

From Traditional to Digital: Understanding Individual Zakat Payers' Intention to Use Digital Zakat Payments Platform in Malaysia

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ABSTRACT

The rapid advancement of digital technology has transformed the way zakat payments are collected and managed, leading to the emergence of digital zakat payment platforms in Muslim-majority countries, including Malaysia. Despite the increasing availability of these platforms, their utilisation remains limited, resulting in suboptimal zakat collection. Furthermore, limited comparative evidence exists on the factors influencing individuals' intentions to use digital zakat payment platforms across national contexts. This study aims to examine the determinants of intention to use digital zakat payment platforms among individual zakat payers in Malaysia by employing an extended Unified Theory of Acceptance and Use of Technology (UTAUT) framework. Data were collected through an online questionnaire distributed to salaried individual zakat payers in the Federal Territory of Kuala Lumpur and Selangor, Malaysia. The findings reveal that two factors, namely zakat literacy and social influence, emerge as significant determinants of the intention to use digital zakat payment platforms. These findings provide practical insights for zakat institutions and policymakers to develop targeted strategies to enhance adoption of digital zakat payments, especially for individual zakat payers.

Keywords: Zakat; Digital Zakat; Behavioural Intention; Unified Theory of Acceptance and Use of Technology (UTAUT); Islamic Tax; Zakat Malaysia; Zakat literacy

INTRODUCTION

Zakat is a fundamental obligation in Islam and constitutes one of the five pillars of Islam. It requires Muslims who meet the prescribed conditions to contribute a portion of their wealth for the benefit of eligible recipients. Beyond its religious significance, zakat also plays an important socioeconomic role by facilitating the redistribution of wealth and supporting those in need. The Quran emphasises this obligation in Surah At-Taubah, which highlights the role of zakat in purifying wealth and supporting the wellbeing of the Muslim community.

Zakat is an important part of Islamic law and plays a significant role in Muslim communities' social and economic development. Given its religious and socioeconomic importance, effective zakat collection remains essential to ensure that its intended benefits can be realised. Indonesia is a country that has the largest number of Muslims in the world, with approximately 237 million Muslims, or 86.9% of Indonesia's total population (The Ministry of Home Affairs, 2022). Malaysia is also a Muslim country with 19.8 million Muslims, or 61% of the total population in Malaysia. As a Muslim-majority country, it can be translated as having a considerable potential for zakat collection. However, the potential for zakat collection has not necessarily translated into optimal fulfilment of zakat obligations. It is reported that in 2022, Indonesia collected zakat of 21 trillion rupiahs from an estimated potential of 400 trillion rupiahs (Baznas, 2022). Likewise, in Malaysia, there is a publish report indicated that only 346,000 of approximately 1.5 million eligible zakat payers in one state had fulfilled their zakat obligations. These situations highlight the continuing challenge of encouraging eligible individuals to fulfil their zakat obligations. Previous researches have associated suboptimal zakat collection with factors including limited awareness among Muslims, the performance of zakat institutions, and the extent to which

technology is incorporated into zakat collection systems (Hudaefi et al., 2019).

The development of digital technology has provided zakat institutions with alternative channels for delivering collection services. Digitalisation can potentially improve the accessibility, convenience, and efficiency of zakat-related services while supporting the modernisation of zakat administration (Meerangani et al., 2021). In Malaysia, the management of zakat falls under the jurisdiction of individual states, leading to the development of digital payment facilities aligned with state-level policies and initiatives. For example, online payment facilities such as E-Zakat Pay in Selangor and e-MAIJ in Johor enable individuals to fulfil their zakat obligations through digital channels. The increasing availability of such facilities indicates that the technological infrastructure for digital zakat payment is already being developed in Malaysia.

However, the availability of digital payment facilities does not necessarily translate into their adoption by zakat payers. Earlier research by Roni and Tarmidi (2015) and Ahmad et al. (2014) found that many Malaysians were unfamiliar with online zakat payment options, suggesting that the mere existence of digital channels may not be sufficient to encourage individuals to switch from conventional to digital payment methods. This raises an important question about the factors that shape individuals' intentions to use digital platforms for zakat payments. Understanding these factors is particularly relevant as zakat institutions continue to expand their digital services and seek more effective ways to facilitate zakat collection.

Previous studies have examined the determinants of digital zakat payment intention, although their findings vary across contexts. Cahyani et al. (2022), for instance, found that performance expectancy, social influence, and facilitating conditions positively influenced individuals' intention to use digital zakat payment platforms in Indonesia. Kasri and Yuniar (2020) similarly reported significant effects of performance expectancy, effort expectancy, facilitating conditions, and zakat literacy on the intention to use online zakat payment platforms. However, their findings indicated that social influence was not significant. These variations suggest that the determinants of digital zakat payment intention may differ across contexts and user characteristics. In Malaysia, Yahaya and Ahmad (2019) applied the Unified Theory of Acceptance and Use of Technology (UTAUT) to examine technology adoption in zakat distribution. However, their study focused on the use of fintech among zakat recipients, rather than on individual zakat payers' intentions to use digital channels for zakat payments. Therefore, empirical evidence concerning the factors influencing digital zakat payment intention among individual zakat payers in Malaysia remains limited.

To address this gap, the present study examines the factors influencing individual zakat payers' intention to use digital platforms for zakat payment in Malaysia. The study adopts the Unified Theory of Acceptance and Use of Technology (UTAUT) as its theoretical foundation and extends the framework by incorporating zakat literacy and personal responsibility in addition of performance expectancy, effort expectancy, social influence and facilitating condition factors. By focusing specifically on individual zakat payers, this study provides further insight into the behavioural factors associated with the transition towards digital zakat payment in Malaysia. The findings may assist zakat institutions and policymakers in developing more targeted strategies to encourage the use of digital payment channels, facilitate the fulfilment of zakat obligations, and ultimately support more effective zakat collection.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Zakat and Digitalisation of Zakat Services

Zakat is a fundamental Islamic obligation and constitutes one of the five pillars of Islam. To realize its objectives, Muslim societies have attempted to manage zakat in professional ways. Along with technological growth, the zakat organization globally also started to adopt technology in carrying out its operational activities (Salleh et al., 2019). The advancement of digital technology has enabled these institutions to extend their services beyond conventional payment channels. Digital zakat platforms now facilitate zakat calculation, payment, receipt issuance, and, in some cases, information on zakat distribution. The integration of digital technology into zakat services can potentially improve the efficiency and accessibility of zakat collection (Kasri & Yuniar, 2021).

In Malaysia, zakat administration is primarily managed at the state level, with individual zakat institutions

responsible for collecting zakat and providing related services to the Muslim community. Individual zakat payers can make payments through official online channels provided by state zakat institutions as well as other digital payment facilities, including internet banking and selected digital platforms. Nevertheless, the availability of these channels does not necessarily guarantee their widespread use. Earlier evidence by Roni and Tarmidi (2015) indicated that awareness and familiarity with online zakat payment options among Malaysians remained limited. This suggests that the availability of digital facilities alone may not be sufficient to encourage individuals to shift from conventional to digital zakat payment methods. Understanding the factors that shape individuals' intention to use these platforms is therefore important for supporting the continued digitalisation of zakat services in Malaysia.

Unified Theory of Acceptance and Use of Technology

The Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003) provides a theoretical basis for explaining individuals' acceptance and use of technology. The model proposes four core determinants of behavioural intention and technology use: performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy reflects the extent to which individuals believe that using a technology will help them achieve desired outcomes, while effort expectancy concerns the perceived ease of using it. Social influence refers to the extent to which individuals perceive that important others expect or encourage them to use a particular technology. Facilitating conditions represent the availability of resources, knowledge, and technological infrastructure that support its use.

The UTAUT framework has subsequently been applied in studies examining technology adoption in various contexts, including digital zakat services. According to Khechine et al. (2016), the UTAUT model is the most predictive model associated with predicting intention to adopt and use new technology. Given the religious and behavioural characteristics of zakat payment, the present study extends the core UTAUT framework by incorporating zakat literacy and personal responsibility as additional factors that may shape individuals' intention to use digital platforms for zakat payment.

Previous Research and Hypotheses Development

Previous research provides evidence that UTAUT-based factors can explain individuals' intention to use digital platforms for zakat-related activities, although the findings are not entirely consistent. Cahyani et al. (2022), for example, extended UTAUT by incorporating zakat knowledge and found that performance expectancy, social influence, and facilitating conditions positively influenced intention to use digital zakat payment. Similarly, Bin-Nashwan (2021) reported that most UTAUT constructs were significant predictors of intention to adopt an e-zakat system, with effort expectancy being the exception. In Indonesia, Kasri and Yuniar (2021) found that performance expectancy, effort expectancy, facilitating conditions, and zakat literacy significantly influenced intention to use online platforms for zakat payment. Their findings also suggested that personal responsibility may be relevant in explaining individuals' decisions to use digital channels to fulfil their zakat obligations. These mixed findings indicate that the determinants of digital zakat payment intention may vary across contexts, warranting further investigation among individual zakat payers in Malaysia.

i) Performance Expectancy and Intention to Use Digital Platforms for Zakat Payment

Performance expectancy concerns the extent to which individuals perceive that using a digital platform will enhance the effectiveness, convenience, or efficiency of completing a particular activity. In the context of zakat, individuals who perceive digital platforms as a more efficient way to fulfil their payment obligations may be more inclined to use them. Empirical evidence provides support for this relationship. Yahaya (2019), using the UTAUT framework in Malaysia, found that performance expectancy positively influenced asnaf's intention to use mobile banking for zakat distribution. Bin-Nashwan (2021) similarly reported a significant effect of performance expectancy on the intention to adopt an e-zakat system in Saudi Arabia. These findings suggest that perceived functional benefits may encourage individuals to adopt digital channels for zakat-related transactions. In addition, the study by Li et al. (2018) in China and Choi et al. (2019) in South Korea found a significant positive influence between performance expectancy on the intention to use and accept technology. Accordingly, the following hypothesis is proposed:

H1: Performance expectancy positively influences the intention to use digital platforms for zakat payment.

ii) Effort Expectancy and Intention to Use Digital Platforms for Zakat Payment

Effort expectancy reflects the extent to which an individual perceives a technology as easy to understand and operate. For digital zakat payment, a platform that requires minimal effort to learn and navigate may reduce barriers to adoption and encourage individuals to use it. Kasri and Yuniar (2021) found that effort expectancy significantly influenced the intention to use online platforms for zakat payment in Indonesia. Similarly, Sulaeman and Ninglasari (2020) reported a significant relationship between effort expectancy and Muslims' intention to use a zakat-based crowdfunding platform. These findings imply that the perceived simplicity of a digital platform may contribute to individuals' willingness to adopt it for zakat-related purposes (Li et al. 2018; Venkatesh et al. 2003). Therefore, the following hypothesis is proposed:

H2: Effort expectancy positively influences the intention to use digital platforms for zakat payment.

iii) Social Influence and Intention to Use Digital Platforms for Zakat Payment

Social influence reflects the extent to which an individual's behavioural intention is shaped by the views, expectations, or actions of people who are important to them. For digital zakat payments, individuals may be encouraged to use online platforms when family members, friends, colleagues, or trusted religious figures recommend or demonstrate how to use them. Such social interaction may increase familiarity with digital zakat payment and reinforce its acceptance within the community.

Previous findings, however, have not been fully consistent. While Kasri and Yuniar (2021) found that social influence was not significant in explaining digital zakat payment intention, other studies have reported a positive relationship. Bin-Nashwan (2020) found that social influence positively predicted intention to use an e-zakat system, while Cahyani et al. (2022) also identified social influence as a significant determinant of digital zakat payment intention. Given these mixed findings, further examination of the role of social influence among individual zakat payers in Malaysia is warranted. Thus, the following hypothesis is proposed:

H3: Social influence positively influences the intention to use digital platforms for zakat payment.

iv) Facilitating Conditions and Intention to Use Digital Platforms for Zakat Payment

Facilitating conditions refer to the extent to which individuals perceive that the necessary resources, knowledge, and technological infrastructure are available to support the use of a system. In digital zakat payments, access to appropriate devices, reliable internet connectivity, and sufficient knowledge of how to use digital services may facilitate individuals' willingness to adopt online payment channels.

Empirical evidence generally indicates a positive relationship between facilitating conditions and the intention to use digital platform (Li et al. 2018; Choi et al. 2019, Kasri & Yuniar 2021; Cahyani et al. 2022). These findings suggest that individuals may be more willing to use digital zakat platforms when they have the resources and capabilities necessary to operate them. Accordingly, the following hypothesis is proposed:

H4: Facilitating Conditions positively influence the intention to use digital platforms for zakat payment.

v) Zakat Literacy and Intention to Use Digital Platforms for Zakat Payment

Zakat literacy refers to an individual's ability to understand and obtain relevant knowledge concerning zakat (Kasri & Yuniar, 2021). A sufficient level of zakat literacy may enable individuals to better understand their obligations, payment requirements, and available mechanisms for fulfilling zakat. This knowledge may, in turn, strengthen their confidence in using digital channels for zakat payments.

Existing evidence supports the relevance of zakat literacy in explaining zakat-related behaviour. Kasri and Yuniar (2021) found that zakat literacy significantly influenced the intention to use online platforms for zakat payment. Yusfiarto et al. (2020) and Othman et al. (2017) likewise reported a positive relationship between zakat literacy and zakat payment intention. In addition, Cahyani et al. (2022) highlighted the role of zakat education

in encouraging interest in digital zakat payment. Based on these findings, greater zakat literacy is expected to strengthen individuals' intention to use digital platforms for zakat payment. Therefore, the following hypothesis is proposed:

H5: Zakat literacy positively influences the intention to use digital platforms for zakat payment.

vi) Personal Responsibility and Intention to Use Digital Platforms for Zakat Payment

Personal responsibility represents an individual's sense of accountability for their own decisions and actions. In the context of zakat, this construct is particularly relevant because the fulfilment of zakat represents an individual religious obligation. Kasri and Yuniar (2021) suggested that individuals' decisions regarding digital zakat payments may be driven more by personal sense of responsibility and a desire to fulfil religious obligations than by social pressure. This perspective implies that individuals who perceive themselves as personally responsible for fulfilling their zakat obligations may be more inclined to seek convenient channels for making their payments.

The relationship between personal responsibility and behavioural intention is also supported by Hwang et al. (2000), who identified an association between a sense of personal responsibility and behavioural intention. Thus, personal responsibility may extend beyond the motivation to fulfil zakat itself and potentially influence the choice of payment channel. Based on this reasoning, the following hypothesis is proposed:

H6: Personal Responsibility positively influences the intention to use digital platforms for zakat payment.

RESEARCH METHODOLOGY

This study used a survey method to examine the factors influencing intention to use digital zakat payment platforms in Malaysia. The study focused on individuals with employment income who fulfilled the requirements to be zakat payers, as this group constitutes the dominant contributors to zakat collection in Malaysia. Data from Lembaga Zakat Selangor in Malaysia show that zakat on income is the largest source of zakat collected. Respondents were from Kuala Lumpur and Selangor since these areas have large numbers of zakat contributors. The selection of these locations was considered relevant to the study because the availability of digital services provides an appropriate context for examining individuals' intention to use digital platforms for zakat payment. The study employed convenience sampling and the questionnaire was distributed online to facilitate access to eligible respondents in the selected locations.

The questionnaire items were adopted and adapted from Kasri and Yuniar (2021) and comprised 26 items measured on a five-point Likert scale. The items were adapted to suit the context of digital zakat payment and the objectives of the present study. The data were analysed using multiple regression analysis to test the hypotheses and answer the research objective. This statistical technique, using IBM SPSS, was considered suitable for this purpose because it allows evaluation of the relationship between a dependent variable (DV) and several independent variables (IVs) (Tabachnick & Fidell, 2013).

FINDINGS AND DISCUSSION

Respondent's Profile

Table 1 presents the demographic characteristics of the 60 respondents.

Table 1: Respondents' Profile

Categories	Frequency	Percentage (%)
Gender:		
Male	28	46.7

Female	32	53.3
Total	60	100.0
Occupation:		
Private employee	18	30.0
Civil servant	27	45.0
Others	15	25.0
Total	60	100.0
Work experience:		
Below 1 year	7	11.7
1-5 years	15	25.0
6-10 years	9	15.0
11-15 years	17	28.3
More than 15 years	12	20.0
Total	60	100

Table 1 presents the demographic characteristics of the 60 respondents. Female respondents constituted a slight majority of the sample (53.3%), compared with male respondents (46.7%). In terms of occupation, civil servants represented the largest group (45.0%), followed by private-sector employees (30.0%). Regarding work experience, respondents were distributed across different career stages, with those having 11–15 years of experience forming the largest group (28.3%), followed by those with 1–5 years of experience (25.0%). Overall, the demographic profile indicates that the sample comprises individual zakat payers with varied occupational backgrounds and levels of work experience, making the respondents relevant to the study's focus on intention to use digital zakat payment platforms

Reliability Test

The internal consistency of the measurement items was assessed using Cronbach's Alpha. This analysis was conducted to determine whether the items measuring each construct demonstrated sufficient consistency. Hair et al. (2019) suggest that a Cronbach's Alpha value of 0.70 or above indicates acceptable reliability, while values exceeding 0.80 reflect good internal consistency. As reported in Table 2, all constructs recorded Cronbach's Alpha coefficients above 0.80, except for Facilitating Conditions, which recorded a value of 0.679. Although this value is slightly below the conventional 0.70 threshold, it can still be considered acceptable for an exploratory study. Overall, the reliability results indicate that the measurement scales demonstrated satisfactory internal consistency and were suitable for subsequent analysis.

Table 2: Reliability test

	Cronbach's alpha
Performance Expectancy	0.914
Effort Expectancy	0.878

Social Influence	0.862
Facilitating Conditions	0.679
Zakat Literacy	0.870
Personal Responsibility	0.885
Behavioral Intention	0.887

Multiple Regression Analysis Results and Discussion

This study employed multiple regression analysis to examine the factors influencing individual zakat payers' intention to use digital zakat payment platforms in Malaysia. The results of the analysis are presented in Table 3.

Table 3: Multiple regression analysis results

	β	Sig.	Result
Performance Expectancy	.311	.170	Not Supported
Effort Expectancy	.332	.677	Not Supported
Social Influence	.151	.088*	Supported
Facilitating Conditions	.313	.680	Not Supported
Zakat Literacy	.278	.015**	Supported
Personal Responsibility	.392	.764	Not Supported
** Significant at $p < 0.05$ *Significant at $p < 0.10$ Model fit: R^2 : 0.434 Adjusted R^2 : 0.346 F-value: 4.976 p: 0.001			

The regression model was statistically significant overall ($F = 4.976$, $p = 0.001$), with an R^2 of 0.434 and an Adjusted R^2 of 0.346. This indicates that the six predictors collectively explain 43.4% of the variance in individual zakat payers' intention to use digital zakat payment platforms. Of the six variables examined, social influence and zakat literacy were found to have significant positive relationships with intention. Social influence was significant at the 10% level ($\beta = 0.151$; $p = 0.088$), while zakat literacy was significant at the 5% level ($\beta = 0.278$; $p = 0.015$). Accordingly, H3 and H5 are supported. Among the significant predictors, zakat literacy recorded the larger coefficient, indicating a relatively stronger relationship with intention.

The significant effect of social influence suggests that individual zakat payers' intention may be shaped by the encouragement, expectations, and behaviour of people within their social environment. Family members, friends, colleagues, religious communities, and trusted religious figures may influence individuals' perceptions of digital zakat payment and encourage them to adopt similar practices. This finding is consistent with previous studies that report a positive relationship between social influence and the intention to use e-zakat systems (Bin Nashwan, 2020; Cahyani et al., 2022).

Zakat literacy also demonstrated a significant positive relationship with intention, indicating that individuals with a better understanding of zakat may be more inclined to use digital platforms to fulfil their zakat obligations. This finding is consistent with previous research highlighting the role of zakat literacy and zakat education in encouraging zakat-related intentions and digital payment behaviour (Kasri & Yuniar, 2020; Sedjati et al., 2018; Yusfiarto et al., 2020; Cahyani et al., 2022). The significant relationship indicates that individuals with a clearer understanding of zakat obligations, payment procedures, and related requirements may have greater confidence in using digital channels to fulfil their zakat obligations. Thus, zakat literacy may serve as an important enabling factor in encouraging individual zakat payers to consider digital platforms for zakat payment.

In contrast, performance expectancy, effort expectancy, facilitating conditions, and personal responsibility were not significantly related to intention. The insignificant effect of performance expectancy differs from previous findings by Yahaya (2019) and Bin-Nashwan (2021), whereas the result for effort expectancy contrasts with those of Kasri and Yuniar (2021) and Sulaeman and Ninglasari (2020). One possible explanation is that respondents may already be familiar with digital payment technologies, making perceived usefulness and ease of use less influential in determining their intention. Similarly, facilitating conditions may have limited influence because respondents who engage with digital payment platforms are likely to already possess the basic technological resources and infrastructure required to use them. The non-significant relationship between personal responsibility and intention also differs from those reported by Kasri and Yuniar (2021) and Hwang et al. (2000). This may indicate that personal responsibility is more closely related to the obligation to pay zakat itself than to the choice of payment channel. Thus, individuals may remain committed to fulfilling their zakat obligations regardless of whether they choose digital or conventional payment methods.

Overall, the findings suggest that the intention to use digital zakat payment platforms among individual zakat payers in Malaysia is more closely associated with zakat-related knowledge and social influence than with conventional technology-related factors. The results therefore highlight the importance of strengthening zakat literacy initiatives and leveraging trusted social and religious networks to encourage the use of digital zakat payment channels.

CONCLUSION

This study examined the factors influencing individuals' intention to use digital zakat payment platforms, focusing on salaried individual zakat payers in the Federal Territory of Kuala Lumpur and Selangor, Malaysia. The findings indicate that social influence and zakat literacy significantly influence the intention to use digital zakat payment platforms. Among the significant factors, zakat literacy appears to be the most influential factor.

The findings provide practical implications for zakat institutions and policymakers seeking to encourage the adoption of digital zakat payment platforms among individual zakat payers. In particular, greater emphasis could be placed on zakat education and literacy initiatives, as well as on leveraging trusted social, community, and religious networks to promote digital payment channels. Targeted educational campaigns, community-based outreach, and collaboration with trusted religious or community figures could help increase awareness and confidence in using digital platforms for zakat payment.

Several limitations should be considered when interpreting the findings. First, the relatively small sample size of 60 respondents and the use of convenience sampling may limit the representativeness and generalisability of the findings. Second, the study was conducted among respondents from selected geographical areas, namely the Federal Territory of Kuala Lumpur and Selangor, which may limit the extent to which the findings can be generalised to other parts of Malaysia. Future studies could extend the geographical coverage to other states and regions to provide a broader understanding of digital zakat payment intention in Malaysia. Future research could also employ mixed-method approaches to provide deeper insights into the factors shaping individuals' intention to adopt digital zakat payment platforms.

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