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DETERMINANTS OF ZAKAT PAYMENT THROUGH DIGITAL PLATFORM AMONG MILLENNIALS AND GENERATION Z IN INDONESIA

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ABSTRACT

Introduction: This study aims to analyze the factors influencing the intention to use BAZNAS' digital platform for zakat payments among Millennials and Generation Z in Indonesia by integrating the UTAUT model with the variables of trust and the novelty variable zakat jurisprudence (fiqh zakat).
Methods: This research adopts a quantitative approach by distributing questionnaires to 125 respondents and analyzing the data using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS.
Results: The findings indicate that it has a direct, positive, and significant impact on the intention to use the platform. However, trust is found to be insignificant in mediating the relationship between effort expectancy, facilitating conditions, and fiqh zakat toward the intention to use. A crucial finding of this study is that trust failed to mediate the relationship between fiqh zakat and the intention to use.
Conclusion and suggestion: These results emphasize the importance of building public trust in digital zakat platforms through transparency, sharia compliance, and digital education. Therefore, BAZNAS needs to strengthen its strategies regarding sharia compliance, technical aspects, and transparency to bridge the gap between muzakki's religious literacy and technological trust.

INTRODUCTION

The development of Information and Communication Technology (ICT) in Indonesia has seen significant growth in recent years. According to data from the Directorate of Financial, Information Technology, and Tourism Statistics (2024), the percentage of households using the internet reached 87.09% in 2023. Internet usage increased both in urban and rural areas: in urban regions, it rose from 74.16% in 2022 to 76.30% in 2023, while in rural areas, it increased from 55.92% to 59.33% over the same

period. Most internet access occurs at home (96.46%), with the largest proportion of users coming from productive age groups, 47.19% aged 25–49 and 13.74% aged 19–24.

The increasing internet penetration and the dominant role of the younger generation in technology use present opportunities for transforming social fund services, including zakat collection. As a key instrument of Islamic economics, zakat has substantial potential to support social welfare if managed and distributed effectively. However, conventional methods of zakat collection, such as direct or door-to-door payments, are considered less efficient in reaching the younger generation, who are typically more active and digitally literate.

Data from Beik et al. (2024a) indicate that in 2017, online zakat contributions accounted for only 1.07% of the total zakat collected. However, a significant increase occurred in 2020, when online zakat payments reached 50.5% of total collections, marking a shift in public preference toward digital methods.

Generation Z and Millennials represent demographic groups with high potential for adopting digital zakat payments. Generation Z was raised in the digital age, possesses high levels of technological literacy, and is highly familiar with internet usage and digital devices. Meanwhile, Millennials are recognized as digital natives and belong to the productive age group with a significant population share. According to data from Statistics Indonesia (BPS, 2020), Millennials and Generation Z account for 69 million (25.79%) and 71 million (26.46%) individuals, respectively, out of Indonesia's total population. With relatively stable income and high digital fluency, both generations hold great potential as major contributors within the digital zakat ecosystem.

Recognizing the importance of zakat digitalization, several previous studies by Beik et al. (2024a); Hamdani et al. (2024); Jamaludin et al. (2025); Juniati & Widiastuti (2024); Kamal et al. (2024); Kasri & Yuniar (2021); Oktavendi & Mu'ammal (2022); and Robbana et al. (2024) have explored the adoption and acceptance of digital zakat as part of the transformation of zakat management. Many of these studies adopted models such as UTAUT, TAM, and TPB to analyze user intentions and behaviors toward digital zakat platforms, while identifying challenges such as low digital literacy, lack of trust, and underdeveloped regulatory readiness.

Although several previous studies have examined the integration of technology in the context of zakat payment, fundamental aspects remain insufficiently explored in earlier models, namely trust and compliance with zakat jurisprudence (fiqh zakat). In fact, trust is an essential element that fosters an effective relationship between muzakki and zakat institutions, and serves as a key solution to concerns regarding the credibility of digital platforms in distributing zakat funds.

Furthermore, zakat is a compulsory act of worship whose requirements and pillars are strictly regulated within Islamic teachings. In this context, there remains a substantial

gap in the literature, as seen in studies by Ahimsa et al. (2023); Ghofar et al. (2024); Haryanto et al. (2023); Kasri & Sosianti (2023); Mutmainah et al. (2024); and Rahayuningsih et al. (2021), which predominantly employ the variable "zakat literacy". This construct is relatively general, as it primarily captures basic knowledge regarding zakat obligations. This tendency is also evident in studies such as Ghofar et al. (2024); Kasri & Yuniar (2021), which measure "zakat literacy" using indicators related to muzakki's general understanding of asnaf and zakat calculation.

This suggests that a muzakki may possess a high level of zakat literacy yet remain uncertain about the religious validity of distributing zakat through digital platforms. This finding is consistent with the results of Kasri & Sosianti (2023); Mutmainah et al. (2024); Rahayuningsih et al. (2021), who assert that Effort Expectancy is not a primary factor in the adoption of digital zakat. This implies that, in the context of obligatory worship such as zakat, muzakki do not merely seek technical convenience but require confidence in the ritual validity of paying zakat digitally.

No prior study has specifically explored the role of fiqh zakat, particularly regarding the legitimacy of transactions such as the validity of ownership transfer in the absence of face-to-face interaction and the validity of the underlying contract (akad). This aspect is crucial because any doubt on the part of the muzakki concerning the religious validity of distributing zakat through digital platforms may result in an imperfect akad within the transaction.

However, no research to date has specifically integrated the UTAUT model with the additional variables of trust and fiqh zakat in the context of digital zakat adoption on the BAZNAS platform, particularly among Millennials and Generation Z in Indonesia.

Given the urgency of digital zakat in enhancing the effectiveness of zakat institutions' digital strategies, it is crucial to identify the determinant factors influencing zakat payment decisions via digital platforms, especially on the BAZNAS platform among Millennials and Generation Z. The proper use of technology, combined with approaches tailored to the characteristics of younger generations, is expected to significantly increase participation and optimize zakat collection.

Therefore, this study is highly relevant as it offers a more holistic model for understanding the determinants of digital zakat payment technology adoption. By integrating UTAUT, trust, and fiqh zakat, this research provides both theoretical and practical contributions to enhancing public acceptance of digital zakat systems and strengthening trust in zakat institutions.

Specifically, this study has two main objectives:

a. To examine the indirect effect of trust as a mediating variable between performance expectancy, effort expectancy, social influence, facilitating conditions, and fiqh zakat on the intention to use the BAZNAS platform to pay zakat.
b. To examine the direct relationship between trust and the intention to use the BAZNAS platform to pay zakat.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT)

Venkatesh et al. (2003), in Kasri & Yuniar (2021), explained that UTAUT is one of the most recent models of technology acceptance, which consolidates eight previously established technology acceptance theories into a single unified framework. The UTAUT model identifies four key constructs that significantly influence behavioral intention and actual technology use: performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy refers to the degree to which an individual believes that using a technology system will help improve their performance. Effort expectancy describes the perceived ease of using the system. Social influence refers to the perceived social pressure from important individuals or groups for someone to use the technology. Facilitating conditions represent the extent to which an individual believes that organizational and technical support is available to enable technology use (Kasri & Yuniar, 2021).

Trust as a Mediating Variable Between UTAUT Constructs and Intention to Use the BAZNAS Platform to Pay Zakat

Trust is a fundamentally relational construct and is also defined as a mental attitude or state formed by individuals through interactions and experiences with other relevant parties (Jamaludin et al., 2025). Trust between two or more parties arises from a willingness to take risks and rely on one another, where one party is willing to depend on the actions of another even with limited control (Jamaludin et al., 2025). Nevertheless, the trusting party believes that the trusted party will act in their best interest and will perform actions beneficial to them. Trust tends to grow when the trusting party receives tangible benefits.

According to prior studies (Jamaludin et al., 2025), trust can be measured through three main indicators: competence, benevolence, and integrity. Competence refers to a set of skills, capabilities, and characteristics that enable a person or institution to influence a particular field. This includes aspects such as high performance, good reputation, autonomy, and ease of access. Benevolence encompasses qualities such as care, helpfulness, support, compassion, fairness, ethics, honesty, and trustworthiness, characteristics expected of a zakat institution. Integrity is understood as the perception

that a party is consistent and honest in fulfilling promises and responsibilities, thereby fostering trust.

To date, there has been no research that specifically employs trust as a mediating variable between performance expectancy, effort expectancy, social influence, and facilitating conditions on the intention to use the BAZNAS platform to pay zakat. However, previous studies (Jamaludin et al., 2025) have used trust as a moderating variable in zakat-related contexts, where it moderated the relationship between intention and actual zakat payment behavior. The findings revealed that trust in zakat institutions strengthens the relationship between intention and actual behavior. Furthermore, it has been found that Robbana et al. (2024) found that perceived trust in zakat fintech systems significantly influences users' intention to adopt digital zakat systems.

In the context of zakat institutions, trust in digital zakat payments heavily depends on the perceived ease of use of the zakat payment platform (effort expectancy). When an individual feels that the BAZNAS platform facilitates zakat payments, this fosters trust in the system, which in turn strengthens their intention to use it. Likewise, when a user believes that the platform is beneficial and effective, this perception increases their trust in its functionality and encourages intention to adopt it.

In addition to the technical and social aspects outlined in the UTAUT model, this study introduces a novelty by incorporating fiqh zakat as an essential variable mediated by trust. Unlike previous studies that predominantly employ the more general construct of “zakat literacy,” the fiqh zakat variable in the digital context focuses on the validity of transactions or sharia compliance related to the mechanisms by which zakat is distributed.

This explanation is supported by the findings of Ahimsa et al. (2023), Kasri & Sosianti (2023), which show that some respondents perceive direct distribution of zakat to mustahik as more virtuous. Therefore, incorporating the fiqh zakat variable is essential for encouraging muzakki to channel their zakat through the BAZNAS digital platform. However, these findings contrast with Ghofar et al. (2024), who reported that zakat literacy has a negative effect on the intention to pay zakat via digital platforms. Their results suggest that muzakki with higher levels of literacy tend to prefer distributing zakat directly to mustahik, as they still harbor doubts regarding the credibility or validity of digital zakat platforms.

To reconcile these findings, Kamal et al. (2024) highlight the urgency of integrating fiqh zakat as a determinant influencing actual usage behavior of digital zakat platforms. Their study emphasizes that understanding sharia principles, such as the requirements and pillars of zakat, is not merely passive knowledge but a determinant that can shape muzakki’s decisions when implementing zakat distribution through digital means.

Because zakat is a compulsory act of worship governed by specific religious rules, the perception among muzakki that zakat distribution through the BAZNAS digital platform complies with Islamic principles can foster spiritual trust, assuring them that the transaction is religiously valid. In this regard, trust functions as an appropriate mediator that transforms muzakki's knowledge and confidence in Sharia compliance into their intention to use the platform.

Therefore, in this study, trust is posited as an important mediating variable bridging the relationships between performance expectancy, effort expectancy, social influence, facilitating conditions, and fiqh zakat with the intention to use the BAZNAS digital platform for zakat payments.

Trust Mediating the Relationship Between Performance Expectancy and Intention to Use the BAZNAS Platform

Within the UTAUT framework, performance expectancy is defined as the degree to which an individual believes that using a specific system will enhance their performance. It can also be understood as an individual's expectation regarding the capability of a system to improve the efficiency of their activities (Kasri & Yuniar, 2021). In the context of this study, performance expectancy refers to the extent to which Millennials and Generation Z believe that using the BAZNAS platform for zakat payment can simplify and expedite the zakat payment process. This is consistent with previous research (Juniati & Widiastuti, 2024; Kasri & Yuniar, 2021; Kurniasari & Lestari, 2024; Simatele, 2024), which found that performance expectancy mediated by trust has a positive and significant effect on the intention to use an online zakat platform. Therefore, the following hypothesis is proposed:

H1: Trust mediates the relationship between performance expectancy and the intention to use the BAZNAS platform to pay zakat.

Trust Mediating the Relationship Between Effort Expectancy and Intention to Use the BAZNAS Platform

Effort expectancy is defined as the degree of ease associated with the use of a technology (Kasri & Yuniar, 2021). The ease of learning and operating a technology is a key factor influencing an individual's decision to adopt that technology. Therefore, in the context of this study, effort expectancy refers to the extent of effort required to understand and use the BAZNAS platform for zakat payment. This is supported by several previous findings (Kamal et al., 2024; Kasri & Yuniar, 2021; Robbana et al., 2024).

These findings are in line with prior studies (Kamal et al., 2024; Kasri & Yuniar, 2021; Kim et al., 2024; Tang et al., 2021), indicating that effort expectancy has a positive and significant impact on the intention to use. Kasri & Yuniar (2021) demonstrated that effort expectancy influences the intention to pay zakat digitally. Similarly, the study by

Kamal et al. (2024) supports the notion that effort expectancy has a positive impact on the intention to use digital zakat payment systems. Furthermore, Robbana et al. (2024) found that the perceived ease of use of a system or technology significantly affects users' intentions to adopt digital zakat platforms. Their research also emphasizes that perceived ease of use is a key factor in the acceptance of digital zakat technologies. Based on these findings, the following hypothesis is proposed:

H2: Trust mediates the relationship between effort expectancy and the intention to use the BAZNAS platform to pay zakat.

Trust Mediating the Relationship Between Social Influence and Intention to Use the BAZNAS Platform

Social influence refers to the extent to which individuals perceive that people around them believe a particular technology should be used (Kasri & Yuniar, 2021). In the context of using the BAZNAS platform for online zakat payments, the influence of one's social environment, such as friends, family, and other influential figures, and the belief that these individuals expect them to use digital platforms like BAZNAS to pay zakat, becomes a crucial aspect considered in this study. This aligns with several studies (Juniati & Widiastuti, 2024; Kamal et al., 2024; Kasri & Yuniar, 2021; Syafaastuti et al., 2024), which indicate that perceived trust acts as a strong mediator in linking social influence to intention to use. The study by Juniati & Widiastuti (2024) also reveals that social influence positively affects the intention to adopt blockchain for zakat payments. Based on these insights, the following hypothesis is proposed:

H3: Trust mediates the relationship between social influence and the intention to use the BAZNAS platform to pay zakat.

Trust Mediating the Relationship, Facilitating Condition, and Intention to Use the BAZNAS Platform

Facilitating conditions refer to the extent to which an individual believes that the technical and organizational infrastructure required to support the use of a particular technology is available (Kamal et al., 2024). This concept stems from two main aspects: perceived compatibility and behavioral control. In this study, facilitating conditions represent various forms of support and resources available to individuals in determining their intention to adopt a specific technology. Facilitating conditions are typically associated with actual technology usage behavior (Kamal et al., 2024).

Within the UTAUT model, facilitating conditions relate to access to resources, technical assistance, training, or policies that support individuals in adopting new technologies. In the context of digital zakat payments, facilitating conditions may include tutorials, chatbots that assist users in completing zakat payments via applications, as well

as digital zakat training or educational campaigns conducted by zakat institutions that actively promote the use of the BAZNAS platform. Studies by Beik et al. (2024a), Kamal et al. (2024), Kasri & Yuniar (2021), and Martono et al. (2019) have found a positive relationship between facilitating conditions and the intention to use technology for zakat payments. Juniati & Widiastuti (2024) stated that facilitating conditions have a positive effect on the intention to adopt blockchain for zakat payments. Similarly, Kasri & Yuniar (2021) explained that facilitating conditions significantly influence the intention to pay zakat digitally. Based on the findings, the following hypothesis is proposed:

H4: Trust mediates the relationship between facilitating conditions and the intention to use the BAZNAS platform to pay zakat.

Trust Mediating the Relationship of Fiqh Zakat and Intention to Use the BAZNAS Platform

Fiqh of zakat refers to an individual's level of understanding or knowledge of the rules and principles governing zakat (Kamal et al., 2024). This knowledge includes various aspects such as the types of income subject to zakat, the obligation to pay zakat on income, and the belief that a portion of one's wealth belongs to others (mustahik) (Kamal et al., 2024). Individuals with a deeper understanding of zakat jurisprudence are better equipped to assess whether a zakat institution is trustworthy (Ahimsa et al., 2023; Ghofar et al., 2024; Haryanto et al., 2023; Kamal et al., 2024).

The rationale for the relationship between fiqh of zakat, trust, and the intention to use the BAZNAS platform can be described as follows: when two individuals both have high levels of trust in a zakat application, the one with a greater understanding of zakat jurisprudence is more likely to demonstrate stronger confidence and readiness to use the platform. This is due to their awareness that online zakat distribution is permissible as long as it is conducted with integrity. Conversely, individuals with limited knowledge of zakat jurisprudence may still harbor doubts, even if they trust the system.

This occurs because online zakat distribution is considered permissible as long as it is carried out with trustworthiness (amanah). Conversely, individuals who lack an adequate understanding of fiqh zakat may still harbor doubts, even if they already trust the system. Thus, in the context of digital zakat adoption, fiqh knowledge acts as a filter that guides whether the transaction is deemed religiously valid.

Likewise, without trust, a high level of knowledge alone does not necessarily increase a muzakki's intention to use digital platforms. This is due to lingering doubts regarding the validity of the transaction. As noted by Beik et al. (2024b), Kasri and Yuniar (2021), and Mutmainah et al. (2024), Millennials tend to prefer distributing zakat directly when they do not trust the institution involved. Therefore, trust cannot stand alone; rather, it serves as a mediator that bridges muzakki's confidence in sharia compliance (fiqh zakat) into an actual decision to use the platform.

This finding is consistent with previous studies (Beik et al., 2024a; Kamal et al., 2024; Kasri & Yuniar, 2021; Martono et al., 2019), which found that zakat knowledge or literacy influences the decision to pay zakat through digital platforms. These studies argue that knowledge is one of the most powerful predictors of zakat payment behavior. A strong understanding promotes consistency and compliance in zakat payment, and thus, education is considered a key factor in strengthening zakat-related behavior (Martono et al., 2019). Based on the findings, the following hypothesis is proposed:

H5: Trust mediates the relationship between the fiqh of zakat and the intention to use the BAZNAS platform to pay zakat.

Trust Has a Positive and Significant Effect on the Intention to Use the BAZNAS Platform to Pay Zakat

The presence of trust strengthens organizational systems and helps alleviate concerns during the adoption of a new platform. The extent to which an individual is willing to engage in transactions based on the belief that the medium being used is reliable, reflecting its competence, integrity, and benevolence, is a crucial variable in the adoption of a service or technology. This finding is consistent with previous studies (Jamaludin et al., 2025; Kamal et al., 2024; Oktavendi & Mu'ammal, 2022; Robbana et al., 2024), which revealed that trust has a positive and significant influence on behavioral intention in the context of digital zakat payment systems.

In the digital context, trust reflects a user's belief that the platform will function reliably and meet expectations, particularly in terms of accountability, data protection, and compliance with Islamic law. Therefore, the following hypothesis is proposed:

H6: Trust has a positive and significant effect on the intention to use the BAZNAS platform to pay zakat.

RESEARCH METHODS

This study employs a quantitative approach, which is deemed appropriate for achieving the research objective to identify the determining factors influencing the decision to pay zakat through digital platforms, specifically the BAZNAS platform, among Millennials and Generation Z in Indonesia. The research framework is based on the Unified Theory of Acceptance and Use of Technology (UTAUT), extended with the variables of trust and fiqh zakat. UTAUT is recognized as one of the most predictive models for estimating the intention to use new technologies (Kasri & Yuniar, 2021). It is also considered highly effective, as it can explain up to 70% of the variance in behavioral intention baru (Kasri & Yuniar, 2021). Using this approach, and based on the research hypotheses developed, the conceptual framework is illustrated in Figure 1.

This study employs a questionnaire as its research instrument, which was developed based on the conceptual framework. Most of the items were adopted and modified from previous studies (Juniati & Widiastuti, 2024; Kamal et al., 2024; Kasri & Yuniar, 2021). All question items were measured using a five-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree.” This scale was selected because it has been shown to enhance instrument reliability, thereby improving the credibility of the measurement (Kasri & Yuniar, 2021).

The sampling technique used in this study is purposive sampling, in which respondents are selected intentionally based on specific characteristics relevant to the objectives of the research. The respondent criteria include: (1) belonging to the Millennial or Generation Z cohort; (2) being Muslim; (3) having previously paid zakat; (4) being accustomed to using digital technology; and (5) being aware of or having used the BAZNAS digital platform. This technique involves identifying individuals who possess adequate knowledge of the phenomenon under investigation, enabling them to provide information that aligns with the needs of the researcher. Accordingly, this method allows the researcher to obtain a homogeneous sample that meets the study’s criteria.

Subsequently, the questionnaire was developed in accordance with the conceptual framework. Most of the items were adopted and modified from previous studies (Juniati & Widiastuti, 2024; Kamal et al., 2024; Kasri & Yuniar, 2021). A five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree" was employed. This scale was chosen as it is recommended for producing higher-quality measurements and data (Kasri & Yuniar, 2021).

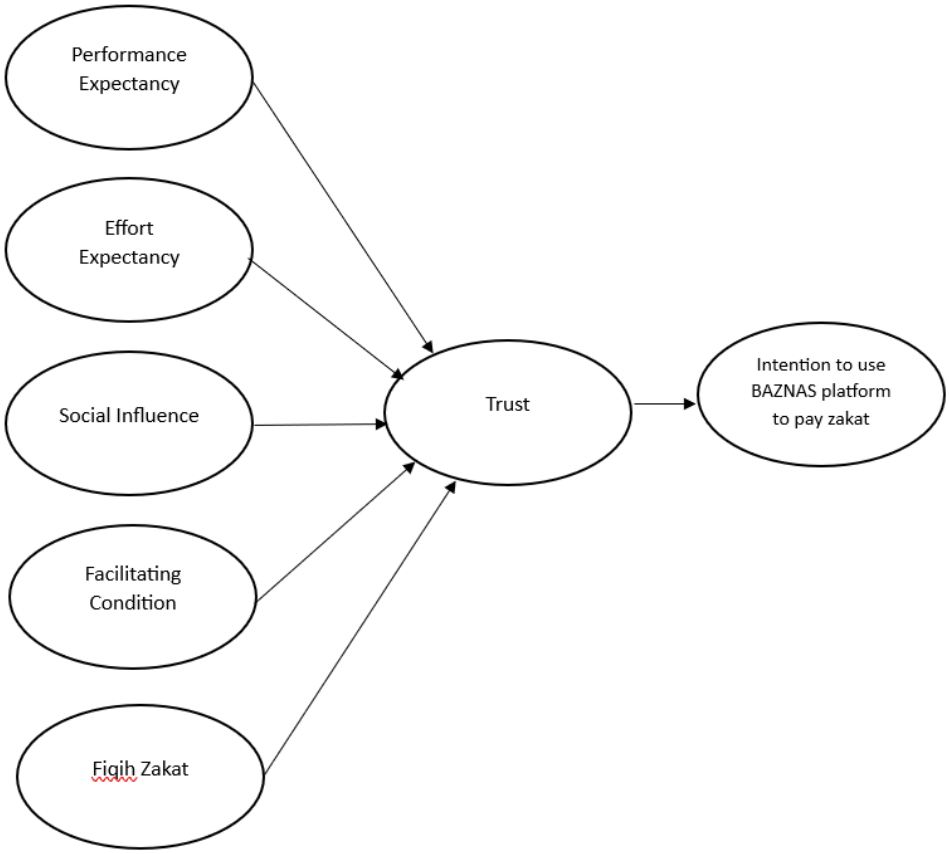
Data were collected through an online survey administered via Google Forms, yielding a total of 125 respondents who met the research criteria. This number satisfies the practical rule for applying Partial Least Squares (PLS), which requires at least ten times the number of the largest indicator set used to measure a latent variable (Sarwono & Narimawati, 2015). In this study, the variable with the highest number of indicators is fiqh zakat, consisting of six indicators; thus, 6 × 10 = 60 represents the minimum required sample size.

This study employs purposive sampling, which involves the deliberate selection of respondents based on specific characteristics relevant to the research objectives (Campbell et al., 2020; Etikan, 2016; Thomas, 2022). This technique consists of identifying individuals with in-depth knowledge of the phenomenon under study, thereby ensuring they can provide the information the researcher requires (Thomas, 2022). Consequently, this method enables the researcher to obtain a homogeneous sample that aligns with the research criteria.

For data analysis, this study utilizes the Partial Least Squares (PLS) method based on Structural Equation Modeling (SEM). One of the advantages of SEM-PLS is its ability to

test latent variables and their indicators, whether reflective or formative in nature. This method is not dependent on many statistical assumptions, can be applied to relatively small sample sizes, and does not require data to be normally distributed, as estimation is performed using the bootstrapping technique (Muflih & Juliana, 2021). In addition to building models, SEM-PLS is also useful for confirming theoretical constructs and examining the relationships between latent variables and their respective constructs.

In addition, SEM-PLS is also useful for theory confirmation and for testing the relationships between latent variables and their respective constructs.



Model Hypotheses

Source: Author's compilation (2025)

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Table 1. Variables Measurement

Variable	Definition	Items	Sources
Performance expectancy	The extent to which an individual believes that using a zakat platform system can help im	PE1: I believe that the BAZNAS platform is useful for the zakat payment process. PE2: Using the BAZNAS platform system enables me to complete zakat payments more quickly. PE3: The BAZNAS platform system allows me to pay zakat from anywhere. PE4: Using the BAZNAS platform system will enhance the effectiveness of my zakat payments.	(Kasri & Yuniar, 2021)
Effort expectancy	The level of ease of use of the zakat platform system reflects the extent to which an individual believes that the system is easy to learn and use.	EE1: The BAZNAS platform system is clear and easy to understand. EE2: I find it easy to learn how to use the BAZNAS platform system. EE3: I acknowledge that paying zakat through the BAZNAS platform is easy to do. EE4: I find it easy to master the use of the BAZNAS platform for paying zakat.	(Kasri & Yuniar, 2021)
Social influence	The extent to which an individual perceives that important people in their life believe they should use the online zakat system.	SI1: The person who has a significant influence on my life encourages me to use the BAZNAS platform system to pay zakat. SI2: The people who are important to me encourage me to use the BAZNAS platform system to pay zakat. SI3: The participation of others influences/encourages me to use the BAZNAS platform system to pay zakat." SI4: In general, zakat management organizations have supported the use of the BAZNAS platform system to pay zakat.	(Kasri & Yuniar, 2021)
Facilitating condition	To what extent do individuals trust that the organizational and technical infrastructure is in place to support the use of online zakat payment systems?	FC1: I have the resources I need to use the BAZNAS platform system to pay zakat." FC2: I have the knowledge required to use the BAZNAS platform. FC3: I choose to pay zakat through institutions that have an active presence and promotion on social media.	(Kasri & Yuniar, 2021)

Variable	Definition	Items	Sources
		FC4: I receive sufficient information about digital zakat from trusted parties.	
Trust	Trust in the zakat institution's honesty, credibility, transparency, and commitment to fulfilling its promises to muzakki	T1: I am confident that the zakat institution (BAZNAS) will keep its promises. T2: I trust that the zakat institution (BAZNAS) is reliable. T3:I believe that the zakat institution (BAZNAS) is credible and transparent.	(Hamdani et al., 2024)
Fiqh Zakat	Fiqh of Zakat refers to the level of understanding or knowledge of someone about the laws and regulations of zakat.	FZ1: Income assets are included in the obligatory objects to be zakat-ed. FZ2: Income assets must be zakat-ed. FZ3: There are rights of others in our wealth. FZ4: The belief that paying zakat through a digital platform is sharia-compliant and still yields spiritual reward FZ5: Knowledge about the eight categories of zakat recipients (asnaf). FZ6: Knowledge about the nisab (minimum threshold) of wealth that is obligatory to be zakat-ed.	(Kamal et al., 2024) (Kasri & Yuniar, 2021)
Intention to use BAZNAS platform to pay zakat	The desire or willingness to use online platforms to pay zakat	IU1: I plan to utilize the BAZNAS platform for zakat payment. IU2: I expect to use the BAZNAS platform for future zakat payments. IU3: I will make an effort to pay zakat via the BAZNAS platform throughout my life.	(Hamdani et al., 2024; Kasri & Yuniar, 2021)

Source: Author's compilation (2025)

RESULT AND ANALYSIS

Demographic Profile

This study employed purposive sampling to collect data through an online questionnaire. At the beginning of the questionnaire, screening questions were included to ensure that respondents met the predetermined research criteria. The demographic data show that the majority of respondents were aged 24 to 28 years, amounting to 78 individuals or approximately 62.4%. In terms of gender, the sample was predominantly female, comprising 93 respondents or 74.44% of the total.

Table 2. Demographic Profile

Profile	Number of Respondents	Percentage (%)
Gender		
Male	32	25,6%
Female	93	74,4%
Age		
19-23	16	12,8%
24-28	78	62,4%
29-34	18	14,4%
35-39	10	8,0%
40-44	3	2,4%
Religion		
Muslim	125	100%

Source: Author's compilation (2025)

Measurement Model Evaluation

The measurement model in this study consists of a reflective model where the variables Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Trust (T), Fiqh Zakat (FZ), and Intention to Use BAZNAS Platform to Pay Zakat (IU) are measured reflectively. According to Hair et al. (2019), the evaluation of reflective models includes loading factor > 0.70, composite reliability > 0.70, Cronbach's alpha > 0.70, and Average Variance Extracted (AVE) > 0.50, as well as discriminant validity evaluation using Fornell-Larcker criterion, HTMT (Heterotrait-Monotrait Ratio) below 0.90, and cross-loading values.

Based on the measurement model results, Table 3 shows that the loading factor values for Facilitating Condition, Social Influence, Trust, Fiqh Zakat, and Intention to Use BAZNAS Platform to Pay Zakat are above 0.70, confirming convergent validity. However, two variables, Performance Expectancy and Effort Expectancy, have some indicators with loading factor values below 0.70, namely PE3 (0.627), EE2 (0.658), and EE3 (0.643). Nevertheless, according to Hair et al. (2019), outer loading values of 0.60 are still

acceptable in exploratory research. Therefore, in this study, the variables can be considered valid in measuring their constructs.

Table 3. Loading Factor

	Effort Expectancy	Facilitating Condition	Fiqh Zakat	Intention to Use	Performance Expectancy	Social Influence	Trust
EE1	0.886						
EE2	0.658						
EE3	0.643						
FC1		0.870					
FC2		0.892					
FZ1			0.803				
FZ3			0.782				
FZ5			0.827				
IU1				0.887			
IU2				0.755			
IU3				0.773			
PE2					0.726		
PE3					0.627		
SI1						0.860	
SI2						0.767	
SI3						0.704	
T1							0.833
T2							0.807
T3							0.789
PE1					0.824		

Source: Output from SmartPLS

The next step is to evaluate composite reliability through Cronbach's alpha and AVE values. Based on Table 4, the variables Performance Expectancy (PE), Effort Expectancy (EE), and Social Influence (SI) have Cronbach's alpha values below 0.70, specifically PE (0.552), EE (0.567), and SI (0.673). This indicates that the indicators forming these variables are not entirely valid or have a weak relationship with their constructs. However, according to Hair et al. (2019) Cronbach's alpha values of 0.60 are still acceptable in exploratory research. Meanwhile, the variables Facilitating Condition (0.712), Trust (0.743), Fiqh Zakat (0.741), and Intention to Use (0.729) have Cronbach's alpha values above 0.70, indicating that the indicators for these variables meet the reliability criteria. Additionally, the AVE values for all variables are above 0.50, indicating convergent validity and a good relationship between indicators and their respective constructs.

Table 4. Cronbach's Alpha dan AVE

	Cronbach's alpha	Average variance extracted (AVE)
Effort Expectancy	0.567	0.544
Facilitating Condition	0.712	0.776
Fiqh Zakat	0.741	0.647
Intention to Use	0.729	0.652
Performance Expectancy	0.552	0.533
Social Influence	0.673	0.608
Trust	0.743	0.656

Source: Output from SmartPLS

Furthermore, discriminant validity is evaluated using the Fornell-Larcker criterion, HTMT, and cross-loading. The Fornell-Larcker criterion requires the diagonal values (square root of AVE) to be greater than the correlations between variables. Based on Table 5, the results show that the variables meet this criterion, with the square root of AVE for each variable being greater than the correlations with other variables.

Table 5. Discriminant Validity (Fornell-Larcker)

	Effort Expectancy	Facilitating Condition	Fiqh Zakat	Intention to Use	Performance Expectancy	Social Influence	Trust
Effort Expectancy	0.737						
Facilitating Condition	0.411	0.881					
Fiqh Zakat	0.229	0.158	0.804				
Intention to Use	0.418	0.307	0.054	0.807			
Performance Expectancy	0.456	0.309	0.437	0.246	0.730		
Social Influence	0.436	0.371	0.021	0.639	0.207	0.779	
Trust	0.473	0.409	0.233	0.529	0.489	0.494	0.810

Source: Output from SmartPLS

The HTMT values are also evaluated, with a recommended threshold below 0.90 (Hair et al., 2019). Based on Table 6, the HTMT values for all variables are below 0.90, except for the Social Influence variable, which has a value of 0.908. This finding indicates that the variables Performance Expectancy, Effort Expectancy, Facilitating Condition,

Trust, Fiqh Zakat, and Intention to Use BAZNAS Platform to Pay Zakat have adequate validity. However, the high HTMT value for the Social Influence variable suggests potential issues with discriminant validity that require further attention.

Table 6. Discriminant Validity Heterotrait-Monotrait Ratio (HTMT)

	Effort Expectancy	Facilitating Condition	Fiqh Zakat	Intention to Use	Performance Expectancy	Social Influence	Trust
Effort Expectancy							
Facilitating Condition	0.630						
Fiqh Zakat	0.506	0.354					
Intention to Use	0.648	0.417	0.369				
Performance Expectancy	0.887	0.612	0.699	0.479			
Social Influence	0.723	0.538	0.342	0.908	0.476		
Trust	0.714	0.537	0.491	0.691	0.776	0.661	

Source: Output from SmartPLS

Table 7. Cross Loading

	Effort Expectancy	Facilitating Condition	Fiqh Zakat	Intention to Use	Performance Expectancy	Social Influence	Trust
EE1	0.886	0.381	0.161	0.351	0.373	0.406	0.425
EE2	0.658	0.329	-0.068	0.338	0.232	0.324	0.320
EE3	0.643	0.173	0.458	0.226	0.415	0.207	0.283
FC1	0.317	0.870	0.323	0.187	0.343	0.243	0.344
FC2	0.403	0.892	-0.028	0.347	0.208	0.405	0.376
FZ1	0.258	0.187	0.803	0.115	0.423	0.076	0.211
FZ3	0.037	-0.099	0.782	-0.111	0.288	-0.212	0.097
FZ5	0.182	0.175	0.827	0.045	0.314	0.063	0.208
IU1	0.382	0.190	0.073	0.887	0.181	0.593	0.439
IU2	0.305	0.371	-0.215	0.755	0.157	0.510	0.440
IU3	0.322	0.174	0.298	0.773	0.263	0.434	0.398
PE2	0.349	0.378	0.144	0.245	0.726	0.198	0.363
PE3	0.302	-0.003	0.528	0.095	0.627	0.027	0.324
SI1	0.400	0.334	-0.056	0.608	0.110	0.860	0.406
SI2	0.329	0.374	-0.141	0.498	0.113	0.767	0.344
SI3	0.285	0.170	0.224	0.383	0.254	0.704	0.398
T1	0.346	0.311	0.265	0.371	0.382	0.319	0.833
T2	0.421	0.445	-0.077	0.550	0.349	0.549	0.807

T3	0.368	0.196	0.475	0.320	0.474	0.280	0.789
PE1	0.344	0.277	0.309	0.190	0.824	0.213	0.380

Source: Output from SmartPLS

Finally, discriminant validity is evaluated based on cross-loading values. According to Table 7, the cross-loading values show that all variables are highly correlated with their own constructs and have low correlations with other variables.

Structural Model Evaluation

Based on the bootstrapping analysis results, the R-square value for the variable "intention to use BAZNAS platform to pay zakat" is 0.280. This means that 28% of the variation in the intention to use variable can be explained by the variables performance expectancy, effort expectancy, social influence, facilitating condition, trust, and fiqh zakat. According to Hair et al. (2017), an R-square value of 0.20 is still acceptable, depending on the context of the discipline and the complexity of the model used. In the context of consumer behavior research or exploratory studies, this value is considered quite good. Therefore, in the context of this study, which explores the factors influencing the intention to pay zakat digitally, the R-square value of 0.28 is considered adequate and supports the validity of the model used.

Meanwhile, the R-square value for trust is 0.435, meaning that 43% of the variation in the trust variable can be explained by the variables in the model. This indicates moderate predictive power (Hair et al., 2017).

Table 8. R Square

Variabel	R Square
IU (intention to use BAZNAS platform to pay zakat)	0.280
Trust	0.435

Source: Output from SmartPLS

To evaluate the potential issue of multicollinearity in the inner model, we rely on the Variance Inflation Factor (VIF) values. All variables have VIF values below 5, in accordance with the guidelines of Hair et al. (2019), indicating no significant multicollinearity issues among the variables.

Table 9. Multicollinearity

Variabel	VIF
Effort Expectancy -> Trust	1.572
Facilitating Condition -> Trust	1.306
Fiqh Zakat -> Trust	1.253
Performance Expectancy -> Trust	1.508
Social Influence -> Trust	1.323
Trust -> Intention to Use	1.000

Source: Output from SmartPLS

Table 10. Path Coefficient

	Original sample (O)	T statistics (|O/STDEV|)	P values	Desscription
Performance Expectancy -> Trust -> Intention to Use	0.160	3.167	0.002	Significant
Social Influence -> Trust -> Intention to Use	0.172	2.968	0.003	Significant
Effort Expectancy -> Trust -> Intention to Use	0.067	1.286	0.199	Not significant
Facilitating Condition -> Trust -> Intention to Use	0.072	1.687	0.092	Not significant
Fiqh Zakat -> Trust -> Intention to Use	0.023	0.524	0.600	Not significant
Trust -> Intention to Use	0.529	6.831	0.000	Significant

Source: Output from SmartPLS

HYPOTHESIS AND RESULT

The path coefficients of the research hypotheses are illustrated in Table 10. Out of the five hypotheses tested, three are supported by the data. The results show that the variable performance expectancy, through the role of trust as a mediating variable, has a positive and significant effect on the intention to use the BAZNAS platform to pay zakat. This is indicated by a t-statistic value of 3.167 (> 1.96) and a p-value of 0.002 (< 0.05). Therefore, H1 is supported.

Furthermore, H2, which examines the effect of effort expectancy on intention to use through trust, does not show a significant effect. The p-value of 0.199 (> 0.05) indicates that H2 is not supported. The variable social influence has a positive and significant effect on intention to use through the role of trust as a mediator, with a t-statistic value of 2.968 and a p-value of 0.003. Therefore, H3 is supported.

In contrast, H4 and H5, which examine the effects of facilitating condition and fiqh zakat mediated by trust on intention to use, do not show a positive and significant effect. The p-values of 0.920 and 0.600 (> 0.05), respectively, indicate that H4 and H5 are rejected. Finally, H6, which examines the direct relationship between trust and intention to use, shows a positive and significant result, with a p-value of 0.000. Therefore, H6 is accepted.

DISCUSSION

The results of this study will be discussed in this section. First, this study examines the indirect relationship between performance expectancy and intention to use the BAZNAS platform through the mediating role of trust (H1), which shows significant results. This finding is consistent with previous studies (Juniati & Widiastuti, 2024; Kasri & Yuniar, 2021; Kurniasari & Lestari, 2024; Simatele, 2024), which indicate that performance expectancy, through the role of trust as a mediator, has a positive and significant effect on the adoption of a technology. Therefore, H1 is supported.

Second, the study finds that trust as a mediating variable connecting effort expectancy to intention to use the BAZNAS platform to pay zakat does not show significant results. This finding is supported by Juniati & Widiastuti (2024), which also reveals that effort expectancy does not have a significant effect on the intention to use blockchain technology. This suggests that people still consider blockchain technology to be difficult to use, especially in the context of zakat payment. However, this finding contradicts previous studies. Kamal et al. (2024); Kasri & Yuniar (2021); Kim et al. (2024); Tang et al. (2021), which states that effort expectancy has a positive and significant effect on intention to use, both in the context of AI-based system adoption by companies and in the use of digital payment systems for zakat. Therefore, H2 is not accepted.

Third, trust mediates the relationship between social influence and intention to use the BAZNAS platform to pay zakat, showing a positive and significant relationship. This finding is consistent with previous studies (Juniati & Widiastuti, 2024; Kamal et al., 2024; Kasri & Yuniar, 2021; Syafaastuti et al., 2024), which indicates that social influence has a positive and significant effect on the intention to pay digital zakat. Therefore, H3 is accepted.

Furthermore, the relationships between facilitating conditions and fiqh zakat with the intention to use, mediated by trust, do not show significant results. For facilitating conditions, this finding contradicts previous studies (Al-Sous et al., 2022; Anubhav et al., 2023; Juniati & Widiastuti, 2024; Kasri & Yuniar, 2021), which shows that facilitating conditions have a positive and significant effect on intention to use, both in the context of e-commerce in a company and in the context of digital system use in a zakat institution.

Similarly, the finding on fiqh zakat is not consistent with previous studies (Beik et al., 2024a; Kamal et al., 2024; Kasri & Yuniar, 2021; Martono et al., 2019), which reveals that knowledge or literacy of zakat influences the decision to pay zakat through digital platforms. Therefore, H4 and H5 are not accepted.

Lastly, the direct relationship between trust and intention to use the BAZNAS platform to pay zakat shows a positive and significant result. This finding is consistent with previous studies with (Jamaludin et al., 2025; Kamal et al., 2024; Oktavendi & Mu'ammal, 2022; Robbana et al., 2024), which reveal that trust has a positive and significant effect on behavioral intention in digital zakat payment systems.

Trust Mediating the Relationship Between Performance Expectancy and Intention to Use the BAZNAS Platform

Trust is able to mediate the relationship between performance expectancy and intention to use the BAZNAS platform to pay zakat. Trust as a variable has been proven to mediate the relationship between performance expectancy and intention to use the BAZNAS platform to pay zakat. This result is in line with previous (Juniati & Widiastuti, 2024; Kasri & Yuniar, 2021; Kurniasari & Lestari, 2024; Simatele, 2024). Kurniasari & Lestari (2024) reveal that performance expectancy is one of the main predictors of technology adoption intention. An organization needs to ensure that the digital system introduced is proven to improve performance, to build trust, and to adopt technology.

This study has also investigated the relationship between trust and technology adoption using the UTAUT framework. The level of trust in a new system will increase when individuals feel that the technology can help them perform their tasks. In the context of this research, it can be concluded that increased trust will make users more willing and confident to use new technology, thereby encouraging the intention of muzakki (millennial generation) to use the BAZNAS platform.

Trust Not Mediating the Relationship Between Effort Expectancy and Intention to Use the BAZNAS Platform

The variable trust was not proven to mediate the relationship between effort expectancy and intention to use the BAZNAS platform to pay zakat. This finding is consistent with Juniati & Widiastuti (2024) study, which also reveals that effort expectancy does not have a significant effect on the intention to use blockchain technology. This indicates that people still consider blockchain technology to be difficult to use, especially in the context of zakat payment.

Juniati & Widiastuti (2024) explain that adequate infrastructure readiness is needed to support blockchain technology, requiring significant investment in system development and human resource training. Additionally, many still associate blockchain with cryptocurrency, which can cause resistance to its application for zakat. However, this result is not in line with previous (Kamal et al., 2024; Kasri & Yuniar, 2021; Kim et al., 2024; Tang et al., 2021), which states that effort expectancy has a positive and significant effect on intention to use, implying that ease of use contributes to intention to use, but must be accompanied by an increase in trust.

Thus, in the context of zakat institutions, challenges in perception and technological readiness become major obstacles in building trust and encouraging

intention to use digital platforms. The adoption of the BAZNAS platform for paying zakat requires a zakat institution to focus not only on performance expectancy and facilitating conditions but also on the ease of use of the tool in facilitating online zakat payments.

The results of this study provide important implications that ease of use of technology (effort expectancy) alone is not sufficient to build trust that can drive user intention to use the BAZNAS digital platform to pay zakat. Therefore, strengthening trust through transparency, publication of reports, religious figures, education on Sharia legality, and digital security becomes a crucial key in building trust in the context of zakat payment through digital platforms.

Trust Mediating the Relationship Between Social Influence and Intention to Use the BAZNAS Platform

Trust has been proven to bridge the relationship between social influence and intention to use the BAZNAS platform to pay zakat. This result is consistent with findings from previous studies (Juniati & Widiastuti, 2024; Kamal et al., 2024; Kasri & Yuniar, 2021; Syafaastuti et al., 2024), which explains that perceived trust is a strong mediator in connecting social influence to intention to use.

This result shows that trust is a crucial mediation path, meaning that social influence becomes more effective in increasing the use of AI if trust in the technology is built. In this case, an organization trying to adopt new technology must build user trust through transparency, security, and social testimonials. Trust not only functions as a result of social influence but also as a key mechanism that bridges social influence and the decision to use technology.

In the context of zakat institutions, trust plays a crucial role in bridging social influence with the intention and decision to use digital technology, including the BAZNAS zakat payment platform. Although support from the social environment is one of the factors that can encourage someone to consider using technology, the final decision is still heavily influenced by the level of trust in the system being used.

Trust Not Mediating the Relationship Between Facilitating Condition and Intention to Use the BAZNAS Platform

This study found that trust is not able to mediate the relationship between facilitating conditions and intention to use the BAZNAS platform to pay zakat. This means that although users perceive adequate infrastructure support, knowledge, and technical assistance in using the digital zakat platform, this does not automatically increase their trust in the platform, which could ultimately encourage them to use it to pay zakat. Therefore, facilitating conditions do not have a significant impact on their intention to use it.

This finding contradicts previous studies (Al-Sous et al., 2022; Anubhav et al., 2023; Juniati & Widiastuti, 2024; Kasri & Yuniar, 2021), which show that facilitating conditions have a positive and significant effect on intention to use, both in the context of e-commerce in a company and in the context of digital system use in a zakat institution. These studies argue that the greater the user's trust in the system, the higher their willingness to use the technology.

The results of this study indicate that in the context of adopting digital platforms for zakat payment, trust is not an effective mediation path to connect facilitating conditions to intention to use. This finding can contribute to the UTAUT literature by emphasizing the importance of trust in driving the intention of zakat payers to use the BAZNAS platform to pay zakat.

Trust Not Mediating the Relationship Between Fiqh Zakat and Intention to Use the BAZNAS Platform

The results of this study indicate that trust is not able to mediate the relationship between fiqh zakat and intention to use the BAZNAS platform to pay zakat. This means that even if individuals have good knowledge about the obligation to pay zakat, including the requirements, pillars, and other provisions, it does not automatically increase their trust in the BAZNAS platform, which could ultimately impact their intention to use the platform.

An individual with a strong understanding of fiqh zakat is likely to exercise greater caution in ensuring the validity of the religious activities they perform. This may lead them to be more critical in assessing the credibility of zakat institutions, particularly regarding online zakat distribution. Consequently, such muzakki may prefer to distribute their zakat directly to mustahik to guarantee the validity of the akad. This finding aligns with Beik et al. (2024b) who reported that Millennials tend to prefer distributing zakat directly to recipients. This suggests that for muzakki who deeply understand the essence of zakat (fiqh), trust in zakat institutions becomes less relevant, as they feel more assured when giving zakat directly to beneficiaries.

Furthermore, the non significant mediating role of trust between fiqh zakat and intention to use may stem from respondents' tendency to separate the technical aspects of the platform from religious understanding. Fiqh zakat reflects a high level of knowledge regarding zakat obligations, including its requirements and pillars, whereas trust is more closely associated with data security. In this context, a muzakki may possess strong fiqh knowledge, yet this does not necessarily translate into trust in the digital platform. This view is supported by Mutmainah et al. (2024), who emphasize that perceived security and privacy are critical predictors of trust. Thus, technical security and transparency are

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essential factors shaping trust in digital platforms. Rahayuningsih et al. (2021) also reinforce this perspective, noting that trust and knowledge are distinct constructs; trust is built upon external factors such as institutional credibility rather than religious knowledge like fiqh zakat.

Based on these findings, the results show that trust does not mediate the relationship between fiqh zakat and intention to use, indicating that fiqh understanding alone is insufficient to build muzakki's trust in digital zakat platforms. A high level of fiqh comprehension may lead individuals to exercise greater caution in evaluating the validity of transactions, which in turn encourages them to distribute zakat directly to mustahik. Therefore, BAZNAS must strengthen system transparency and data security while providing features that validate sharia compliance, in order to address muzakki's concerns regarding the digital platform.

Trust Has a Positive and Significant Effect on The Intention to Use BAZNAS Platform to Pay Zakat.

The results of this study show that trust has a positive and significant effect on the intention to use the BAZNAS platform to pay zakat. This means that the higher the level of user trust in the platform, the greater the likelihood that they will use it. This finding is consistent with previous studies (Jamaludin et al., 2025; Kamal et al., 2024; Oktavendi & Mu'ammal, 2022; Robbana et al., 2024), which reveal that trust has a positive and significant effect on behavioral intention in digital zakat payment systems.

In the digital context, trust plays a critical role in mitigating essential risks. This finding aligns with (Musyaffi et al., 2024; Zaman et al., 2025), who emphasize that trust is a fundamental factor determining whether a technology is accepted or rejected. When users believe that a technology can help them achieve their goals while minimizing potential risks, they are more likely to adopt it. Furthermore, (Almansoori et al., 2024; Oesterreich et al., 2024) also, find that trusting intention is a crucial determinant influencing intention to use, shaped by the reputation and positive image of an institution.

Thus, the present findings indicate that trust plays an essential role in fostering muzakki's intention to use the BAZNAS platform for zakat distribution. Trust in an institution must be supported by strong system security and data privacy protections. Technological convenience alone is insufficient to encourage the shift toward digital zakat payment without corresponding trust in the integrity of the system and the institution. Therefore, in the context of this study, BAZNAS must enhance transparency to strengthen institutional reputation, improve effective communication to cultivate trust, and reinforce the security and privacy features of its platform.

CONCLUSION

This study aims to analyze the factors that influence the intention to use the BAZNAS digital platform for paying zakat among millennials and Generation Z in Indonesia, highlighting the role of trust as a mediating variable in a modified UTAUT framework. The results show that trust plays a significant mediating role, but only in specific relationships, namely performance expectancy and social influence on intention to use. Additionally, trust also shows a direct influence on intention to use the BAZNAS platform to pay zakat. This indicates that trust in the platform increases with the perception of performance benefits and strong social support, which can ultimately drive the intention to use the platform for paying zakat.

On the other hand, trust does not show a mediating effect in the relationship between effort expectancy, facilitating conditions, and fiqh zakat on intention to use. The perception of ease of use and infrastructure support is not enough to form user trust if not accompanied by transparency and system security perception. Similarly, even with high literacy of fiqh zakat, it does not guarantee increased trust in digital zakat platforms without assurance of sharia validity and institutional reliability.

More specifically, the findings related to fiqh zakat offer an important implication: a high level of fiqh understanding does not automatically lead individuals to trust or use digital systems for zakat distribution. This reflects the presence of a validity gap, wherein muzakki with strong fiqh comprehension perceive that digital zakat mechanisms may not fully guarantee the sharia validity of the transactions performed. Therefore, BAZNAS needs to provide targeted outreach regarding the use of its digital platform, ensuring users that the process is religiously valid through features such as akad notifications that explicitly enable transaction traceability from collection to distribution to mustahik. Such measures are necessary to build muzakki's confidence that digital zakat payment is sharia-compliant, thereby reducing psychological barriers to transitioning from conventional to digital payment methods.

Future research is recommended to integrate variables related to security and privacy risks and to employ a mixed-methods approach to more deeply explore the underlying reasons why fiqh zakat does not directly influence trust in digital zakat platforms.

Overall, these findings confirm that trust is a crucial element in promoting the adoption of digital zakat technology. However, its effectiveness as a mediator depends heavily on the context and its determinants. Trust is formed when technology demonstrates tangible benefits, is supported by strong social influence, and is reinforced through institutional mechanisms such as transparency and value-based education.

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