Intention to Use Digital Zakat Payment: An Empirical Investigation Using the Extended Technology Acceptance Model

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ABSTRACT

The adoption of digital platforms has transformed zakat payment methods, requiring an in-depth understanding of user acceptance factors. This study investigates the relationships between perceived ease of use (PEOU), perceived usefulness (PU), and perceived risk (PR) with the intention to use digital zakat payment platforms. Zakat literacy is also analyzed as a moderating variable. Data were gathered from zakat payers in Malaysia's central region through a structured survey and analyzed using structural equation modelling. Analysis on 170 respondents show that PEOU and PU significantly and positively influence the intention to use digital zakat platforms, while PR negatively impacts intention, reflecting concerns about security, privacy, and transactional risks. However, zakat literacy does not significantly moderate these relationships, challenging its assumed importance. This study contributes to the academic discourse by extending TAM within the Islamic finance context and highlighting the importance of PR in technology adoption. Practical insights are provided for improving platform usability and addressing user concerns. Future studies should investigate additional variables such as trust and religiosity while adopting comparative or longitudinal approaches for deeper insights.

Keywords: Digital zakat payment; Technology Acceptance Model (TAM); Perceived risk; Zakat literacy; Technology adoption.

INTRODUCTION

Zakat, one of the five pillars of Islam, is a compulsory almsgiving obligation for all eligible Muslims. It serves as a mechanism for wealth redistribution, fostering social equity and poverty alleviation in Muslim societies. In Malaysia, a country where the majority of the population identifies as Muslim, zakat plays an integral role in Islamic practice and community welfare. The obligation to pay zakat is enshrined in Islamic teachings, and compliance is considered both a spiritual duty and a social responsibility (Abdul Shukor, 2021). Eligible Muslims are required to pay zakat not only as a religious duty but also to avoid greed and ensure that wealth circulates fairly within the community. Traditionally, zakat payments in Malaysia were made in person at counters managed by state zakat institutions or mosques. However, the rapid advancement of digital technology has revolutionized the way zakat is collected, offering more efficient and accessible alternatives for zakat payers.

The digital transformation in the financial sector has profoundly impacted zakat payment methods in Malaysia (Mutmainah et al., 2024). Zakat institutions have adopted digital platforms and mobile applications to meet the growing demand for convenience and efficiency. For example, the Federal Territory Islamic Religious Council (MAIWP) and Lembaga Zakat Selangor (LZS) have introduced innovative solutions that not only increase zakat collections but also extend their reach, enabling more contributors (muzakki) to conveniently fulfill their religious obligations. These initiatives include the Digital Zakat Counter, the PPZ-MAIWP Portal, the MyZakat Application, the MyTemujanji scheduling service, and personalized services like Door-to-Door and Ride 2U (The Malaysian Reserve, 2024).

The shift to digital payment methods has had a profound impact on zakat collection in Malaysia. Studies indicate that digital platforms have contributed to a significant increase in zakat collection, as they remove traditional

barriers such as limited access to payment counters and time constraints (Abdullah et al., 2016). Additionally, the transparency and accountability offered by digital systems enhance trust in zakat institutions, encouraging more individuals to fulfill their obligations. This digital shift aligns with Malaysia's broader push toward digitalization and financial inclusion, highlighting the role of technology in promoting religious and social practices.

The intention to use digital zakat payment platforms refers to an individual's willingness to adopt these technologies to fulfil their zakat obligations (Ahmad et al., 2021). Several previous studies have discussed the factors that influence the intention to pay zakat in general (Abdullah & Sapiei, 2018; Cokrohadisumarto et al., 2019; Andam & Osman, 2019; Muflih, 2022) and the intention to use digital zakat payment (Bin-Nashwan, 2021; Kasri & Yuniar, 2021; Hasyim, Awwal, & Al Amin, 2020; Ninglasari, 2021). Regarding the intention to use digital products or services, most studies linking zakat with digital technology use Theory Acceptance Model (TAM). Some researchers conclude that the intention to pay zakat online is also influenced by the TAM factors such as perceived ease to use (PEOU) and perceived usefulness (PU) (Rahim et al., 2024; Al Arif et al., 2023; Ahmad et al., 2021; Purbasari et al., 2023). Understanding these intentions is crucial as it provides valuable insights into user behaviour and highlights the barriers to adoption.

However, current zakat studies also pay less attention to the involvement of perceived risk in forecasting the increased adoption of digital zakat services (Bin-Nashwan, 2022; Usman et al., 2022). Perceived risk (PR) is needed to determine whether the online system's quality and values inspire muzakki's confidence and motivate them to switch to a zakat platform. The user experiences concern regarding specific potential risks, particularly when using electronic banking and online payment methods (Marafon et al., 2018). It can be attributed to several factors, including the perception of risks related to online transactions such as fraud, data breaches, and privacy issues (Featherman & Pavlou, 2003; Bagla & Sancheti, 2018; Jibril et al., 2020). Overcoming these challenges requires a comprehensive understanding of users' behavioural intentions, which is a key in promoting the adoption of digital zakat payment platforms.

Zakat literacy also plays a pivotal role in influencing the adoption of digital payment systems (Kasri & Yuniar, 2021). Individuals with high zakat literacy are more likely to trust digital platforms, as they are better equipped to understand the legitimacy and functionality of these systems (Cahyani et al. 2021). Conversely, those with limited zakat literacy may find digital platforms intimidating or confusing, reinforcing their preference for traditional payment methods.

The theoretical framework underpinning this study is the Technology Acceptance Model (TAM), developed by Davis (1989). TAM posits that PEOU and PU are key determinants of an individual's intention to use a technology. By incorporating perceived risk and zakat literacy as additional factors, this study extends TAM to provide a more nuanced understanding of digital zakat payment adoption. The inclusion of PR addresses the unique concerns associated with online financial transactions, while zakat literacy captures the role of religious and contextual knowledge in shaping user behavior.

The research addresses two research questions, which are (1) to what extent do perceived ease of use, perceived usefulness, and perceived risk influence the intention to use a digital zakat payment? and (2) to what extent does zakat literacy moderate the relationship between perceived ease of use, perceived usefulness, and perceived risk with the intention to use a digital zakat payment? Aligned with these research questions, this study aims (1) to examine whether perceived ease of use, perceived usefulness, and perceived risk affect the intention to use digital zakat payment platforms, and (2) to analyse how zakat literacy moderates these relationships, providing insights into how religious and contextual knowledge influences the adoption of digital zakat payment systems.

The novelty of this study lies in its extension of the TAM by integrating perceived risk (PR) and emphasizing the role of zakat literacy. This approach offers a unique perspective on how risk perception and religious knowledge collectively influence technology adoption in an Islamic context. While Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) have been widely explored in digital payment systems, the inclusion of PR as a critical variable introduces a fresh dimension to TAM. Furthermore, the moderating effect of zakat literacy remains underexplored in the literature. By integrating PR as an integral factor and zakat literacy as a moderating variable in the TAM framework, this study addresses significant gaps in the literature. In addition,

it provides empirical evidence on the interplay between PR, zakat literacy and the key determinants of digital zakat payment intention, offering valuable insights into the dynamics of technology adoption in religious contexts.

The findings of this study are significant for both academic and practical purposes. Academically, it advances the theoretical understanding of technology acceptance in Islamic financial practices, particularly in the context of zakat payments. Practically, the study offers valuable insights for zakat institutions, policymakers, and developers of digital payment platforms. By highlighting the importance of PEOU, PU, PR, and zakat literacy, the findings can inform strategies to enhance user trust, improve digital literacy programs, and design more user-friendly platforms. Ultimately, these efforts can promote greater adoption of digital zakat payment systems, increasing zakat collection and supporting Malaysia's socio-economic development.

In conclusion, while the intention to use digital zakat payment platforms is steadily growing, many zakat payers in Malaysia continue to rely on traditional methods due to concerns over data security and technological complexities. Addressing these barriers requires a comprehensive approach that includes enhancing the perceived ease of use and usefulness of digital platforms while reducing perceived risks. Efforts to improve zakat literacy are equally critical, as they can empower individuals to make informed decisions and embrace the digitalization of zakat payments. By addressing these factors holistically, zakat institutions can further modernize their operations and ensure broader participation in the digital transformation of Islamic financial practices.

The remaining part of this article is divided into the following sections. Section 2 presents the theoretical basis and hypotheses development. Section 3, describes in detail the methodology designed. The research results, discussions and conclusions are provided sequentially in Sections 4 and 5.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Determinants of Intention to Use Digital Zakat Payment

Ajzen (2012) defines intention as a motivating factor that influences behaviour, reflecting the level of effort an individual is willing to exert to engage in a particular activity. In the context of digital services, intention represents users' willingness to adopt and utilize these technologies. Specifically, for digital zakat payment, understanding the intention to use is essential, as it serves as a strong predictor of users' readiness to embrace this innovative financial service. This is especially relevant in the case of Islamic FinTech, where the intention to use directly impacts the success and effectiveness of the platform with factors, such as perceived usefulness and ease of use, play a significant role in shaping users' willingness to engage with these digital systems (Ajzen, 2012; Davis, 1989; Thaker et al., 2021; Majid, 2021).

The adoption of digital zakat payment systems is closely tied to the intention to use these platforms, which can be influenced by a variety of factors. Demographic factors, including age, education, and income, play a crucial role in shaping the intention to use digital zakat payment platforms. Studies have consistently shown that younger, more tech-savvy individuals with higher educational backgrounds are more likely to embrace digital solutions for zakat payments (Muflih, 2022; Kasri & Yuniar, 2021; Hudaefi, 2020).

Research has highlighted several benefits of digital zakat payment systems, particularly in terms of convenience for both zakat payers and recipients. Rukmana et al. (2023) emphasize that digital platforms overcome logistical barriers, such as limited operational hours and distance, offering users greater flexibility and ease. This convenience is further supported by Ahmad et al. (2021), whose study in Shah Alam found that internet accessibility plays a significant role in influencing the intention to use digital zakat platforms. Similarly, Yaakub et al. (2017) and Ahmad et al. (2014) argue that digital platforms provide users with a more accessible way to fulfill their zakat obligations, which positively impacts the intention to adopt these platforms. However, some scholars suggest that it is not sufficient on its own to ensure long-term user engagement. Salleh and Chowdry (2020) argue that, in addition to convenience, security and usability concerns must be addressed to maintain user retention. Therefore, digital zakat platforms must prioritize user experience and robust security measures to ensure sustained usage.

In studies related to zakat and digital payment systems, researchers have frequently employed theoretical models such as the Unified Theory of Acceptance and Use of Technology (UTAUT) (Cahyani et al., 2022; Mutmainah et al., 2024), Theory of Planned Behavior (TPB) (Kashif et al., 2015; Andam & Osman, 2019) and Technology Acceptance Model (TAM) (Muflih, 2022; Rahim et al., 2024; Siagian et al., 2022) to examine user behavior and adoption patterns. Each of these models provides unique insights into the factors that drive technology adoption. However, for the purposes of this study, the Technology Acceptance Model (TAM) is adopted due to its ability to provide reliable research results (Surendran, 2012) by exploring the influence of external factors on internal beliefs, attitudes and intentions (Davis et al., 1989). In addition, this theoretical framework has received a great deal of attention by practitioners and researchers as a parsimonious but strong model for predicting and explaining acceptance behavior and the intention to use different products and services (Yi and Hwang, 2003).

The TAM developed by Davis (1989), is one of the most influential frameworks in explaining and predicting the acceptance of information technology (Hussein, 2017; Lee et al., 2003; Renko & Popovic, 2015; Wang & Liu, 2005). This theory identifies perceived usefulness and perceived ease of use as the two main determinants of a person's behaviour that affects their acceptance of using technology. In the Islamic philanthropy domain, the applicability of the TAM has been proved. A study by Sun et al. (2012) used the TAM to explain the adoption and patronage factors of Islamic mobile phone banking. Numerous studies have extended, replicated and used the TAM (Schepers & Wetzels, 2007); nevertheless, this theoretical model has been applied to predict the adoption of Islamic philanthropy and specifically in the religiosity charity.

The TAM has been applied and tested in diverse topics such as personal computers being used in the workplace (Hamner & Qazi, 2009), e-commerce acceptance (Pavlou, 2003), mobile banking (Luarn & Lin, 2005), internet banking (McKechnie et al., 2006) electronic banking (Deb & Agrawal, 2017; Altin Gumussoy et al., 2018; Ramayah & Malhotra, 2006; Suhartanto et al., 2019) and e-procurement adoption (Aboelmaged & Gebba 2013). However, little research focusing on Islamic financial especially in zakat context. Therefore, TAM is expanded with several determinants of acceptance to develop models that can predict user behaviour in various application fields better (Venkatesh et al., 2012).

To enhance the applicability of TAM in the context of digital zakat payment adoption, this research integrates additional relevant antecedents to address existing limitations within the model, particularly in the domain of zakat adoption. As suggested by Jamshidi and Hussin (2016), incorporating additional factors is essential to strengthen the explanatory power of TAM. This study introduces Perceived Risk (PR), a newly developed construct that has been underexplored in TAM-based research, to assess its impact on the adoption of digital zakat platforms. According to Rogers (1995), the adoption of new technologies inherently involves perceptions of risk, which can significantly influence user behaviour and decision-making. In this regard, PR plays a crucial role within the TAM framework, directly affecting Behavioural Intention (BI) (Bashir & Madhavaiah, 2015; Rind et al., 2017; Susanto et al., 2020). By incorporating PR, this research aims to clarify how concerns over security, privacy, and other risks shape users' behavioural intentions to adopt digital zakat services.

Additionally, the study introduces Zakat Literacy (ZL) as a moderating variable. While ZL has been addressed in previous adoption studies, its influence on the acceptance and usage of zakat payment platforms remains insufficiently tested. This research hypothesizes that ZL moderates the relationship between perceived risk and adoption intention. By incorporating both PR as a novel construct and ZL as a moderating factor, this study seeks to extend the TAM framework, drawing from previous literature to offer a more comprehensive understanding of the factors influencing digital zakat adoption in the context of Islamic philanthropy.

By utilizing TAM, this research aims to provide a clear and direct assessment of the factors influencing individuals' intention to use digital zakat payment platforms, contributing valuable insights to the growing body of literature on Islamic fintech and digital philanthropy. This theoretical framework also facilitates the development of hypotheses that can systematically explore the relationships between core constructs, such as Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and additional contextual factors like perceived risk and zakat literacy as a moderator variable.

Perceived Ease of Use (PEOU): PEOU refers to the degree to which information technology minimizes user constraints and simplifies interactions with systems (Gebert-Persson et al., 2019). In other words, it captures

how effortless users perceive their engagement with a particular technology to be. In the context of zakat, digital payment systems must offer an intuitive and user-friendly experience to encourage adoption. Since users are required to perform financial transactions online, the ease of use of such platforms can greatly influence their willingness to fulfil their religious obligations digitally.

Within the Technology Acceptance Model (TAM), PEOU emerges as a fundamental factor shaping an individual's willingness to embrace technology (Jones & Kauppi, 2018). Users are more inclined to adopt systems that they find intuitive and straightforward, as these require minimal effort to learn and operate. According to Davis (1989), the key indicators of ease of use encompass how readily a system can be learned, the extent to which it facilitates skill development, and the ease with which it can be operated in practical settings. When users perceive a system as simple and free of unnecessary complexity, their likelihood of adoption increases significantly (Liu & Tai, 2016). Moreover, systems that are easy to manage and implement alleviate user anxiety, making the adoption process less burdensome and more appealing (Makanyeza, 2017).

PEOU has a significant impact on behavioural intentions and the actual use of electronic payment systems (Lai, 2017; Ozturk, 2016; Shree et al., 2021). For instance, Che Mohd Salleh and Chowdhury (2020) observed that technological integration simplifies payment processes, making them more accessible and reducing barriers for users. Similarly, Majid (2021) argued that ease of use directly influences users' attitudes toward online platforms. In the context of e-services, platforms that are intuitive and straightforward foster greater user interest and adoption rates. The simplicity of a system encourages higher intentions to use it, particularly when users find the system devoid of excessive complexity (Liu & Tai, 2016).

The relevance of PEOU extends to digital zakat services, where simplicity plays a critical role in shaping public perceptions and promoting adoption. Several studies have explored the role of PEOU in influencing users' intention to use digital payment systems, including those for zakat. Rahim et al. (2024) conducted a survey in Malaysia, found that both PEOU is critical determinants in shaping users' attitudes and their intention to use zakat e-payment systems. These findings suggest that improving the ease of use and the perceived benefits of such platforms can significantly enhance user engagement and drive adoption.

Abdullah et al. (2016) found that PEOU was a significant predictor of users' intention to adopt mobile zakat payment systems. The study highlighted that users were more likely to use digital zakat payment platforms if they perceived the platforms as simple and easy to navigate, especially given the need for users to make timely zakat payments during the Islamic month of Ramadan. The simplicity of the platform, therefore, directly impacted users' intentions to use it regularly. According to Sharma et al. (2017), user-friendly interfaces and accessible platforms are essential for enhancing trust and engagement with digital technologies. By focusing on ease of use, organizations can effectively address barriers, improve user experiences, and drive the adoption of innovative digital payment solutions.

Similarly, research by Hanudin (2018) focused on the role of user-friendly mobile applications in the adoption of zakat payment systems. The study found that ease of use was a critical factor, particularly for individuals who had limited experience with online banking or digital transactions. These findings suggest that PEOU is particularly crucial for engaging older adults or those from rural areas with limited access to technology. If the system is seen as easy to use, it reduces the cognitive load for these individuals, thereby increasing their intention to use the platform. When users perceive these platforms as easy to use, especially those with limited digital literacy or experience, they are more confident in making their zakat contributions online. Therefore, ensuring that digital zakat platforms are designed with simplicity and ease of use in mind is essential for encouraging widespread adoption and regular use.

Muflih (2022) also found a strong positive correlation between PEOU and the intention to use mobile payment systems. Specifically, mobile services that are easy to understand, access, and navigate significantly enhance user adoption for zakat payments. By making mobile zakat platforms more user-friendly, organizations can increase public willingness to support and regularly utilize these services. These findings are consistent with prior research by Chatterjee et al. (2021), Jamshidi and Hussin (2016), and Suhartanto et al. (2020), which collectively emphasize the importance of ease of use in fostering the adoption of digital technologies.

Similarly, Liu and Tai (2016) and Hamzah et al. (2023) identified PEOU as a significant determinant positively influencing users' attitudes and intentions toward adopting zakat e-payment platforms. Their findings are supported by Akbari et al. (2020) and Kurniawan et al. (2022), who emphasized that the simplicity and usability of a system enhance users' willingness to adopt new technologies. These studies collectively suggest that e-payment platforms must prioritize user-friendliness, as simpler systems are more likely to encourage consumer adoption (Liu & Tai, 2016).

Moreover, raising awareness of the platform's safety and ease of use is crucial and can be effectively achieved through strategic promotional efforts, such as leveraging social media influencers. By adopting such measures, zakat institutions can potentially enhance zakat collection, which is critical in addressing the increased disbursement demands arising from the economic challenges (Rahim et al., 2024). These arguments lead to the following hypothesis:

H1: Perceived ease to use has a positive effect on the intention to use digital zakat payment.

Perceived Usefulness (PU): PU is defined as the degree to which a technological system meets users' expectations and delivers tangible benefits, perceived usefulness plays a central role in shaping users' adoption decisions (Jamshidi & Hussin, 2016). It is a crucial construct in the Technology Acceptance Model (TAM) and widely acknowledged as a key factor in evaluating the adoption of technology. PU is a critical factor in shaping the intention to use digital technologies, as it reflects users' beliefs about the benefits they can derive from the technology. According to Davis, (1989) individuals are more likely to adopt a technology if they perceive it as useful in enhancing their performance or meeting their needs. In the context of digital zakat payment system, users are more inclined to engage with these platforms if they believe the technology will provide value, such as improving efficiency, convenience, or effectiveness. When users perceive a clear advantage in using a digital solution, it increases their motivation to adopt and integrate it into their routine activities (Venkatesh et al., 2003).

Empirical studies consistently reinforce the importance of PU in shaping users' decisions to engage with various digital platforms. Research in fields like mobile payment systems, e-commerce, and digital government services has shown that users are more likely to adopt technologies they perceive as useful (Davis, 1989; Venkatesh et al., 2003). In the context of mobile payments, for example, users' beliefs in the utility of the technology, such as its ability to save time, enhance convenience, and improve efficiency, have been shown to influence their intention to adopt such systems (Liébana-Cabanillas et al., 2017). These studies demonstrate the central role of PU in shaping technology acceptance, particularly when users perceive tangible benefits from the use of a technology.

Similarly, in the area of digital zakat payment systems, PU plays a critical role in influencing users' willingness to engage with online platforms. Research indicates that individuals are more likely to use digital zakat platforms when they perceive these services as useful in terms of convenience and reliability in fulfilling their religious obligations (Oktavendi & Mua'ammal, 2021). This reflects broader trends in technology adoption, where users' perceptions of the value a platform provides, whether through increased efficiency, ease of use, or other advantages, are key determinants of their intention to adopt. These findings underscore the importance of ensuring that digital zakat platforms meet users' expectations regarding functionality and convenience to foster widespread adoption.

Widiastuti et al. (2024) explored the adoption of digital waqf among Indonesian Muslim millennials and identified PU as having the greatest influence on users' attitudes toward digital platforms. This finding aligns with the work of Ahmad (2022) and Rahim et al. (2024), who also highlight the crucial role of PU in encouraging adoption. Their research underscores that the design of digital platforms, including features that are user-friendly, flexible, and technologically advanced, plays a critical role in shaping users' intentions to adopt these platforms.

While PU remains a central factor, recent studies have expanded the discussion by considering broader user expectations beyond efficiency. Ahmad (2024) suggests that PU is not solely about task efficiency but also about how well the system aligns with users' expectations in terms of design and social validation. This view is supported by studies on mobile banking and digital services, which highlight the importance of transaction speed,

system design, and social norms as key elements in the adoption process (Purbasari et al., 2023; Parakh & Barbole, 2023).

The significance of PU in influencing users' intentions to adopt online zakat payment systems is well-documented in the literature. Ahmad (2022) emphasizes that PU is a fundamental factor influencing users' intention to adopt digital zakat systems, a finding that aligns with studies on online banking (Daud et al., 2011; Chong et al., 2010). These studies consistently highlight the importance of systems that enable quick, efficient, and user-friendly transactions. In this regard, perceived usefulness is often considered the most critical determinant of adoption, particularly in online payment platforms.

Rahim et al. (2024) reaffirm this notion, suggesting that PU significantly shapes attitudes toward zakat e-payment systems, often outweighing other factors. This body of research underscores the need for digital platforms that cater to users' functional requirements, such as task completion efficiency and performance enhancement. These findings support the assumption as described in the following statement:

H2: Perceived usefulness has a positive effect on the intention to use digital zakat payment.

Perceived Risk (PR): PR refers to the likelihood of experiencing unintended consequences due to uncertainty and a lack of understanding about potential outcomes (Hamid & Cheng, 2020). It encompasses users' concerns and apprehensions, which often serve as significant barriers to adopting digital solutions. In digital services, PR is closely linked to uncertainties regarding security, privacy, and operational risks, as highlighted by Lim et al. (2023). These risks, including fears of data breaches, misuse of personal information, and technical failures, directly impact users' confidence in engaging with such services.

In the context of digital zakat payments, addressing PR is critical for increasing adoption rates. Secure and user-friendly platforms play a crucial role in alleviating user concerns, as they foster positive perceptions of ease of use and usefulness, which are central constructs in the Technology Acceptance Model (TAM) (Karmanto et al., 2021). Issues such as security and privacy are particularly significant, as they often serve as major barriers to the adoption of financial technologies (Almaiah et al., 2022). Providing transparent and reliable digital payment services can foster trust among users, minimize perceived risks, and encourage individuals to adopt online platforms for zakat payments.

Despite the growing use of digital zakat platforms, there remains a lack of research specifically examining the role of PR in this context. While PR has been extensively studied in broader financial and technological settings (Almaiah et al., 2022; Liébana-Cabanillas et al., 2017), its specific impact on digital zakat payments remains underexplored. This gap underscores the need for further investigation into how PR influences users' willingness to adopt digital zakat platforms, particularly given its potential to hinder the broader acceptance of these technologies (Oktavendi & Mua'ammal, 2021). This relationship is essential to understand for developing strategies to enhance user trust and promote the adoption of digital solutions for zakat contributions.

PR is vital for enhancing the adoption of digital zakat payment platforms. PR, which stems from concerns about security, privacy, and operational risks, poses significant barriers to users' willingness to engage with these platforms. It is essential to develop secure, user-friendly, and transparent systems that can foster trust and mitigate PR. Despite the growing use of digital zakat platforms, limited research has been conducted on the specific role of PR in this context, highlighting the need for further exploration. A better understanding of how PR influences user behavior will be crucial for devising strategies that can promote broader acceptance and facilitate the growth of digital solutions for zakat payment.

Research consistently identifies PR as a significant barrier to technology adoption. For instance, Oktavendi and Mua'ammal (2021) found that security and privacy concerns play a crucial role in deterring users from adopting digital payment platforms for Zakat, Infaq, and Sadaqah (ZIS). These concerns act as significant obstacles, influencing users' intentions and highlighting the importance of addressing them to encourage wider use of digital platforms for these charitable contributions.

Studies on financial technology (FinTech) and near-field communication (NFC) mobile payments have shown

that perceived risk (PR) poses a significant barrier to adoption, primarily due to concerns about security, privacy, and operational inefficiencies (Almaiah et al., 2022; Liébana-Cabanillas et al., 2017). These findings are consistent with broader research on technology acceptance, which consistently highlights the negative impact of PR on user behavior. Across various technological innovations, PR is shown to discourage adoption and hinder the willingness of users to embrace new technologies (Alrawad et al., 2023; Hong et al., 2020).

However, the relationship between PR and user intention is not always straightforward, as some studies reveal a more complex dynamic. For instance, Tumewu et al. (2022) found that PR did not significantly affect merchants' intention to adopt the Quick Response Code Indonesian Standard (QRIS) as a digital payment method. This observation suggests that curiosity and a willingness to explore new technologies can mitigate concerns about risk, facilitating adoption despite perceived uncertainties. Similarly, Faradynawati (2019) highlights that although PR is a significant barrier, factors such as curiosity and perceived benefits can positively influence adoption decisions. On these insights, this study proposes the following hypothesis:

H3: Perceived risk has a negative effect on the intention to use digital zakat payment.

Zakat Literacy as a Moderating Factor

Zakat literacy refers to the understanding and knowledge of zakat, one of the five pillars of Islam, which involves giving a portion of one's wealth to charity (BAZNAZ, 2019). It encompasses both the religious and practical aspects of zakat, including how it is calculated, when it should be paid, and the recipients who are eligible to receive it (Yusfiarto et al., 2020). In the context of digital zakat payments, zakat literacy may influence how individuals perceive and adopt digital platforms for zakat payment.This variable is considered appropriate because knowledge of zakat is related to how humans use their awareness as a behavior change concept (Castro-González et al., 2020; Fujiki, 2020; Muñoz-Murillo et al., 2020).

Zakat literacy can be considered as a moderating variable that impacts the relationship between various factors, such as perceived ease of use, trust in technology, and the intention to adopt digital zakat payment systems. According to the Technology Acceptance Model (TAM) (Davis, 1989), perceived ease of use and perceived usefulness are central to an individual’s intention to use technology. As a moderating factor, zakat literacy could strengthen or weaken the effect of these perceptions on adoption intentions, depending on an individual’s understanding of zakat and its practical application in the digital context (Cahyani et al., 2022). They conclude that people with higher zakat literacy may find it easier to trust and use digital platforms for zakat, as they understand the religious and social significance of timely, accurate zakat payments.

Several researchers have studied that the moderating variable such as religiosity (Usman et al., 2022) digital literacy (Haryanto et al., 2023), trust (Al Arif et al., 2023; Usman et al., 2022). However, little research has been done on zakat literacy to test the strengthen or weaken the effect of these perceptions on adoption intentions. For instance, Kasri and Yuniar, (2021) and Yusfiarto et al., (2020) used UTAUT model and confirmed that zakat literacy has a significant moderation effect on behavioral intention to pay zakat using an online platform. It showed that a person’s knowledge of zakat can encourage the intention of that person to pay zakat because he/she knows about Islamic sharia law, regulations, programs and management institutions, including the benefits of zakat for the people.

In addition, Mutmainah et al. (2024) also emphasize zakat literacy's role, noting that it boosts the impact of perceived ease of use by addressing any uncertainties about zakat practices on digital platforms. In particular, they observed that zakat literacy reinforces user trust and minimizes hesitation, especially in suburban contexts where users are newer to fintech solutions. On the other hand, (Cahyani et al., 2022) found a significant moderating effect only on performance expectancy and behavioural intention to use digital zakat payment but not for social influence and facilitating condition. They used UTAUT model as a framework Similar report has been found in the study of Canggih et al., 2021 due to zakat literacy in Indonesia is relatively low. It can be summarized that zakat literacy has the potential to significantly moderate the behavioural intention to use digital zakat payment platforms. However, its moderating effect may remain insignificant if Muslims' knowledge of zakat including its religious and practical aspects are inadequate. This suggests that the level of zakat literacy among users plays a crucial role in determining its influence on adoption behaviour.

Previous research suggests that zakat knowledge is positively connected to the intention to pay zakat via a traditional approach. Idris et al. (2003) investigated the intrinsic motivational factors for paying zakat, such as degree of knowledge, perceived service quality, and level of religiosity, in influencing government employees to pay zakat on employment income. They discovered that perceived service quality, zakat knowledge, and exposure all had a significant relationship with zakat payment. Sedjati et al. (2018) suggest a similar conclusion in their investigation. However, Othman et al. (2017) found no significant impact of zakat knowledge on zakat payment in Kedah, Malaysia.

Similar to Kasri and Yuniar (2021) revealed in their findings that when users are more knowledgeable about zakat, they are more likely to use digital means for zakat payment if they perceive the process to be easy and convenient. This implies that high zakat literacy could amplify the effect of ease of use, making users more inclined toward digital payment options when they are informed about zakat's significance, obligations, and the digital platform's role in fulfilling them. More recently, Saad et al. (2020) found that zakat knowledge had a favourable and substantial effect on intention to pay zakat. Zakat literacy, or understanding of zakat principles and obligations, might help to balance the relationship between behavioural intention and actual use of online zakat payment systems. This is comparable to the way financial literacy influences online trading intentions (Kamal et al., 2024). Improving zakat literacy can boost the effectiveness of digital payment systems by boosting user confidence and lowering perceived barriers (Mutmainah et al., 2024; Haryanto et al., 2023). Hence, this study develops the following hypothesis:

H4: The zakat literacy will display a significant moderation effect between perceived easiness and the intention to use a digital zakat payment.

Zakat literacy may play a moderating role in the relationship between perceived usefulness and the intention to use digital zakat payment. The literature suggests that individuals with higher zakat literacy are more likely to see the value in digital platforms because they can better recognize how these tools align with their religious practices and fulfil zakat requirements (Mutmainah et al., 2024). Kasri and Yuniar (2021) highlighted that users with a deeper understanding of zakat principles might perceive digital zakat payment as not only useful but also appropriate for religious purposes, strengthening their intention to adopt it. This suggests that zakat literacy enhances the perceived relevance and efficacy of digital platforms, especially when users already view them as useful.

A study from Al-Qudah et al. (2021) found that financial literacy heightened the perceived value of mobile payment systems during the COVID-19 pandemic, reinforcing users' intentions to adopt these platforms. Similar patterns can be expected in the context of zakat payments, where zakat literacy intensifies the perceived usefulness of digital payment options, leading to higher adoption rates. Therefore, users with greater zakat literacy are likely to see digital zakat payment as an effective and convenient means of fulfilling their zakat obligations, thereby increasing their intention to use it. On that basis, this research proposes the following hypothesis:

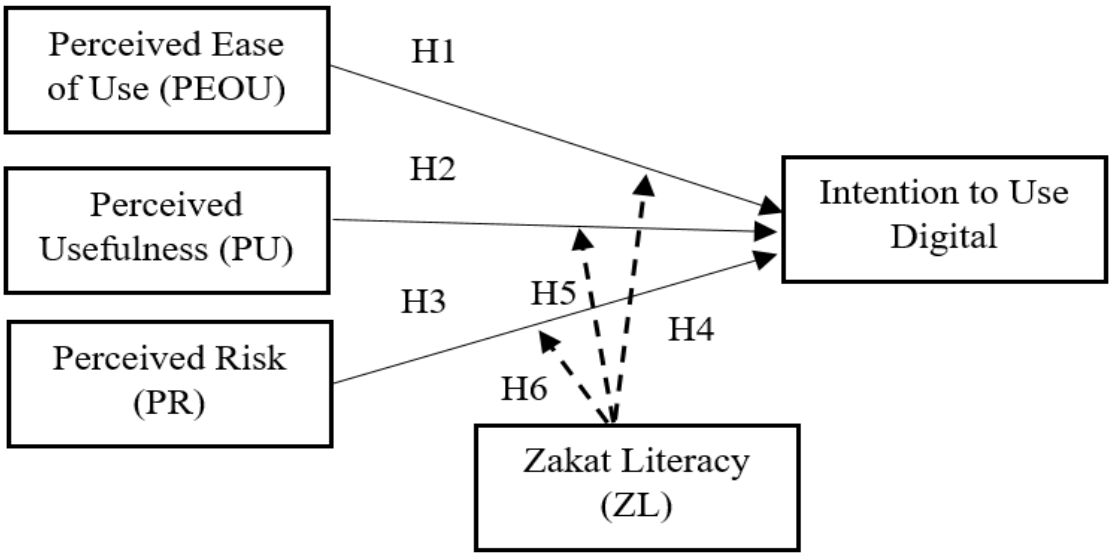
H5: The zakat literacy will display a significant moderation effect between perceived usefulness and the intention to use a digital zakat payment.

Previous studies indicate that higher zakat literacy may mitigate perceived risks associated with digital zakat payments. For instance, Kasri and Sosianti (2023) found that zakat literacy moderates the influence of various factors on the intention to pay zakat online. This implies that as zakat literacy increases, the negative impact of perceived risk diminishes, leading to higher intentions to use digital payment platforms. Furthermore, the multigroup analysis conducted by Mutmainah et al. (2024) highlights that urban and suburban communities respond differently to perceived security and privacy. This suggests that zakat literacy might influence how perceived risks are interpreted across different demographic groups, in which, leads to the following hypothesis:

H6: The zakat literacy will display a significant moderation effect between perceived risk and the intention to use a digital zakat payment.

All hypotheses can be illustrated through the research model shown in Figure 1.

Fig. 1 Research model



METHODOLOGY

Sample and Data Collection

This study examines the determinants influencing the intention to use digital zakat payment platforms among individuals in the Central Zone of Malaysia, comprising Putrajaya, Selangor and Kuala Lumpur. Central Zone was chosen as the study area due to its diverse population, advanced digital infrastructure, and higher penetration of online services compared to other regions in Malaysia (Department of Statistics Malaysia [DOSM], 2023). The central zone provides a unique context for this study, with varying levels of education, income, and digital literacy, which collectively offer a holistic view of user behaviour.

This study focuses on identifying the barriers and enablers of digital zakat payment adoption to inform strategies for enhancing platform design, user engagement, and zakat collection efficiency in Malaysia. The sample for this study consisted of individuals with prior experience using digital zakat payment methods, including ATM cards, mobile banking, internet banking, and e-zakat applications. The survey was distributed online through WhatsApp and social media platforms, which are widely used communication tools among the Muslim community in Malaysia.

Measurement Items

All the measures for key constructs were adapted from existing literature. The intention to use digital zakat payment platforms was assessed using 5 items adapted from Yunus et al. (2019) and Younus and Ahmad (2021). Perceived Ease of Use was measured using 4 items adapted from Elhajjar and Ouaida (2020) and Marakarkandy et al. (2017), while Perceived Usefulness was also evaluated using 4 items adapted from Suhartanto et al. (2020) and Elhajjar and Ouaida (2020). Perceived Risk was measured using 4 items based on Luarn and Lin (2005), and zakat literacy was assessed using 8 items adapted from Baznas (2019) and Kasri and Yuniar (2021).

All variables in the survey were measured using a 6-point of Likert scale, ranging from "1 = strongly disagree" to "6 = strongly agree." However, for perceived risk, a negative measurement scale was applied, where a score of 1 indicates low perceived risk, and 6 indicates high perceived risk. This design was chosen to specifically capture respondents' levels of concern regarding risk. The decision to use a six-point scale was made to avoid giving respondents a neutral option. In research, neutral responses can sometimes be uninformative and do not always help in fully understanding the issue being studied (Ali et al., 2019). Respondents are encouraged to share either positive or negative opinions by removing the neutral choice and making their answers clearer and more focused. This approach helps ensure the data collected provides better insights into the topic.

Screening and Cleaning Data Procedure

Before starting the analysis, it is an important to conduct data screening and cleaning to make sure the data set is complete, accurate and ready for reliable interpretation (Fox, 2018). Missing data is addressed and remove rows or columns with insignificant missing values, imputing missing values using statistical methods. Then, review response patterns to identify any irregularities, such as straight-line responses or inconsistent answers, which may indicate a lack of genuine engagement. Such responses are removed to maintain the integrity of the dataset (Meade & Craig, 2012).

Then, dataset is examined for outliers using statistical methods, such as Mahalanobis distance, to identify extreme values that may distort the analysis. If necessary, outliers are either removed or adjusted based on the context of the research (Hair et al., 2019). Following this, the normality of the data is assessed by evaluating skewness and kurtosis values to ensure the dataset meets the assumptions required for analysis. Any violations of normality are addressed, such as by removing problematic responses or applying data transformations (George & Mallery, 2010). Finally, the dataset is evaluated for common method bias (CMB), which is crucial for ensuring the validity of the constructs being measured. CMB can undermine the relationships between variables and affect the credibility of the theoretical framework, so steps are taken to mitigate its impact (Juneman, 2013). Then, the dataset is prepared to be consistent, accurate and suitable for robust analysis.

Analysis Method

After Screening and Cleaning Data, this study employs a component-based Structural Equation Modelling (SEM) technique to test the hypotheses. Since the primary objective is to explore the intention to use digital zakat payment, Smart-PLS is an appropriate tool for analysing survey data (non-parametric data) and assessing relationships between constructs, particularly in exploratory research. PLS-SEM is well-suited for studies that do not require strict assumptions about measurement scale, sample size, or data distribution (Peng & Lai, 2012). This method is advantageous because it does not rely on the assumption of normality and works effectively with smaller sample sizes, as long as the data are representative of the target population.

Given the limited empirical studies and theoretical work on the adoption of digital zakat payment systems, PLS-SEM provides a means to emphasize the strength and direction of individual paths, supported by statistical significance and goodness-of-fit indices. This is particularly valuable in exploratory research, where the theoretical framework for digital zakat payment systems is still evolving. Moreover, PLS-SEM can handle complex models that require separate estimations of the outer measurement model and the inner structural model (Peng & Lai, 2012).

This study follows a two-step analysis approach, as suggested by Hair et al. (2014) and Peng and Lai (2012), which includes evaluating the measurement model and the structural model. The first step involves assessing the measurement model (Hair et al., 2014) by testing internal consistency reliability through Cronbach's alpha (CA) and composite reliability (CR), as well as examining convergent validity and discriminant validity. The second step evaluates the structural model by analysing standardized betas (β), t-statistics, and significance levels to examine the relationships between constructs and the moderating effects of perceived risk and zakat literacy on the intention to use digital zakat payment.

RESULT

Profile Demographic

The demographic analysis of the respondents is summarized in Table 1. The data discovers that out of 170 respondents, a significant majority, 77.6%, are female, while 22.4% are male. This gender distribution may influence the overall perceptions and usage patterns of digital zakat services. In terms of age, the largest group of respondents (47.6%) falls within the 36 to 45-year range, followed by 28.2% aged 25 to 35 years. This indicates that the platform is primarily utilized by middle-aged individuals, who may have different technological competencies and zakat obligations compared to younger users. The largest of educational among the respondents was bachelor's degree (47.1%) and followed by master's degree (29.4%), suggesting well-educated users who may be more inclined to engage with digital services.

Table 1 Profile of Respondents

Information	Frequency	Percentage (%)
Gender:		
Male	38	22.4
Female	132	77.6
Age:		
Less 25 year	6	3.5
25 to 35 year	48	28.2
36 to 45 year	81	47.6
More 45 year	35	20.6
Education:		
SPM and equivalent	6	3.5
Diploma	31	18.2
Bachelor Degree	80	47.1
Master Degree	50	29.4
PhD or equivalent	3	1.8
Employment Status:		
Student	8	4.7
Government sector	102	60.0
Private sector	48	28.2
Others	12	7.1
Working experience:		
Less 1 year	3	1.8
1 - 3 years	12	7.1
4 - 6 years	15	8.8
7 - 10 years	18	10.6
More than 10 years	122	71.8
Type of online payment:		
ATM card	4	2.4
Internet banking	29	17.1
Mobile banking	64	37.6
e-zakat payment	42	24.7
Others	31	18.2

Descriptive Analysis

Descriptive analysis of the construct in Table 2, showing that the intention to use a digital zakat platform has a mean score of 5.361, indicating a generally positive inclination towards using such platforms. The Perceived

Ease of Use (PEOU) has a mean of 5.439 from scale of 6, suggesting that users find the digital zakat services relatively easy to understand and use. In contrast, Perceived Risk (PR) has a notably lower mean of 1.767, indicating that users perceive a low level of risk associated with digital zakat transactions. Zakat Literacy (ZL) also shows a favourable mean of 5.106, suggesting that users feel reasonably knowledgeable about zakat processes. Other constructs, such as Perceived Ease of Use (PEOU), have a mean of 5.439, and Zakat Literacy (ZL) has a mean of 5.106, both indicating positive perceptions. The Intention to Use a Digital Zakat Platform has a mean of 5.361, reflecting a strong willingness to engage with the platform. Overall, the data highlights a favourable attitude towards the digital zakat service, with the highest emphasis on its usefulness and the lowest concern regarding risk.

Table 2 Descriptive Analysis

Construct	Actual Range	Means	Standard Deviation
Perceived Ease of Use (PEOU)	2 - 6	5.439	0.616
Perceived Useful (PU)	3 - 6	5.560	0.546
Perceived Risk (PR)	1 - 6	1.767	0.709
Zakat Literacy (ZL)	1 - 6	5.106	0.703
Intention to use a digital zakat platform	1 - 6	5.361	0.736

Measurement Model

The measurement model in this study demonstrated high reliability and validity across all constructs (see Table 3). All constructs, including Intention to Use a Digital Zakat Platform, Perceived Ease of Use, Perceived Usefulness, and Perceived Risk, exhibit strong internal consistency, with high Cronbach's Alpha (CA) and Composite Reliability (CR) values. The outside loadings for each item are high, with values more than 0.7, showing that the items are good predictors of their respective structures. Furthermore, the CA values for all constructions are more than 0.9, indicating strong internal consistency. The CR results also support this, as all constructs above the 0.7 criterion. The average variance extracted (AVE) values are greater than 0.5, indicating that the constructs explain a large portion of the variance in the items.

Table 3 Reliability and Validity Measure

Construct/ Items	Outer Loadings	CA	CR	AVE
Intention to use a digital zakat platform		0.921	0.941	0.761
1. I intend to use the digital zakat application for my zakat payment	0.885			
2. I will continue to use the digital zakat application for my zakat payment from time to time.	0.933			
3. I use the online zakat application without coercion from any parties.	0.864			
4. I find that those around me who use the digital zakat payment application are highly exposed to technology.	0.837			
5. I feel that people around me who use the digital zakat payment application are better with technology.	0.839			
Perceived Ease of Use (PEOU)		0.922	0.945	0.810
1. I find the digital zakat service straightforward to understand.	0.890			
2. I find the digital zakat service easy to use.	0.911			

3. I think the features of the digital zakat service are clear.	0.903			
4. I find the digital zakat service easy to access.	0.897			
Perceived Useful (PU)		0.896	0.929	0.767
1. I find that digital services help me with paying zakat.	0.902			
2. I feel that the digital zakat service is very flexible.	0.887			
3. Using the digital zakat service saves me time.	0.884			
4. I find that digital services increase my productivity when paying zakat.	0.876			
Perceived Risk (PR)		0.910	0.937	0.788
1. I believe digital zakat payment providers are trustworthy.	0.915			
2. I believe my transactions with digital zakat payment providers are likely to be safe.	0.921			
3. Using digital zakat payment would not expose my personal information.	0.726			
4. I find digital zakat payment secure for conducting my zakat transactions.	0.924			
Zakat Literacy (ZL)		0.873	0.902	0.543
1. I have a general understanding of zakat.	0.801			
2. I know that paying zakat is an obligation.	0.455			
3. I understand the term "Muzakki" as it applies to those required to pay zakat.	0.618			
4. I am familiar with the eight categories ashnaf who eligible to receive zakat.	0.776			
5. I know which types of assets are subject to zakat.	0.852			
6. I am aware of the nisab threshold for assets that qualify for zakat.	0.835			
7. I feel capable of calculating the amount of zakat I need to pay.	0.832			
8. I know that zakat payments can be deducted from taxes in Malaysia.	0.631			

Meanwhile, the Heterotrait-Monotrait Ratio (HTMT) value demonstrates strong discriminant validity (see Table 4), indicate the level of correlation between different construct. All HTMT results fall below the 0.90 criterion (Benitez et al., 2020; Hair et al., 2019; Henseler et al., 2015). The greatest HTMT value of 0.887, which is found for Perceived Ease of Use and Perceived Usefulness, indicating a significant yet acceptable link between these categories. Similarly, the HTMT values for Intention to Use Digital Zakat Platform with Perceived Ease of Use (0.792), Perceived Usefulness (0.762), and Perceived Risk (0.767) are all within the acceptable range, indicating that the constructs are separate. These findings support the measurement model's discriminant validity. The Fornell-Larcker Criterion in Table 5 confirms discriminant validity, as the square root of the AVE for each construct exceeds its correlations with other constructs (off-diagonal values). This means that each construct is distinct and measures a different concept within the model.

Table 4 Heterotrait-Monotrait Ratio (HTMT)

	Intention to Use Digital	PEOU	PU	PR
Perceived Ease of Use (PEOU)	0.792			

Perceived Usefulness (PU)	0.762	0.887		
Perceived Risk (PR)	0.767	0.771	0.680	
Zakat Literacy (ZL)	0.606	0.601	0.590	0.583

Table 5 Fornell-Larcker Criterion

	Intention to Use Digital	PEOU	PU	PR	ZL
Intention to Use Digital	0.872				
Perceived Ease of Use (PEOU)	0.731	0.900			
Perceived Usefulness (PU)	0.702	0.816	0.887		
Perceived Risk (PR)	-0.703	-0.710	-0.633	0.876	
Zakat Literacy (ZL)	0.554	0.543	0.523	-0.519	0.737

Structural Model

The results of the model are summarized with the overall fit of the model and moving on to the direct and moderating effects of the variables. Firstly, the model demonstrates a satisfactory fit, with an R-squared (R^2) value of 0.624. This indicates that approximately 62.4% of the variance in the Intention to Use Digital is explained by the model's independent variables. Furthermore, the Adjusted R-squared value of 0.618 confirms the robustness of the model, accounting for the number of predictors included. Then, bootstrapping procedure with 5,000 sub-samples was conducted to evaluate the significance of the hypothesized relationships. The results reveal that all direct effects were significant and aligned with the proposed hypotheses, while none of the interaction effects were significant.

The direct effects in the model, which examine the relationships between the core constructs, were found to be significant and in line with the hypothesized relationships (see Table 6). The relationship between Perceived Ease of Use and Intention to Use Digital was significant, with a path coefficient of 0.263 and a p-value of 0.016. This suggests that users who perceive the digital zakat platform as easier to use are more likely to have the intention to adopt it. Thus, Hypothesis 1, which posited a positive relationship between Perceived Ease of Use and Intention to Use Digital, is supported. The relationship between Perceived Usefulness and Intention to Use Digital was also significant. The path coefficient of 0.217 ($p = 0.037$) indicates that users who find the digital platform more useful are more likely to express an intention to use it. Therefore, Hypothesis 2 is supported, highlighting the importance of perceived usefulness in driving users' intentions. Similarly, Perceived Risk was found to have a significant negative impact on Intention to Use Digital, with a path coefficient of -0.307 and a p-value of 0.001. This implies that as users perceive greater risks in using the digital platform, their intention to use it decreases. Hence, Hypothesis 3 is supported.

Moderating Effects

The model also tested several moderating effects to assess whether Zakat Literacy influences the relationships between the key constructs and the intention to use the digital platform. However, the results for these interaction effects were not significant. The interaction effect between Zakat Literacy and Perceived Risk was not significant (coefficient = -0.040, $p = 0.650$), highlighting that Zakat Literacy does not moderate the relationship between Perceived Risk and Intention to Use Digital. As such, Hypothesis 4, which proposed a moderating effect of Zakat Literacy on the Perceived Risk-Intention to Use relationship, is not supported.

Similarly, the interaction between Zakat Literacy and Perceived Usefulness was also not significant (coefficient = -0.081, $p = 0.539$), meaning that Zakat Literacy does not significantly influence the relationship between Perceived Usefulness and Intention to Use Digital. Therefore, Hypothesis 5 is not supported. Lastly, the moderating effect of Zakat Literacy on the relationship between Perceived Ease of Use and Intention to Use

Digital was found to be non-significant (coefficient = 0.061, p = 0.634), indicating that Zakat Literacy does not significantly affect this relationship. Thus, Hypothesis 6 is also not supported.

Table 6 Direct and Moderating Effect Test

Hypotheses		Coefficient	P values	Hypotheses status
H1	PEOU → Intention to Use Digital	0.263	0.016	Supported
H2	PU → Intention to Use Digital	0.217	0.037	Supported
H3	PR → Intention to Use Digital	-0.307	0.001	Supported
H4	Zakat Literacy x PEOU → Intention to Use Digital	0.061	0.634	Not Supported
H5	Zakat Literacy x PU → Intention to Use Digital	-0.081	0.539	Not Supported
H6	Zakat Literacy x PR → Intention to Use Digital	-0.040	0.650	Not Supported

*significant $p<0.05$

DISCUSSION AND CONCLUSION

This study provides valuable insights into the determinants influencing the intention to use digital zakat payment platforms. The findings confirm that perceived ease of use (PEOU) and perceived usefulness (PU) are significant predictors of intention and consistent with the Technology Acceptance Model (TAM). Specifically, the positive relationship between PEOU and intention aligns with previous studies (Muflih, 2022; Rahim et. al., 2024; Suhartanto et al., 2020) that suggest user-friendly systems enhance adoption. This finding is further supported by research in the context of digital financial platforms (Alalwan et al., 2018), where ease of use significantly influenced technology adoption. Similarly, the positive relationship between PU and intention corroborates prior studies (Al Arif et. al., 2023; Purbasari et al., 2023), emphasizing that perceived usefulness such as efficiency and time savings drive user acceptance. This finding contrasts with Muflih (2022), who state that zakat payers do not link digital zakat payments to performance improvements such as assistance in payment, flexibility.

Conversely, perceived risk (PR) exhibited a significant negative relationship with the intention to use digital zakat payment platforms. This result aligns with prior research on digital payment systems (Gummusoy, 2016; Hu et al., 2019), where concerns over privacy, security, and transactional errors were found to deter adoption. However, the result also underscores the heightened sensitivity of users in the context of religious obligations like zakat, where trust and security play a critical role (Mutmainah e al., 2024). Addressing these concerns through robust cybersecurity measures and transparency initiatives is essential to mitigate risks and build trust.

Interestingly, the study found that zakat literacy does not significantly moderate the relationships between PEOU, PU, PR, and intention to use digital platform. This result contrasts with findings from Kasri and Yuniar (2021), who noted that higher literacy levels in Islamic finance could enhance the adoption of related technologies. Specifically, the respondents of this study exhibited a high level of zakat knowledge, (Mean = 5.106), indicating that they were already well-informed about zakat-related concepts. Consequently, this extensive knowledge left minimal scope for zakat literacy to exert additional influence on their decision-making processes. Furthermore, the respondents also were highly educated and possessed substantial work experience, factors that likely equipped them with the cognitive and analytical capabilities to make informed decisions regarding zakat independently of their literacy levels. These attributes may have diminished the moderating effect of zakat literacy in this context.

Overall, this study confirms the relevance of TAM constructs (PEOU and PU) in predicting the intention to use digital zakat payment platforms and highlights the critical role of PR as a barrier. However, it also challenges the assumed moderating role of zakat literacy, prompting further investigation into alternative constructs and models to explain adoption behaviour comprehensively.

This study makes several contributions. It extends the TAM framework's application to the context of digital zakat payment platforms and integrates perceived risk as a critical determinant, enriching the understanding of technology adoption in Islamic finance. The findings also contribute to the broader literature on digital financial platforms by emphasizing the nuanced role of risk in adoption decisions. Theoretically, the results challenge the moderating role of zakat literacy, suggesting the need to examine alternative factors such as social influence, trust, digital literacy or perceived religiosity for a more comprehensive understanding of user behaviour. Practically, the findings offer actionable insights for zakat institutions and platform developers. Furthermore, efforts should focus on improving ease of use by creating intuitive interfaces, highlighting usefulness through marketing campaigns that emphasize efficiency and transparency, and addressing perceived risks through enhanced security measures and user education campaigns.

Despite its contributions, this study has several limitations. First this research only focusing on digital zakat payment systems in central region (Putrajaya, Selangor and Kuala Lumpur), Malaysia, which may limit the generalization of the findings to other regions or technologies. Future research should replicate this study in diverse cultural and religious settings to validate and expand the results. A comparative analysis between Muslim-majority countries, such as Malaysia, Indonesia and Brunei can also provide wider understanding on digital zakat adoption. Next, the study's focus on a single context which is digital zakat payment that may restrict its applicability to other forms of Islamic financial technology. Lastly, the lack of substantial moderating effects for zakat literacy indicates that in order to better understand the factors influencing the acceptance of digital zakat payments, future research should examine other moderators including social influence, digital literacy, religion and trust. Additionally, longitudinal studies could investigate how perceptions of PEOU, PU, and PR evolve over time as users gain more familiarity with digital platforms. Future studies might also consider utilise mixed methods of survey and interviews to uncover deeper behavioural and spiritual motivations.

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