. Use variety	Venkatesh et al., (2012), Kamal et al., (2024)
Personal innovation in technology (PIT)	a. Openness to new technology b. Early adoption c. Lack of hesitation d. Interest in experimentation	Alkhwaldi et al., (2022), Twum & Yalley, (2024)

Source: Processed Data, 2025

The study employed purposive sampling, targeting individuals with prior experience in digital zakat transactions to ensure the relevance of behavioral insights. This non-probability method aligns with the study's aim of examining determinants of digital zakat payment behavior among experienced users. While enhancing the contextual validity of findings, this approach limits generalisability to the broader Muslim population, particularly those unfamiliar with or yet to adopt digital zakat platforms (Etikan et al., 2016). Furthermore, following the recommendation by F. Hair Jr et al., (2014), the minimum sample size was calculated by multiplying the highest number of indicators within a single latent variable by ten. The research model includes 33 indicators covering: five independent variables, two dependent variables and one moderating variable (Table 1), the minimum required sample size was 330. In total, 338 valid responses from 32 Indonesian provinces were obtained, which satisfies the sample adequacy requirement for partial least squares structural equation modeling (PLS-SEM) analysis.

The demographic characteristics of the 338 respondents reveal a predominance of young, educated and digitally literate individuals with prior experience in paying zakat online. Most respondents were female, aged between 29 and 44 years and had attained higher education. Geographically, they were distributed across major islands in Indonesia, with a concentration on Java. In terms of income, the majority belonged to the middle-income group and their digital financial behavior was reflected in frequent use of mobile banking and e-wallets. Their zakat practices showed occasional engagement across multiple digital platforms, supporting the study's focus on experienced muzakki in the digital ecosystem. Furthermore, an overview of the respondents' demographic characteristics is presented in Table 2.

Table 2. Sample Demographic Characteristics

Respondent Profile	Category	Frequency	Percentage (%)
Gender	Male	145	42.90
	Female	193	57.10
Age	< 28 years	104	30.77
	29–44 years	220	65.09

	45–60 years	14	4.14
Region	Java Island	180	53.25
	Sumatera Island	61	18.05
	Kalimantan Island	24	7.10
	Sulawesi Island	36	10.65
	Bali, Maluku, Nusa Tenggara, and Papua Island	37	10.95
Education Level	Upto 12th grade	46	13.61
	University/College	209	61.83
	Graduate School	83	24.56
Occupation	Civil Servant (Gov. Employee)	62	18.34
	Private Sector Employee	34	10.06
	SOE Employee	19	5.62
	Self-employed/Entrepreneur	14	4.14
	Farmer/Gardener/Livestock	26	7.69
	Freelancer/Independent Worker	9	2.66
	Student	15	4.44
	Professional (e.g., Teacher, Doctor, Police, etc.)	42	12.43
	Others	117	34.61
Monthly Income	> IDR 5 million	64	18.93
	IDR 5–10 million	180	53.25
	IDR 10–20 million	61	18.05
	< IDR 5 million	33	9.76
Apps Used for online Transactions	Using both	142	41.98
	Mobile Banking	63	18.64
	E-Wallet (GoPay, OVO, DANA)	30	8.88
	E-commerce payments	19	5.62
	Others	84	24.85
Frequency of App Usage	Weekly	126	37.28
	Daily	101	29.88
	Monthly	21	6.21
	Rarely	90	26.63
Frequency of Using Zakat Platforms	Occasionally	147	43.49
	Once	43	12.72
	Rarely	113	33.43
	Often	35	10.36
Platform for Zakat Payments	More than one platform	93	27.51
	Mobile Banking Apps	59	17.46
	E-Wallet	84	24.85
	Baznas/LAZ websites	27	7.99
	E-commerce payments	24	7.10
	Crowdfunding/Online Donation	19	5.62
	Others	32	9.47

Source: Processed Data, 2025

Data were analyzed using SmartPLS 4.0, following a two-stage analytical procedure. First, the measurement model was assessed to examine indicator reliability, internal consistency, convergent validity and discriminant validity (Hair et al., 2022). Once measurement adequacy was confirmed, the structural model was evaluated to test the hypothesized relationships by examining path coefficients, coefficient of determination (R^2) and effect sizes (f^2) (Hair et al., 2017). In addition, moderation analysis was conducted to assess

the role of PIT in moderating the link between behavioral intention and actual usage behavior in digital zakat payment.

D. RESULT AND DISCUSSION

This section presents the empirical findings of the study. It begins with the descriptive statistics for all observed variables, including their mean and standard deviation values to provide an overview of the data distribution. Pairwise correlations among the latent constructs are also reported to examine the initial relationships and potential multicollinearity issues. These preliminary results serve as the foundation for the subsequent measurement model and structural model evaluations. Table 3 reports the descriptive statistics and correlation matrix for the study variables.

Table 3. Descriptive Statistics and Correlation Matrix

Constructs	Mean	SD	PE	EE	SI	FC	e-T	Int	Beh	PIiT	
Perceived expectancy	3.93	1.05	1.000								
Effort expectancy	4.22	1.01	0.490	1.000							
Social influence	3.92	1.04	0.385	0.281	1.000						
Facilitating Conditions	4.09	1.01	0.558	0.480	0.420	1.000					
e-Trust	4.13	1.00	0.467	0.573	0.501	0.679	1.000				
Intention to Pay Zakat Digitally	4.07	1.09	0.523	0.731	0.499	0.619	0.467	1.000			
Digital Zakat Payment Behaviour	3,98	1.03	0.602	0.333	0.255	0.139	0.662	0.607	1.000		
Personal innovation in technology	4.06	1.02	0.055	0.430	0.250	0.660	0.310	0.380	0.503	1.000	
PIiT x BI			0.470	0.508	0.524	0.564	0.575	0.556	0.586	0.380	1.000

Source: Processed Data, 2025

1. Measurement Model Evaluation

The measurement model was evaluated to ensure the reliability and validity of the constructs used in this study. Internal consistency was confirmed as all constructs demonstrated Cronbach's alpha (CA) and Composite Reliability (CR) values exceeding the recommended threshold of 0.70, indicating high reliability (Hair et al., 2021). Specifically, CR values ranged from 0.800 to 0.923, and CA values ranged from 0.795 to 0.921, reflecting consistent measurement across items. Convergent validity was also established, as all Average Variance Extracted (AVE) values were above the 0.50 benchmark (Hair et al., 2021), with values ranging from 0.628 to 0.872. Furthermore , all item loadings ranged from 0.747 to 0.940, well above the recommended cutoff of 0.70 (Hair et al., 2024). These results affirm that the indicators sufficiently represent their underlying constructs.

Table 4. Measurement Model Evaluation

Constructs/ Items	N of Items	Loading	CA	CR	AVE
Perceived expectancy	4	0.856 - 0.908	0.910	0.911	0.788
Effort expectancy	4	0.887 - 0.940	0.833	0.873	0.736
Social influence	4	0.850 - 0.937	0.921	0.923	0.809
Facilitating Conditions	4	0.766 - 0.909	0.795	0.851	0.628
e-Trust	4	0.772 - 0.896	0.832	0.800	0.866
Intention to Pay Zakat Digitally	4	0.832 - 0.890	0.869	0.872	0.819
Digital Zakat Payment Behaviour	4	0.844 - 0.904	0.901	0.901	0.872
Personal innovation in technology	5	0.747 - 0.935	0.891	0.895	0.798

Source: Processed Data, 2025

To assess discriminant validity, the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio were employed. The Fornell–Larcker criterion confirmed that the square root of each construct's AVE was greater than its correlations with other constructs, supporting discriminant validity (Fornell & Larcker, 1981). Additionally, all HTMT values were below the conservative threshold of 0.90, ranging from 0.062 to 0.821 (Table 5), further indicating that the constructs are empirically distinct (Hair et al., 2022). Taken together, these findings confirm that the measurement model demonstrates strong psychometric properties and provides a robust foundation for subsequent structural model analysis.

Table 5. Discriminant Validity Assessment

	PE	EE	SI	FC	e-T	IPZD	DZPB	PIiT
Heterotrait–monotrait ratio(HTMT)								
PE	0.718							
EE	0.322	0. 821						
SI	0.260	0.320	0.701					
FC	0.470	0.219	0.381	0.604				
e-T	0.351	0.310	0.139	0.150	0.696			
IPZD	0.122	0.279	0.256	0.208	0.377	0.806		
DZPB	0.168	0.420	0.117	0.272	0.147	0.062	0.757	
PIiT	0.321	0.279	0.290	0.393	0.306	0.379	0.317	0.745
Fornell-Larcker criterion								
PE	0.918							
EE	0.322	0.801						
SI	0.260	0.220	0.921					
FC	0.370	0.221	0.481	0.874				
e-T	0.151	0.210	0.039	0.050	0.856			
IPZD	0.022	0.379	0.256	0.108	0.377	0.896		
DZPB	0.068	0.420	0.117	0.072	0.147	0.362	0.757	
PIiT	0.521	0.379	0.390	0.393	0.206	0.579	0.117	0.815

Source: Processed Data, 2025

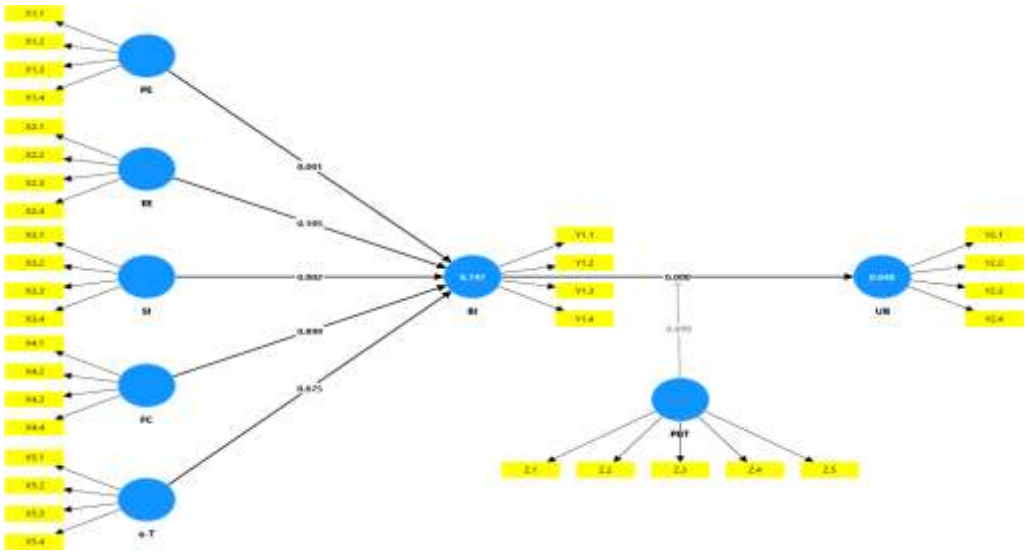
2. Structural Model Evaluation

The structural model was assessed to test the proposed hypotheses and examine the relationships among the constructs (Hair et al., 2024). Based on Table 6, the results indicate that perceived expectancy has a significant positive effect on the intention to pay zakat digitally (IPZD), with a standardized path coefficient significant at $t = 3.402$ and $p = 0.001$, supporting hypothesis H1. Social influence similarly showed a significant positive impact on IPZD ($t = 3.071$, $p = 0.002$), confirming hypothesis H3. In contrast, effort expectancy, facilitating conditions and e-trust did not significantly influence IPZD, as evidenced by non-significant *t*-values and *p*-values exceeding the 0.05 threshold, thereby rejecting hypotheses H2, H4 and H5. The intention to pay zakat digitally was found to have a strong and highly significant positive effect on digital zakat payment behavior (DZPB), with a *t*-value of 11.271 and $p < 0.001$, supporting hypothesis H6. Additionally, the moderating effect of personal innovation in technology on the relationship between IPZD and DZPB was significant ($t = 2.630$, $p = 0.009$), indicating that individuals with higher personal innovation tend to strengthen the translation of intention into actual digital zakat payment behavior, thus supporting hypothesis H7.

Furthermore, effect size (f^2) analysis showed that IPZD exerts a substantial impact on DZPB ($f^2 = 0.447$), with PiiT significantly moderating this relationship ($f^2 = 0.410$). Performance expectancy has a large effect on IPZD ($f^2 = 0.401$), while social influence shows a moderate effect ($f^2 = 0.320$). Other predictors were nonsignificant with negligible effect sizes.

These findings highlight the key roles of performance expectancy, social influence and technological innovativeness in driving digital zakat payment adoption

Figure 2. Structural Model Results



Source: Processed Data, 2025

Based on Figure 2, the coefficient of determination (R^2) evaluates the explanatory power of the structural model (Hair et al., 2024). The R^2 value for intention to pay zakat digitally (IPZD) is 0.747, indicating that 74.7% of the variance in users' intention to pay zakat digitally is explained by performance expectancy, effort expectancy, social influence, facilitating conditions and e-Trust. This represents a substantial predictive capability, consistent with the benchmarks proposed by (Hair et al., 2024). Furthermore, the R^2 for digital zakat payment behaviour (DZPB) is 0.848, suggesting that 84.8% of the variance in actual payment behavior is accounted for by IPZD and personal innovation in technology. These high R^2 values collectively demonstrate the model's robust explanatory power in capturing both the intention and actual usage behavior in the context of digital zakat payment platforms

3. Discussion

The results indicate that H1 is supported, demonstrating that performance expectancy significantly influences the intention to pay zakat digitally through online payment in Indonesia. When *muzakki* perceive that a digital zakat platform enhances the fulfillment of their religious obligations in a more efficient, convenient and trustworthy manner, they are more inclined to adopt such technology. This aligns with UTAUT's assertion that perceived usefulness is a central predictor of technology adoption (Venkatesh et al., 2003). In the Indonesian context, where digitally literate populations are expanding particularly in urban areas, digital zakat platforms that reduce complexity, save time and offer secure access are especially appealing and likely to drive adoption. These findings are consistent with previous research in faith-based financial technology (Cahyani et al., 2023) (Etab et al., 2023) and (Sulaeman & Ninglasari, 2020) suggest that delivering clear functional value is essential to increasing adoption and engagement with zakat services online.

H2 is also supported, confirming that social influence plays a significant role in shaping *muzakki*'s intention to use digital zakat platforms in Indonesia. This underlines the role of normative beliefs and social context in influencing behavioral intention. In a collectivist society like Indonesia, people's decisions are often shaped by the views of significant others,

such as family members, friends and religious leaders. When trusted religious figures or community influencers endorse digital zakat payments, individuals are more likely to perceive them as both religiously legitimate and socially acceptable. These findings reinforce the importance of social influence within the UTAUT model (Venkatesh et al., 2003), especially in communities where social norms and religious values are highly esteemed. Additionally, social support may reduce concerns related to technology risks, particularly among individuals with limited digital confidence. This supports the empirical findings of (Wa Ode et al., 2024) (Jaenudin et al., 2025) and (Ghofar et al., 2024) which highlight the critical role of social approval on digital behavior in religious contexts.

Conversely, H3 and H4 were rejected indicating that effort expectancy and facilitating conditions do not exert a statistically significant influence on the intention to pay zakat through digital platforms. This suggests that neither the perceived ease of use nor the availability of supporting infrastructure is a key determinant in shaping muzakki's behavioral intention. A plausible explanation lies in the increasing digital exposure among various segments of Indonesian society, which has enhanced public familiarity with e-wallets, mobile banking and other online financial services. National indicators support this view: the Ministry of Communication and Informatics (2025) reported a digital literacy index of 3.65 out of 5, while internet penetration reached 80.66%, or approximately 229.4 million users (AJPII, 2025). Moreover, fintech adoption is rising steadily, with more than 95 million active e-wallet users and over 30% of the population engaging with digital finance platforms (Wisnuadi, 2025).

As users become increasingly comfortable with digital tools, usability concerns and infrastructural support lose their prominence in adoption decisions. Digital zakat platforms are now perceived as intuitive and seamlessly integrated into daily financial routines. This is supported by the respondent profile: 65.09% are aged 29–44 and 30.77% are under 28—age groups typically associated with high digital affinity. Additionally, 61.83% of respondents have completed higher education and 24.56% hold postgraduate degrees, indicating substantial cognitive and digital readiness. In terms of behavior, 41.98% use both e-wallets and mobile banking, with 67.16% engaging in such transactions daily or weekly. Furthermore, 43.49% have used digital zakat platforms and 27.51% have interacted with more than one platform, indicating not only exposure but also increasing familiarity and trust (Table 2). These findings suggest a contextual shift in the determinants of digital zakat adoption. In a digitally mature society, external barriers such as technical complexity and infrastructure constraints become less relevant, while intrinsic motivators such as perceived usefulness and social influence take precedence. Hence, the non-significance of H2 and H4 does not indicate a flaw in the theoretical framework, but rather reflects the evolving nature of digital behavior. While the UTAUT model Venkatesh et al.,(2003), traditionally highlights effort expectancy and facilitating conditions as key predictors, recent studies Juniati & Widiastuti, (2024) Mahmudza & Sudarsono, (2024), Chandrakala & C, (2024) and Li et al., (2018) also report that these variables no longer play a decisive role in contexts where digital competence and infrastructure are widely established.

Interestingly, H5 is also rejected indicating that e-trust does not significantly influence muzakki's intention to adopt digital zakat platforms in Indonesia. This finding challenges the widely held assumption that trust in the security, reliability and credibility of digital platforms is a central determinant in technology adoption (Bhatnagr et al., 2025). While such trust is critical in secular fintech environments where it serves to mitigate users' risk perceptions, particularly in transactions involving sensitive financial data this does not appear to hold in the

religious and socially driven context of zakat. For muzakki, technological trust may not be the primary evaluative lens when engaging with digital platforms for religious giving. This divergence is best understood through a context-specific lens within Islamic philanthropy. In this setting, trust is more deeply rooted in institutional legitimacy, religious endorsement and alignment with Islamic values, rather than in the technical architecture of the platform itself. Muzakki may place higher trust in zakat organizations such as BAZNAS or LAZ due to their institutional authority, historical credibility and perceived moral integrity more so than in the functionality or cybersecurity features of the platforms they use. As digital tools become increasingly ubiquitous and normalized in daily life, the locus of trust appears to shift away from the technological interface toward the ethical and institutional reputation of the actors behind them. This reflects a broader socio-religious dynamic in which e-trust, as conceptualized in secular fintech literature (Widyanto et al., 2022), may have limited transferability to Islamic philanthropic ecosystems. Trust is rooted in the authority and moral integrity of zakat organizations (Isnaini, 2023; Jayusman et al., 2022)(Isnaini, 2023; Jayusman et al., 2022).

From a managerial perspective, Zakat institutions aiming to enhance digital uptake should prioritize strategies that build institutional and religious credibility, rather than focusing solely on technical optimization. These strategies may include public endorsements by respected ulama or fatwa bodies, transparent reporting of zakat fund allocation, routine Shariah audits and proactive community engagement especially in areas where muzakki still prefer offline channels. By reinforcing the religious and ethical legitimacy of their operations, institutions can cultivate trust that is more culturally resonant and contextually effective. Therefore, while e-trust remains a relevant theoretical construct, its operational relevance in Islamic financial ecosystems requires reframing through a religio-institutional lens, one that transcends the assumptions of secular digital trust models. This perspective contrasts with prior studies by (Allah Pitchay et al., 2025) (Kamarudin et al., 2025) and (Maulana & Sudarsono, 2024) which emphasize that trust is a key element in shaping individuals' intentions to donate online.

H6 and H7 are both supported, confirming that intention significantly and positively influences actual digital zakat payment behavior and that this relationship is moderated by personal innovation in technology (PIiT). This finding aligns with a fundamental proposition of the UTAUT model, which posits that intention is the strongest predictor of actual technology use (Venkatesh et al., 2003). In this context, a strong intention reflects not only individual readiness but also a proactive willingness to integrate digital tools into religious obligations. Muzakki with a higher degree of intention are more likely to follow through with actual digital zakat payments. This behavioral realization stems from prior cognitive evaluations particularly performance expectancy and social influence which significantly contribute to the formation of intention. Evidence from AI-driven banking also supports this moderating role of technological openness (Salahudin et al., 2025; Wahyuni et al., 2025).

Importantly, the moderating role of PIT strengthens the link between intention and behavior, suggesting that individuals with a higher propensity for technological innovation are more capable of translating intention into action. This is visually represented in the simple slope analysis which illustrates the interaction effect between intention and PIT on behaviour across three levels of PIT (−1 SD, mean and +1 SD) (Figure 3). As shown, the slope becomes steeper at higher levels of PIT, indicating that the effect of intention on behaviour is more pronounced among individuals with greater technological innovativeness (Figure 3). Conversely, the flatter

slope observed at lower PIT levels reflects a diminished ability to convert intention into action, pointing to a wider intention–behavior gap a phenomenon well-documented in the technology adoption literature. Futhermore, PIT thus acts as a catalyst helping to bridge psychological barriers such as fear of technology or unfamiliarity with digital platforms (Alkawsi et al., 2021). In religious domains such as zakat, PIT can further facilitate behavioral consistency even in the absence of strong external support. Individuals open to experimenting with technology are more capable of realizing their religious intentions through digital means. These findings underscore the importance of fostering a culture of digital curiosity through targeted technological literacy programs, inclusive platform design and community-based engagement initiatives, to accelerate the widespread adoption of digital zakat systems.

E. CONCLUSION

This study enhances understanding of digital zakat adoption in Indonesia by extending the UTAUT framework with behavioral and innovation-related components.The findings confirm that performance expectancy and social influence significantly predict the intention to use digital zakat platforms, highlighting the importance of perceived usefulness and communal endorsement in a faith-based, collectivist society. Conversely, effort expectancy, facilitating conditions and e-trust were not significant predictors, suggesting that widespread digital literacy may diminish the perceived relevance of technical and infrastructural concerns. Future studies could explore whether religious trust displaces technological trust in faith-based platforms. Moreover, behavioral intention strongly predicts actual usage and this relationship is positively moderated by Personal Innovation in Technology (PIT), indicating that individuals with higher technological innovativeness are more likely to translate their intentions into concrete actions.

Theoretically, this study extends the UTAUT model by incorporating personal innovativeness and e-trust, thus offering a more holistic understanding of digital zakat adoption through the lens of both technological and individual dimensions. This theoretical advancement enriches the growing body of literature on digital religious practices by uncovering how technological confidence and trust intersect with spiritual and financial responsibilities in the digital era. From a practical perspective, the results suggest that zakat institutions should prioritize campaigns that highlight the benefits of digital zakat systems and collaborate with religious and community leaders to foster public trust and acceptance. Furthermore, enhancing platform transparency, ensuring Shariah compliance and improving user experience are critical steps to building trust. To address the digital divide, zakat authorities are encouraged to implement targeted digital literacy initiatives, particularly in sub-urban areas, to broaden participation across diverse population segments.

Despite its contributions, this study is subject to several limitations. First, its cross-sectional design, which captures behavior and intentions at a single point in time. As a result, causal inferences and temporal dynamics could not be established. Future research should adopt longitudinal designs and use multi-group analysis (MGA) to explore behavioral differences across demographics such as urban–suburban settings or generational cohorts. Second, although the sample size meets statistical adequacy, it does not fully capture the diversity of Indonesia’s 32 provinces in terms of digital access and demographic spread, limiting generalizability. Expanding the sampling frame to ensure proportional representation from all provinces, including rural and underdeveloped areas, would provide a more comprehensive

understanding of the phenomenon. Third, while the model demonstrates strong predictive validity, potential endogeneity particularly in the relationship between intention and behavior—may bias the findings. Given the limitations of PLS-SEM in addressing endogeneity, future research could consider advanced techniques such as the Gaussian Copula approach or instrumental variable techniques to mitigate such biases and strengthen causal inference.

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