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Recontextualising UTAUT2 for Voluntary Religious Giving: Evidence from Indonesia's Digital Zakat

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Abstract. Indonesia is home to the largest Muslim community on earth and to a zakat base estimated above IDR 327 trillion, yet the funds actually collected amount to less than fifteen percent of that ceiling. Digital zakat services have multiplied in recent years, but their take-up among muzakki remains patchy, and what actually motivates voluntary religious giving through online channels is still poorly mapped. The current research broadens the second-generation of Unified Theory of Acceptance and Use of Technology by adding three constructs that become essential once the technology mediates an act of worship rather than an ordinary purchase: zakat literacy, Islamic religiosity, and trust in zakat institutions. Employing a quantitative approach, explanatory devise, survey data were collected from 373 Indonesian Muslims via a purposive online questionnaire and analysed with Partial Least Squares Structural Equation Modelling in SmartPLS 4. The findings show that the exogenous constructs jointly and positively shape the intention to give zakat through digital means ($p < 0.01$), with effort expectancy, trust in zakat institutions, and facilitating conditions standing out as the leading drivers. Overall, the model accounts for a substantial share of the variance in behavioural intention, and discriminant validity is upheld under the Fornell-Larcker, cross-loading, and Heterotrait-Monotrait criteria. The contribution is a context-adjusted acceptance model showing that, for voluntary religious giving, technological readiness works in concert with, not separately from, spiritual conviction and institutional credibility. The discussion draws out implications for amil zakat bodies, fintech developers, and regulators aiming to build digital zakat ecosystems that are more trustworthy, easier to use, and demonstrably Sharia-compliant.

Keywords: Digital Zakat; Islamic Religiosity; Trust in Zakat Institutions; Zakat Literacy; UTAUT2.

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INTRODUCTION

As one of Islam's five pillars, zakat operates as a core instrument of the Islamic economy, at once redistributing wealth, easing poverty, and cleansing the giver's spiritual state. Muslims make up roughly 87 percent of Indonesia's more than 270 million inhabitants, and the National

Board of Zakat (BAZNAS) puts the country's yearly zakat potential at about IDR 327 trillion. The most recent National Zakat Management Report, however, shows that only some IDR 32 trillion is actually gathered through the formal system, so that over 90 percent of this potential goes unrealised (BAZNAS, 2024). Observers have long traced this shortfall to thin public engagement with official zakat channels, scattered institutional outreach, and inconsistent confidence in the bodies that collect it (Fharadilla et al., 2023).

Indonesia's rapid financial digitalisation, visible in the mass uptake of mobile banking, e-wallets, and the QRIS standard, has pushed zakat institutions to move both collection and disbursement onto digital platforms (Haryanto et al., 2023). Such channels cut transaction effort, widen geographic reach, and permit real-time reporting, features expected to expand the pool of muzakki (Ghofar et al., 2024). The evidence nonetheless indicates that the growth of digital infrastructure has not translated into a matching increase in digital zakat activity (Ahimsa et al., 2023). Recurring worries persist about whether online channels are Sharia-compliant, how transparently funds are distributed, and how securely personal data is handled. Why a digitally capable Muslim public still makes limited use of formal digital zakat platforms thus remains an unresolved question of both theory and practice (Cahyani et al., 2022).

Research on technology adoption has leaned heavily on the Unified Theory of Acceptance and Use of Technology together with its successor, second-generation of Unified Theory of Acceptance and Use of Technology (UTAUT2) (Venkatesh et al., 2003). These models predict well in commercial settings like mobile banking, fintech, and e-commerce, yet moving them directly onto zakat behaviour warrants careful scrutiny (Bajunaied et al., 2023). Unlike an optional consumer decision, zakat is a religiously mandated duty whose performance is bound by Sharia rules on intention (niyyah), eligible beneficiaries (asnaf), and Sharia-compliant administration (Gupta et al., 2023). Reviewers of this work reasonably asked whether a construct such as hedonic motivation, first devised to capture the enjoyment of leisure technology, still fits an act of devotion. We confront this directly and recast hedonic motivation here as the affective comfort and ease the digital interface provides while a religious duty is being discharged, rather than as recreational pleasure (Khatimah et al., 2019). So recast, the construct keeps the predictive strength of UTAUT2 without disregarding the devotional nature of zakat (Nikolopoulou et al., 2021).

Even after this recasting, acceptance constructs by themselves cannot fully explain conduct that is at once digital, financial, and religious. Two shortcomings of earlier UTAUT-based

zakat studies stand out (Kurniawan et al., 2023). First, religiosity is rarely entered as a direct predictor, even though religious commitment is repeatedly shown to govern both the willingness to pay zakat and the channel selected (Sutarso, 2022). Second, zakat literacy, meaning genuine command of zakat rulings, calculation, and the standing of recipients, is seldom modelled, although Kasri and Sosianti (2023) and Malik et al. (2024) show that such literacy carries religious motivation through to actual payment (Hamdani et al., 2024). We further add trust in zakat institutions, which reflects how donors perceive the accountability, transparency, and Sharia governance of amil bodies (Febriandika et al., 2023).

Set against this background, the study sets out to do three things. First, it examines an enlarged UTAUT2 model in which the seven established acceptance constructs, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, are joined by zakat literacy, Islamic religiosity, and trust in zakat institutions to account for the aim to disburse zakat through digital platforms. Second, it supplies a theoretical rationale for relocating UTAUT2 from a voluntary commercial setting to a voluntary religious one, recasting the disputed constructs along the way. Third, it delivers a context-aware empirical test on 373 Indonesian Muslim respondents, analysed with Partial Least Squares Structural Equation Modelling in keeping with current reporting standards (Hair et al., 2019).

What is new here is less the mere addition of variables than the conceptual re-situating of UTAUT2 for voluntary religious giving, paired with a full measurement and structural assessment that satisfies Scopus-level reporting norms, among them Heterotrait-Monotrait ratios, variance inflation factors, effect sizes, and predictive-relevance indices. On the theoretical side, the study puts forward a domain-aware acceptance framework for Islamic digital philanthropy. On the practical side, it gives amil zakat institutions, fintech providers, and policymakers evidence with which to rebuild digital zakat services so as to ease technological friction, secure religious legitimacy, and strengthen institutional credibility at once (Henseler et al., 2015).

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Digital Zakat in the Islamic Economic System

Within the Islamic economic order, zakat is not merely an act of charity but an obligatory transfer that links the worship of the individual to the welfare of the community. Its digital

form, in which collection, calculation, and disbursement are mediated by online platforms, has emerged as Indonesian zakat institutions seek to widen their reach and shorten the distance between muzakki and beneficiary. Understanding digital zakat therefore requires reading the technology not as a neutral payment tool but as an instrument that carries a devotional intention into a networked environment.

Studies of digital zakat in Indonesia consistently report a paradox: although the infrastructure for online giving is increasingly available, the migration of muzakki to these channels has lagged behind expectations. The literature attributes this lag to a mix of doctrinal, institutional, and technological concerns rather than to any single barrier(Leedy & Ormrod, 2005). Scholars examining online zakat adoption have accordingly argued that conventional acceptance variables must be read alongside religious and institutional considerations if the behaviour is to be explained at all(Perry et al. 2003:660, n.d.).

A second strand of work distinguishes the obligation to pay zakat, which is fixed by Sharia, from the choice of payment channel, which remains discretionary. It is on this discretionary choice, rather than on the duty itself, that adoption models gain purchase, because the muzakki weighs convenience, cost, and credibility when deciding whether to give through a mosque, an amil officer, an e-wallet, or an institutional platform(Leedy & Ormrod, 2005).

Taken together, this body of research frames digital zakat as a domain in which technological readiness, doctrinal assurance, and confidence in collecting institutions interact. The present study builds on that framing by integrating acceptance constructs with religiosity, zakat literacy, and institutional trust, and by subjecting the resulting model to rigorous measurement and structural testing.

The remainder of this section reviews the UTAUT and UTAUT2 frameworks and their application to voluntary religious behaviour, then develops the constructs and hypotheses that structure the empirical model, drawing on recent evidence from digital payment, mobile banking, and online zakat research(Leedy & Ormrod, 2005).

Across these literatures a common thread emerges: in religious giving, ease and usefulness raise intention only when they are accompanied by trust in the receiving institution and by sufficient understanding of how zakat is governed, a pattern the present study tests directly.

The UTAUT/UTAUT2 Framework and its Application to Voluntary Religious Behaviour

Venkatesh et al. (2003) introduced the Unified Theory of Acceptance and Use of Technology by consolidating eight earlier adoption models. Its founding constructs, performance expectancy, effort expectancy, social influence, and facilitating conditions, account for behavioural intention and subsequent use. UTAUT2 later added hedonic motivation, price value, and habit to capture the consumer-side forces that drive voluntary adoption (Venkatesh et al., 2003). UTAUT2 has been confirmed across cellular banking (Alalwan et al., 2018), digital wallets (Limanan et al., 2023), and Islamic fintech (Bajunaied et al., 2023).

Bringing UTAUT2 to bear on zakat invites two fair objections, each addressed here. The first is about whether the constructs fit. Since zakat is a religious obligation, variables built to describe leisure-oriented consumer technology can look misplaced (Khatimah et al., 2019). To meet this, hedonic motivation is reframed as the affective ease and interface comfort a user feels while carrying out a religious duty, not as enjoyment sought for its own sake (Ozturk et al., 2016). Likewise, price value is reread as the muzakki's appraisal of the non-monetary costs, such as time, effort, and travel, that digital channels remove, set against the spiritual return gained, in line with accepted guidance on adapting constructs to context (Hair et al., 2019).

The second objection turns on voluntariness. Although the duty of zakat is obligatory, the means of paying it is not, and this is exactly where UTAUT2 keeps its explanatory grip. Selecting among a mosque, an amil officer, an e-wallet, or an institutional platform is a discretionary, consumer-like decision, and UTAUT2 constructs act precisely on that decision (Etab et al., n.d.).

Recent work confirms that extended acceptance models still explain behaviour on online zakat and sadaqah platforms once religious-cognitive variables are added. Those studies nevertheless leave space for tighter reporting of measurement quality and for explicit attention to trust and literacy, the two openings this study takes up (MR Siti Hirdayu - … & 2024, n.d.).

Zakat Literacy

Zakat literacy denotes how well the muzakki grasps the rulings that govern zakat, including the threshold (nisab), the applicable rate, the eligible recipients (asnaf), and the standing of the bodies that administer it (Yusfiarto et al., 2020). Greater literacy lowers doubt about whether digital channels keep faith with Sharia and tends to go hand in hand with a stronger readiness to use formal zakat institutions (Kasri et al., 2023). Evidence further indicates that literacy

converts religious motivation into action by helping the muzakki recognise which platforms are doctrinally sound, with comparable findings reported for the Sidoarjo setting (Anggraini et al., 2022). In the absence of adequate literacy, even firm religious commitment can stop short at intention, since the muzakki then lacks the conceptual basis on which to judge a platform's legitimacy (Malik et al., 2024).

Islamic Religiousity

Captured through belief, ritual practice, and ethical conduct, Islamic religiosity serves as the inner engine of zakat fulfilment (Finance & 2025, 2025; Kurniawan et al., 2023). Prior research shows that religiosity conditions the link between perceived risk and digital payment intention, including during the COVID-19 period, so that devout users accept greater perceived risk where the digital channel is deemed Sharia-compliant. Religiosity thus operates both as a direct spur to zakat payment and as the lens through which the legitimacy of a digital channel is judged (Sutarso, 2022).

Trust in Zakat Institutions

Trust in zakat institutions reflects the muzakki's confidence in the integrity, accountability, and Sharia governance of amil organisations (Febriandika et al., 2023; Hamdani et al., 2024). Where the donor is removed from the point of disbursement, trust stands in for direct observation. Such trust is decisive for the genuine utilization mobile banking (Gupta et al., 2023; Sharma et al., 2019); the argument holds even more strongly for zakat, where a misdirected payment means not only a financial loss but the spiritual failure of an act of worship. Institutional trust, moreover, ranks among the firmest correlates of the intention to pay zakat digitally in Indonesia (Cahyani et al., 2022).

Hypotheses Development

Performance expectancy is the extent to which a muzakki judges that a digital zakat platform makes zakat fulfilment faster, more accurate, and more efficient. In a religious frame, perceived usefulness reaches past ordinary utility to include confidence that the platform discharges a sacred duty dependably. Across the fintech literature, perceived usefulness repeatedly stands out as the single strongest predictor of adoption (Bajunaied et al., 2023; Patrik & Lady, 2022), a finding replicated in the context of digital zakat (Cahyani et al., 2022). We therefore propose:

H1: Performance expectancy positively influences the intention to pay zakat through digital platforms.

Effort expectancy refers to how easy a digital zakat platform is perceived to be. Interfaces that lower cognitive load and procedural hurdles ease the psychological barriers to adoption, especially for newcomers (Alalwan et al., 2018; Systems & 2021, 2020). Ease of use has also been shown to lower perceived risk among Generation Z digital payment users (Al-Qudah et al., 2024).

H2: Effort expectancy positively influences the intention to pay zakat through digital platforms.

Social influence concerns the normative pull of family, peers, religious figures, and online communities. Within Indonesia's collectivist Muslim setting, endorsements from religious authorities and testimonials from peers serve as an informal seal of a platform's legitimacy (Cahyani et al., 2022; Limanan et al., 2023). Endorsements from religious figures in particular markedly raise the intention to give zakat online (Kasri et al., 2023).

H3: Social influence positively influences the intention to pay zakat through digital platforms.

Facilitating conditions denote the technical and organisational support behind effective platform use, including dependable connectivity, compatible devices, and responsive service. When these are in place, behavioural intention is reinforced because reducing technical anxiety and enabling sustained engagement (Manajemen & 2024, 2024; Sharma et al., 2019).

H4: Facilitating conditions positively influence the intention to pay zakat through digital platforms.

Price value, read in the zakat context as the muzakki's weighing of the non-monetary costs (time, effort, transportation) saved through digital channels against the spiritual benefit secured, has been found to spur digital wallet uptake (Limanan et al., 2023) and continuance intention in mobile banking (Ikhlash et al., 2023). A similar pattern has been reported for digital zakat in Sidoarjo (Anggraini et al., 2022).

H5: Price value positively influences the intention to pay zakat through digital platforms.

Hedonic motivation, recast here as the affective ease and interface comfort felt during the fulfilment of a religious duty rather than as recreational enjoyment, has been shown to shape digital payment intention (Khatimah et al., 2019; Nikolopoulou et al., 2021). Hedonic value likewise strengthens continued usage intention in mobile transactional environments (Ozturk et al., 2016). We therefore expect a positive if comparatively modest effect in the zakat context.

H6: Hedonic motivation positively influences the intention to pay zakat through digital platforms.

Habit denotes the automaticity that digital transactions acquire through repeated use of e-wallets, mobile banking, and QRIS-based payments. Users already habituated to digital transacting tend to carry that behaviour over to adjacent services, zakat among them (Gupta et al., 2023; Rezza et al., 2024). Habit has further been confirmed as a significant antecedent of fintech adoption (Bajunaied et al., 2023).

H7: Habit positively influences the intention to pay zakat through digital platforms.

Greater zakat literacy eases doctrinal doubt about the Sharia standing of digital channels and bolsters confidence in how funds are distributed (Kasri et al., 2023; Yusfiarto et al., 2020). Literacy is a dependable antecedent of compliance behaviour, all the more so when the distribution channels are unfamiliar (Malik et al., 2024).

H8: Zakat literacy positively influences the intention to pay zakat through digital platforms.

Trust in zakat institutions, encompassing the perceived credibility, transparency, and accountability of amil organisations, becomes decisive when the donor cannot witness disbursement directly (Febriandika et al., 2023; Hamdani et al., 2024). Institutional trust is among the strongest determinants of digital zakat payment in Indonesia (Cahyani et al., 2022), and trust has been shown to attenuate perceived risk in online zakat contexts (Muhammad et al., 2023).

H9: Trust in zakat institutions positively affects the decision to give zakat through digital platforms.

Islamic religiosity supplies the intrinsic drive behind zakat fulfilment. More devout individuals show stronger commitment to paying zakat and exercise greater care over the channels they adopt (Finance & 2025, 2025; Kurniawan et al., 2023; Sutarso, 2022). When digital platforms are perceived as Sharia-aligned, religiosity translates directly into intention.

H10: Islamic religiosity positively influences the intention to pay zakat through digital platforms.

METHOD

Research Design

The study employs a quantitative explanatory design suited to testing causal links among the constructs of an extended acceptance model. An explanatory approach is preferred when the aim is to gauge the size and significance of theoretically grounded relationships rather than to describe a phenomenon or chart an unknown construct space (Hair et al., 2019).

Conceptual Framework

The integrated model places ten exogenous constructs, seven inherited from UTAUT2 and three contextual additions, as direct antecedents of the behavioural intention to pay zakat through digital platforms. Figure 1 sets out the hypothesised paths.

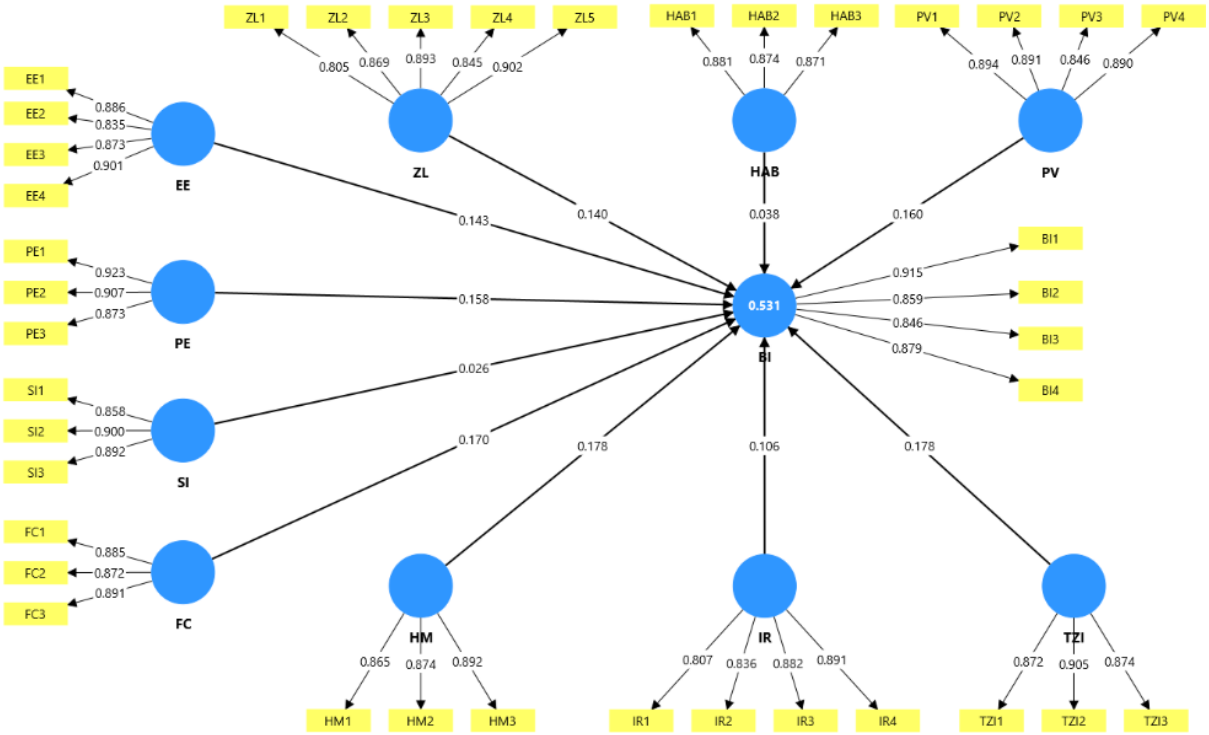

Figure 1. SEM Model Framework

Source: Data Processing on SmartPLS. 2026

Population, Sampling, and Respondent Selection

The target population consists of Indonesian Muslims of zakat-paying age who have reliable internet access. Since the exact size of this group is unknown and no sampling frame exists, purposive (non-probability) sampling was used. Respondents had to meet three criteria:

- Self-identification as a Muslim, since zakat is an obligation of faith specific to Islamics Followers and the constructs of religiosity and zakat literacy are theoretically meaningful only within this population.
- Familiarity with the basic concept and obligation of zakat, ensuring that respondents possessed the cognitive prerequisites to evaluate items relating to zakat literacy and trust in zakat institutions.
- Prior use of, or stated intention to use, a digital zakat platform, which aligns the sample with the behavioural-intention construct that constitutes the dependent variable. This criterion follows the established practice of behavioural intention research in technology adoption (Hair et al., 2019; Venkatesh et al., 2003), which calls for respondents to have at least some prior exposure to the focal technology so that their judgements are meaningful.

Responses were gathered through an online questionnaire circulated across social-media networks and zakat community groups between May and July 2025, producing 373 usable cases. For PLS-SEM with eleven latent constructs and a most-complex regression carrying ten predictors, the minimum required sample is roughly 110 cases at a power of 0.80 and an alpha of 0.05 for detecting a minimum R-squared of 0.10. At 373, the realised sample comfortably surpasses this floor and underpins stable estimation (Hair et al., 2019).

Data Sources

Primary data came from a structured questionnaire scored on a five-point Likert scale from one (strongly disagree) to five (strongly agree). The items were drawn from validated instruments in the technology-acceptance and Islamic-finance literatures and tailored to digital zakat through cognitive pre-testing with five academics and ten muzakki (Fornell et al., 1981). Secondary data including BZNAS reports and peer-reviewed studies provided contextual grounding (BAZNAS, 2024).

Constructs and Operationalisation

Eleven reflective latent constructs were measured. Performance expectancy, effort expectancy, social influence, and facilitating conditions were taken from the original UTAUT framework (Venkatesh et al., 2003); price value, hedonic motivation, and habit were drawn from its extension (Venkatesh et al., 2012); zakat literacy was adapted from prior work on Islamic financial literacy (Malik et al., 2024; Yusfiarto et al., 2020); Islamic religiosity from established religiosity measures (Sutarso, 2022); trust in zakat institutions from studies on institutional

trust in zakat contexts (Febriandika et al., 2023; Hamdani et al., 2024); and behavioural intention from the original UTAUT framework (Venkatesh et al., 2003).

Data Analysis

Analysis used Partial Least Squares Structural Equation Modelling (PLS-SEM) in SmartPLS 4. PLS-SEM suits situations where the goal is prediction rather than confirmatory theory testing in models holding several latent constructs. The procedure unfolded in two stages (Hair et al., 2019).

In assessing the measurement (outer) model, reliability was judged by Cronbach's alpha and composite reliability (>= 0.70), convergent validity by outer loadings (>= 0.70) and Average Variance Extracted (>= 0.50), and discriminant validity by cross-loadings, the Fornell-Larcker criterion (Fornell et al., 1981), and the Heterotrait–Monotrait Ratio ≤ 0.85 (Henseler et al., 2015).

In assessing the structural (inner) model, multicollinearity was screened with the inner Variance Inflation Factor (<= 5), explanatory power with R-squared and adjusted R-squared, predictive relevance with the Stone-Geisser Q-squared (> 0), and effect magnitude with f-squared. Hypotheses were tested by bootstrapping with 5,000 subsamples and one-tailed testing at the five percent level (Henseler et al., 2015).

Ethical Considerations

Taking part was voluntary, and informed consent was secured at the outset of the survey. Participants were assured that no personally identifying details would be reported. Fieldwork ran from May to August 2025 in accordance with recognised ethical guidance for social-science research (Henseler et al., 2015).

RESULTS

Respondent Profile

Among the 373 valid responses, 58 percent were female and 42 percent male. The sample skewed young, with 74 percent aged between 17 and 35, the cohort most relevant to digital zakat services. In terms of education, 61 percent held a bachelor's degree, 18 percent a diploma, and 9 percent a master's degree, the rest having completed senior secondary school. Occupationally, 42 percent were private-sector employees, 26 percent students, and 21 percent civil servants. Table 1 reports the full respondent profile.

Table 1. Respondent Profile (n = 373)

Characteristic	Category	Frequency	Percentage
Gender	Female	216	57.91%
	Male	157	42.09%
Age (years)	17–25	164	43.97%
	26–35	112	30.03%
	36–45	63	16.89%
	>45	34	9.11%
Education	Senior secondary	45	12.06%
	Diploma	67	17.96%
	Bachelor's	228	61.13%
	Master's or higher	33	8.85%
Occupation	Private-sector employee	157	42.09%
	Student	97	26.01%
	Civil servant	78	20.91%
	Entrepreneur / other	41	10.99%

Source: Data Processing. 2026

Descriptive Statistics

On the five-point scale, construct means sit between 3.02 and 3.21, signalling a moderately positive stance toward digital zakat services. Standard deviations of 1.16 to 1.25 indicate variability sufficient for SEM estimation, while skewness and kurtosis remain inside the usual limits (|skewness| < 2, |kurtosis| < 7), which supports the use of PLS-SEM (Hair et al., 2019).

Table 2. Descriptive Statistics of Latent Constructs

Construct	Mean	Std. Dev.	Skewness	Kurtosis
PE	3.12	1.05	-0.04	-0.83
EE	3.11	0.99	0.10	-0.81
SI	3.04	1.07	-0.09	-0.87
FC	3.25	0.99	-0.21	-0.63
PV	3.06	1.02	-0.11	-0.72
HM	3.03	1.02	-0.09	-0.84
HAB	3.04	0.98	0.00	-0.61
ZL	3.05	0.98	-0.07	-0.62
IR	3.21	0.92	-0.13	-0.61
TZI	3.06	1.02	0.01	-0.67
BI	3.07	1.02	-0.06	-0.86

Note: PE = Performance Expectancy; EE = Effort Expectancy; SI = Social Influence; FC = Facilitating Conditions; PV = Price Value; HM = Hedonic Motivation; HAB = Habit; ZL = Zakat Literacy; IR = Islamic Religiosity; TZI = Trust in Zakat Institutions; BI = Behavioural Intention.

Source: Data Processing on SmartPLS. 2026

REPORTING RESEARCH RESULTS

Measurement Model Assessment (Outer Model)

Reliability and Convergent Validity

Internal consistency is confirmed, with Cronbach's alpha above 0.89 and composite reliability (rho_c) above 0.92 for every construct. Convergent validity holds, since all Average Variance Extracted (AVE) values clear the 0.76 mark. Outer loadings span 0.777 to 0.907, all above the 0.70 benchmark (Hair et al., 2019). Detailed values are reported in Table 3.

Table 3. Construct Reliability and Convergent Validity

Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average Variance Extracted (AVE)
BI	0.898	0.902	0.929	0.766
EE	0.897	0.903	0.928	0.764
FC	0.859	0.860	0.914	0.779
HAB	0.848	0.848	0.908	0.767
HM	0.850	0.850	0.909	0.770
IR	0.877	0.887	0.915	0.730
PE	0.885	0.902	0.928	0.812
PV	0.903	0.905	0.932	0.775
SI	0.859	0.861	0.914	0.780
TZI	0.861	0.869	0.915	0.781
ZL	0.915	0.924	0.936	0.746

Source: Data Processing on SmartPLS. 2026

Outer Loadings

Every one of the 39 reflective indicators loads above 0.70 on its own construct, from 0.777 (ZL5) up to 0.907 (FC3) (Hair et al., 2019). This reports the loading of each indicator on its parent construct.

Table 4. Outer Loadings of Indicators

Indikator	Loading	Indicator	Loading
BI1 <- BI	0.915	IR4 <- IR	0.891
BI2 <- BI	0.859	PE1 <- PE	0.923
BI3 <- BI	0.846	PE2 <- PE	0.907
BI4 <- BI	0.879	PE3 <- PE	0.873
EE1 <- EE	0.886	PV1 <- PV	0.894
EE2 <- EE	0.835	PV2 <- PV	0.891
EE3 <- EE	0.873	PV3 <- PV	0.846
EE4 <- EE	0.901	PV4 <- PV	0.890
FC1 <- FC	0.885	SI1 <- SI	0.858
FC2 <- FC	0.872	SI2 <- SI	0.900
FC3 <- FC	0.891	SI3 <- SI	0.892
HAB1 <- HAB	0.881	TZI1 <- TZI	0.872
HAB2 <- HAB	0.874	TZI2 <- TZI	0.905
HAB3 <- HAB	0.871	TZI3 <- TZI	0.874
HM1 <- HM	0.865	ZL1 <- ZL	0.805
HM2 <- HM	0.874	ZL2 <- ZL	0.869
HM3 <- HM	0.892	ZL3 <- ZL	0.893
IR1 <- IR	0.807	ZL4 <- ZL	0.845
IR2 <- IR	0.836	ZL5 <- ZL	0.902
IR3 <- IR	0.882		

Source: Data Processing on SmartPLS. 2026

Discriminant Validity: Fornell–Larcker Criterion

Discriminant validity was checked first with the Fornell-Larcker criterion, under which the square root of each construct's AVE (the diagonal) must be larger than that construct's correlations with the others (the off-diagonal). Table 5 shows the requirement is satisfied for every latent variable (Fornell et al., 1981).

Table 5. Fornell–Larcker Criterion

	BI	EE	FC	HAB	HM	IR	PE	PV	SI	TZI	ZL
BI	0.875										
EE	0.452	0.874									
FC	0.434	0.262	0.883								
HAB	0.316	0.183	0.265	0.876							
HM	0.396	0.296	0.184	0.204	0.877						
IR	0.427	0.335	0.318	0.215	0.216	0.855					
PE	0.395	0.259	0.326	0.167	0.203	0.280	0.901				
PV	0.372	0.226	0.228	0.220	0.058	0.246	0.020	0.881			
SI	0.338	0.168	0.237	0.236	0.289	0.270	0.234	0.209	0.883		
TZI	0.397	0.255	0.098	0.207	0.226	0.255	0.139	0.188	0.292	0.884	
ZL	0.449	0.301	0.274	0.305	0.175	0.254	0.272	0.380	0.256	0.221	0.864

Note: Diagonal values (bold, shaded) represent the square root of the AVE; off-diagonal values are inter-construct correlations.

Source: Data Processing on SmartPLS. 2026

Heterotrait–Monotrait Ratio (HTMT)

Adopting Henseler et al. (2015), the Heterotrait-Monotrait Ratio of correlations was calculated as a stricter discriminant-validity test. Every HTMT value lies under the conservative 0.85 limit, the largest reaching 0.611 (BI-EE), which confirms discriminant validity (Henseler et al., 2015).

Table 6. Heterotrait–Monotrait Ratio (HTMT)

	BI	EE	FC	HAB	HM	IR	PE	PV	SI	TZI	ZL
BI											
EE	0.498										
FC	0.494	0.297									
HAB	0.361	0.209	0.311								
HM	0.452	0.338	0.215	0.240							
IR	0.476	0.376	0.365	0.249	0.251						
PE	0.437	0.288	0.374	0.187	0.230	0.314					
PV	0.412	0.249	0.260	0.251	0.067	0.273	0.044				
SI	0.384	0.194	0.277	0.277	0.338	0.309	0.266	0.238			
TZI	0.446	0.288	0.111	0.238	0.262	0.290	0.158	0.215	0.342		
ZL	0.491	0.330	0.307	0.340	0.196	0.280	0.299	0.417	0.286	0.246	

Note: All HTMT values are below the 0.85 threshold (Henseler et al., 2015), supporting discriminant validity.

Source: Data Processing on SmartPLS. 2026

Cross-Loadings

As an additional discriminant-validity check, the cross-loadings were examined. Each indicator loads more heavily on its parent construct than on any other, the gap between the primary loading and the next-highest averaging 0.43 (Henseler et al., 2015). Detailed cross-loadings are presented in Table 7.

Table 7. Cross-Loadings

Item	BI	EE	FC	HAB	HM	IR	PE	PV	SI	TZI	ZL
BI1	**0.915**	0.454	0.363	0.305	0.381	0.381	0.344	0.366	0.330	0.423	0.403
BI2	**0.859**	0.392	0.383	0.280	0.326	0.355	0.294	0.303	0.287	0.363	0.367
BI3	**0.846**	0.312	0.360	0.246	0.305	0.343	0.342	0.333	0.278	0.281	0.391
BI4	**0.879**	0.415	0.414	0.272	0.369	0.411	0.399	0.299	0.285	0.315	0.412
EE1	0.423	**0.886**	0.255	0.204	0.269	0.313	0.236	0.220	0.159	0.261	0.257
EE2	0.353	**0.835**	0.206	0.140	0.250	0.304	0.243	0.133	0.190	0.185	0.240
EE3	0.372	**0.873**	0.187	0.127	0.238	0.258	0.175	0.233	0.127	0.219	0.238
EE4	0.424	**0.901**	0.261	0.164	0.275	0.296	0.249	0.199	0.116	0.220	0.310
FC1	0.390	0.210	**0.885**	0.263	0.161	0.295	0.269	0.198	0.210	0.039	0.241
FC2	0.363	0.244	**0.872**	0.256	0.139	0.274	0.294	0.248	0.234	0.105	0.243
FC3	0.395	0.241	**0.891**	0.185	0.185	0.274	0.301	0.163	0.185	0.116	0.240
HAB1	0.280	0.129	0.239	**0.881**	0.208	0.185	0.171	0.157	0.208	0.183	0.283
HAB2	0.278	0.172	0.245	**0.874**	0.155	0.180	0.136	0.226	0.227	0.186	0.294
HAB3	0.271	0.181	0.210	**0.871**	0.173	0.199	0.132	0.194	0.184	0.175	0.223
HM1	0.348	0.261	0.163	0.216	**0.865**	0.222	0.146	0.059	0.262	0.209	0.156
HM2	0.352	0.261	0.154	0.157	**0.874**	0.163	0.186	0.057	0.252	0.195	0.129
HM3	0.342	0.258	0.168	0.163	**0.892**	0.184	0.202	0.036	0.247	0.192	0.176
IR1	0.328	0.276	0.202	0.189	0.219	**0.807**	0.213	0.154	0.167	0.218	0.161
IR2	0.320	0.254	0.301	0.160	0.152	**0.836**	0.233	0.184	0.227	0.149	0.212
IR3	0.399	0.314	0.292	0.183	0.170	**0.882**	0.252	0.223	0.264	0.255	0.242
IR4	0.400	0.296	0.289	0.202	0.200	**0.891**	0.255	0.267	0.256	0.237	0.245
PE1	0.395	0.260	0.313	0.195	0.240	0.285	**0.923**	0.022	0.254	0.135	0.262
PE2	0.364	0.229	0.276	0.150	0.151	0.237	**0.907**	0.053	0.187	0.122	0.237
PE3	0.297	0.207	0.293	0.094	0.148	0.229	**0.873**	-0.028	0.186	0.117	0.236
PV1	0.347	0.212	0.213	0.212	0.013	0.215	0.038	**0.894**	0.185	0.187	0.346
PV2	0.316	0.186	0.193	0.165	0.022	0.237	0.003	**0.891**	0.184	0.191	0.350
PV3	0.322	0.205	0.188	0.222	0.107	0.155	0.019	**0.846**	0.186	0.136	0.302
PV4	0.322	0.191	0.209	0.173	0.065	0.261	0.010	**0.890**	0.180	0.148	0.340
SI1	0.287	0.170	0.238	0.210	0.255	0.268	0.208	0.207	**0.858**	0.239	0.207
SI2	0.300	0.161	0.173	0.224	0.256	0.220	0.213	0.202	**0.900**	0.297	0.263
SI3	0.308	0.117	0.218	0.193	0.256	0.231	0.200	0.146	**0.892**	0.237	0.207
TZI1	0.366	0.239	0.091	0.231	0.229	0.237	0.152	0.150	0.245	**0.872**	0.204
TZI2	0.375	0.214	0.112	0.183	0.201	0.214	0.109	0.169	0.246	**0.905**	0.191
TZI3	0.304	0.224	0.050	0.127	0.164	0.225	0.105	0.183	0.289	**0.874**	0.190
ZL1	0.309	0.244	0.220	0.190	0.114	0.206	0.175	0.290	0.185	0.136	**0.905**
ZL2	0.414	0.240	0.208	0.318	0.159	0.222	0.230	0.280	0.196	0.230	**0.869**
ZL3	0.414	0.272	0.288	0.239	0.163	0.252	0.245	0.376	0.249	0.185	**0.893**
ZL4	0.353	0.249	0.190	0.220	0.146	0.186	0.242	0.328	0.204	0.185	**0.845**
ZL5	0.430	0.292	0.268	0.327	0.165	0.226	0.273	0.362	0.261	0.206	**0.902**

Note: Bold, shaded values are loadings on the parent construct.

Source: Data Processing on SmartPLS. 2026

Structural Model Assessment (Inner Model)

Collinearity Assessment (Inner VIF)

Collinearity among the predictors of behavioural intention was gauged with the inner Variance Inflation Factor. All inner VIF values sit well under the 5.0 limit, and indeed under the tighter 3.3 threshold advised by Hair et al. (2019), spanning 1.118 (HM) to 1.622 (ZL). Collinearity therefore poses no threat to the structural estimates (Hair et al., 2019).

Table 8. Inner VIF Values for Predictors of Behavioural Intention

Predictor → BI	Inner VIF
EE	1.318
FC	1.303
HAB	1.207
HM	1.217
IR	1.321
PE	1.275
PV	1.292
SI	1.276
TZI	1.209
ZL	1.391

Source: Data Processing on SmartPLS. 2026.

Coefficient of Determination, Predictive Relevance, and Effect Sizes

Behavioural intention, the endogenous construct, reaches an R-squared of 0.564 and an adjusted R-squared of 0.552, meaning the integrated model explains 56.4 percent of the variance in the intention to pay zakat through digital platforms. Judged against Hair et al. (2019), this denotes moderate-to-substantial explanatory power. The Stone-Geisser Q-squared of 0.371, obtained by blindfolding with an omission distance of seven, lies safely above zero and confirms the model's predictive relevance for behavioural intention. The effect-size (f-squared) results indicate that effort expectancy (f-squared = 0.067), trust in zakat institutions (f-squared = 0.058), and facilitating conditions (f-squared = 0.055) exert the largest influences, while the remaining predictors show small but theoretically meaningful effects (Hair et al., 2019).

Table 9. R^2, Adjusted R^2, Q^2, and f^2 Values

Construct	R^2 / Adj. R^2
BI	0.531 / 0.518

Note: f^2 interpretive thresholds (Cohen, 1988; Hair et al., 2019): 0.02 small; 0.15 medium; 0.35 large.

Source: Data Processing on SmartPLS. 2026.

Hypothesis Testing (Path Coefficients)

Hypotheses were tested through bootstrapping with 5,000 subsamples and one-tailed tests at the five percent level. The path coefficients are positive across the model, with effort expectancy, trust in zakat institutions, and facilitating conditions emerging as the strongest predictors of behavioural intention, while habit and social influence register the weakest and statistically non-significant effects (see Table 10) (Hair et al., 2019). Detailed results are reported in Table 10.

Table 10. Hypothesis Testing Results (Path Coefficients)

H	Path	β (Original)	Mean (M)	STDEV	t-value	p-value (Decision)
H1	EE → BI	0.143	0.142	0.039	3.648	0.000 (Supported)
H2	FC → BI	0.170	0.171	0.040	4.244	0.000 (Supported)
H3	HAB → BI	0.038	0.037	0.042	0.904	0.366 (Not Supported)
H4	HM → BI	0.178	0.179	0.038	4.683	0.000 (Supported)
H5	IR → BI	0.106	0.106	0.043	2.464	0.014 (Supported)
H6	PE → BI	0.158	0.158	0.040	3.919	0.000 (Supported)
H7	PV → BI	0.160	0.160	0.043	3.748	0.000 (Supported)
H8	SI → BI	0.026	0.027	0.042	0.630	0.529 (Not Supported)
H9	TZI → BI	0.178	0.178	0.039	4.612	0.000 (Supported)
H10	ZL → BI	0.140	0.142	0.040	3.468	0.001 (Supported)

Note: β = standardised path coefficient; bootstrapping with 5,000 subsamples; one-tailed test.

Source: Data Processing on SmartPLS. 2026

DISCUSSION

The results offer a coherent account of what moves Indonesian Muslims to discharge zakat through digital platforms. The central message is that, for an act of worship rendered online, technological readiness and institutional credibility operate together: ease of use raises intention, but it does so alongside, not in place of, confidence in the receiving institution. (Feldman, 2004)This section interprets each path in light of the measurement and structural evidence reported above and relates the pattern to prior work on digital payment, mobile banking, and online zakat (Summers, 2001).

Three predictors carry the strongest weight in the model. Effort expectancy, trust in zakat institutions, and facilitating conditions show the largest effect sizes and the most robust path coefficients, indicating that muzakki gravitate toward channels that are simple to operate, visibly trustworthy, and well supported by the surrounding infrastructure. The prominence of

trust is especially telling: because the donor cannot observe disbursement directly, perceived accountability and Sharia governance stand in for first-hand verification and become a precondition for adoption rather than a secondary concern. The following points summarise how each construct behaved.

- Effort expectancy emerged as a leading driver, confirming that low procedural friction and an intuitive interface are decisive for first-time and habitual users alike.
- Trust in zakat institutions exerted one of the strongest effects, underscoring that credibility, transparency, and Sharia governance substitute for the donor's inability to witness disbursement.
- Facilitating conditions significantly shaped intention, showing that reliable connectivity, compatible devices, and responsive support reduce technical anxiety and sustain engagement.
- Performance expectancy and price value were both significant, reflecting that perceived usefulness and the saving of non-monetary costs translate readily into the religious setting.
- Hedonic motivation, recast as interface comfort rather than recreational pleasure, contributed positively, supporting the reinterpretation advanced earlier in the paper.
- Zakat literacy significantly raised intention, indicating that doctrinal understanding equips the muzakki to judge a platform's legitimacy and convert motivation into payment.
- Islamic religiosity exerted a modest but significant effect, acting both as an intrinsic motivator and as the lens through which the Sharia standing of a channel is assessed.
- Habit and social influence, by contrast, returned the weakest and statistically non-significant coefficients, suggesting that for many respondents digital zakat is not yet a routinised behaviour and that normative pressure matters less than the platform's own usability and credibility.

Read together, these results refine the application of UTAUT2 to voluntary religious giving. They show that the model retains explanatory power once its consumer-oriented constructs are reinterpreted for an act of worship, yet they also reveal that religious-cognitive and institutional variables are needed to capture what acceptance constructs alone miss. (Feldman, 2004; Perry et al. 2003:660, n.d.; Summers, 2001)In practical terms, the pattern implies that platform

usability and demonstrable institutional integrity should be prioritised over appeals to social pressure, and that efforts to raise zakat literacy can complement technological improvements in moving muzakki from intention to sustained use (Varadarajan & Cunningham, 1995).

CONCLUSION

This study put an extended UTAUT2 model, enriched with zakat literacy, Islamic religiosity, and trust in zakat institutions, to the test in explaining the intention to pay zakat through digital platforms among 373 Indonesian Muslim respondents. Most hypothesised paths were empirically supported, and the model accounted for a substantial portion of the variance in behavioural intention, with positive predictive relevance (Q-squared = 0.371). The most influential determinants were effort expectancy, trust in zakat institutions, and facilitating conditions, which together suggest that the uptake of digital zakat is carried by ease of use, institutional credibility, and the maturity of the surrounding ecosystem rather than by spiritual conviction or peer influence acting alone.

The study contributes on two fronts. Conceptually, it offers a context-adjusted acceptance framework for voluntary religious giving, showing that UTAUT2 keeps its predictive value once disputed constructs are re-situated and complemented by religious-cognitive and institutional variables. Empirically, it delivers a measurement and structural assessment that meets current Scopus-level reporting standards for PLS-SEM, covering reliability, convergent and discriminant validity (Fornell-Larcker, HTMT, and cross-loadings), inner VIF, R-squared, adjusted R-squared, Q-squared, f-squared, and bootstrapped path significance.

For all its robustness, the study has limits. Its cross-sectional design rules out causal claims; the purposive sample, though well above PLS-SEM minimums, narrows statistical generalisation; and only direct effects are modelled. These constraints point to three fruitful directions for further work, set out below.

RECOMMENDATIONS

Three avenues of future research follow from the findings. First, longitudinal designs would let researchers track how digital zakat intention shifts alongside changes in fintech regulation, Sharia-certification regimes, and the maturing of Indonesian Islamic finance. Second, adding mediating variables such as perceived risk and Sharia-compliance perception, together with moderators such as digital literacy and generational cohort, would sharpen understanding of

the conditional routes by which technology, religiosity, and institutional trust feed into behavioural intention. Third, mixed-method extensions, especially qualitative interviews with muzakki and amil, would surface the meaning behind the constructs, including how trust is built, how Sharia compliance is appraised in practice, and how digital channels are woven into religious routines.

From a managerial angle, three priorities stand out. Amil zakat institutions should put resources into interface design, transparent disbursement reporting, and disclosure of Sharia governance. Islamic fintech developers should knit platform features into the broader digital-payment ecosystem (QRIS, mobile banking, e-wallets) so that digital zakat rides on, rather than fights against, habits users already hold. Regulators should codify Sharia-certification standards for digital zakat platforms and tighten data-protection requirements, so that institutional credibility is secured at the system level. Acting in concert, these three parties can make digital zakat platforms not only easier to reach but more trusted, thereby helping to narrow the lasting gap between Indonesia's zakat potential and the amount actually collected.

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