

## THE INFLUENCE OF ZAKAT LITERACY AND TRUST ON MUSLIM STUDENTS' INTENTION TO USE DIGITAL ZAKAT PLATFORMS

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### ABSTRACT

This study aims to examine the effect of zakat literacy and trust on Muslim students' intention to use digital zakat platforms. The study addresses the increasing use of digital zakat services and the need to understand behavioral factors influencing their adoption among university students. This study employed a quantitative approach using a survey method. Data were collected from 110 students of ISQ Syekh Ibrahim Pasir Pengaraian using structured questionnaires. The data were analyzed using multiple linear regression with SPSS. The results show that zakat literacy does not have a significant partial effect on students' intention to use digital zakat platforms. In contrast, trust has a positive and significant effect. Simultaneously, zakat literacy and trust significantly influence students' intention. The coefficient of determination ( $R^2 = 0.815$ ) indicates that 81.5% of the variation in intention is explained by the two variables. This study is limited to students from a single Islamic higher education institution, which may restrict the generalizability of the findings. Future research should involve broader samples and additional variables.

This study provides empirical evidence that trust plays a more dominant role than zakat literacy in influencing students' intention to use digital zakat platforms, offering insights for zakat institutions in strengthening digital trust and transparency

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## Introduction

The rapid advancement of information technology has brought significant transformations across various sectors, including zakat management. The digitalization of zakat enables Muslims to fulfill their religious obligations more effectively and efficiently through digital platforms such as mobile applications, QR-based payment systems, and e-wallets. In Indonesia, the National Amil Zakat Agency (BAZNAS) has introduced several digital innovations, including Zakat Virtual Assistant (ZAVIRA), integrated information systems, and collaborations with digital and social media platforms to enhance accessibility and public participation in zakat payment. These developments indicate the growing role of digital zakat as part of the broader transformation of Islamic economic and philanthropic systems (Islamiyah, 2025).

Empirical evidence suggests that the implementation of digital zakat has significantly improved the effectiveness of zakat collection. This can be observed from the adoption of digitalization by BAZNAS Kota Surakarta, which successfully increased zakat collection by 234.07% during the 2021–2023 period. This achievement highlights the substantial potential of zakat digitalization in strengthening the Islamic economic system, particularly in terms of efficiency, outreach, and accountability. However, the success of digital zakat implementation is not solely determined by technological sophistication (Habibi, 2025). It is also highly dependent on the readiness of users as key stakeholders in the system.

The adoption of digital zakat platforms, however, is not solely determined by technological availability. User behavior plays a central role in determining whether digital zakat services are accepted and utilized effectively. To explain such behavior, this study adopts the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which states that behavioral intention is influenced by attitude toward behavior, subjective norms, and perceived behavioral control. TPB has been widely applied in studies related to financial technology adoption, Islamic finance, and digital payment behavior (Xu et al., 2015). The effectiveness of digital zakat platforms is closely related to individuals' levels of zakat literacy and trust. In the context of zakat, zakat literacy represents an important cognitive component influencing individual behavior. Zakat literacy refers to one's understanding of zakat concepts, regulations, calculation methods, and distribution mechanisms (BAZNAS Center Studies, 2019). Without adequate understanding of zakat concepts, religious obligations, and management mechanisms, individuals may hesitate to utilize digital zakat services. Similarly, trust plays a crucial role in shaping users' intention to adopt digital platforms, especially with regard to data security, transparency in fund management, and the credibility of zakat institutions. This finding is in line with (Yusfiarto et al., 2020); (Kasri & Sosiarti, 2023), who found that zakat literacy significantly influences individuals' intention to pay zakat by strengthening their understanding of zakat obligations and social responsibility.

Previous studies have shown that trust in digital platforms significantly influences individuals' intention to pay zakat online. Factors such as perceived ease of use, security, and perceived benefits have been identified as important determinants of digital zakat adoption. Nevertheless, despite the growing literature on digital zakat and technology-based religious payments, limited attention has been given to the role of zakat literacy, particularly among Muslim university students (Habibi, 2025). Moreover, empirical studies focusing on Islamic higher education institutions in regional contexts remain relatively scarce, indicating a research gap in understanding how zakat literacy and trust simultaneously influence digital zakat adoption among this segment.

Muslim university students represent a strategic group in the context of digital zakat adoption. As a generation that is generally technologically literate, students have strong potential to become early adopters of digital zakat platforms and agents of change within society. Trust significantly affects Generation Z's intention to pay zakat digitally, indicating that users' confidence in digital platforms and institutional integrity is a key determinant of digital zakat adoption (Putri et al., 2025). At the same time, higher education institutions play a critical role in strengthening Islamic values, including awareness and compliance with zakat obligations. In the context of ISQ Syekh Ibrahim Pasir Pangaraian, it is therefore important to examine how students' levels of zakat literacy and trust in digital platforms influence their intention to use digital zakat services.

This study is grounded in the Theory of Planned Behavior, which posits that behavioral intention is influenced by attitudes, subjective norms, and perceived behavioral control. Zakat literacy is expected to shape students' attitudes toward zakat obligations, while trust in digital platforms reflects perceived behavioral control related to security and reliability. Accordingly, this study aims to analyze the influence of zakat literacy and trust on Muslim students' intention to use digital zakat platforms, as reflected in the study entitled "The Influence of Zakat Literacy and Trust on Muslim Students' Intention to Use Digital Zakat Platforms (A Case Study of ISQ Syekh Ibrahim Pasir Pangaraian)". The findings are expected to contribute to the literature on digital Islamic philanthropy and provide practical insights for zakat institutions and higher education stakeholders.

## Methods

This study employed a quantitative approach with an explanatory quantitative research to analyze the influence of zakat literacy and trust on students' intention to use digital zakat platforms. The research was conducted at ISQ Syekh Ibrahim Pasir Pangaraian in 2025. The population of this study consisted of all active Muslim students at ISQ Syekh Ibrahim Pasir Pangaraian. The sample was determined using a probability sampling technique on Slovin formula, with criteria including active student status, Muslim background, and experience or familiarity with digital financial services. A total of 110 students participated as respondents in this study.

Data were collected directly by distributing structured questionnaires to the respondents. The research instrument was developed based on the indicators of the research variables, namely zakat literacy ( $X_1$ ), trust ( $X_2$ ), and intention to use digital zakat platforms ( $Y$ ). All items were measured using a five-point Likert scale. Zakat literacy was measured through understanding of zakat concepts and digital zakat mechanisms, trust was measured through indicators of security, transparency, and reliability, while intention was measured through respondents' willingness and readiness to use digital zakat services. Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS). The analysis included validity and reliability tests, classical assumption tests, and multiple linear regression analysis to examine the effect of zakat literacy and trust on the intention to use digital zakat platforms.

## Result

This section presents the results of the data analysis, including descriptive analysis, classical assumption testing, regression analysis, and hypothesis testing. The results are presented concisely and systematically to explain the relationship between zakat literacy, trust, and students' intention to use digital zakat platforms.

### 1.1. Sample Determination and Distribution

The sample size in this study was determined using the Slovin formula with a 5% margin of error:

$$n = \frac{N}{1 + N(e^2)}$$

With a total population of 152 students, the calculation resulted in a sample of 110 respondents. The respondents were proportionally distributed across study programs and academic levels to ensure adequate representation, as shown in Table 1.

**Table 1. Distribution of Respondents Based on the Slovin Formula**

Study Program	Academic Level	Population (N)	Sample (n)
Qur'anic Studies (IAT)	Level 2	22	16
IAT	Level 4	40	29
IAT	Level 6	30	22
Islamic Elementary Education (PGMI)	Level 2	17	12
PGMI	Level 4	19	14
PGMI	Level 6	18	13
Arabic Language Education (PBA)	Level 2	6	4
<b>Total</b>		<b>152</b>	<b>110</b>

The sample size was determined using the Slovin formula with a 5% margin of error, resulting in 110 respondents. The sample was proportionally distributed across study programs and academic levels to ensure representativeness of the population.

### 1.2. Validity and Reliability Test

The validity test results indicate that all questionnaire items used to measure Zakat Literacy (X1), Trust (X2), and Usage Intention toward Digital Zakat Platforms (Y) are valid. All questionnaire items exhibit statistically significant Pearson correlation coefficients with the total score ( $p < 0.05$ ), confirming their validity. Therefore, all indicators are considered appropriate and eligible for further statistical analysis.

**Table 2. Results of Validity Test**

Variable	Item Code	r-count (Pearson Correlation)	Sig. (2-tailed)	Validity Decision
<b>Zakat Literacy (X1)</b>	X1.1	0.787	0.000	Valid
	X1.2	0.914	0.000	Valid
	X1.3	0.868	0.000	Valid
	X1.4	0.927	0.000	Valid
	X1.5	0.854	0.000	Valid
<b>Trust (X2)</b>	X2.1	0.929	0.000	Valid
	X2.2	0.912	0.000	Valid
	X2.3	0.932	0.000	Valid
	X2.4	0.940	0.000	Valid
	X2.5	0.911	0.000	Valid

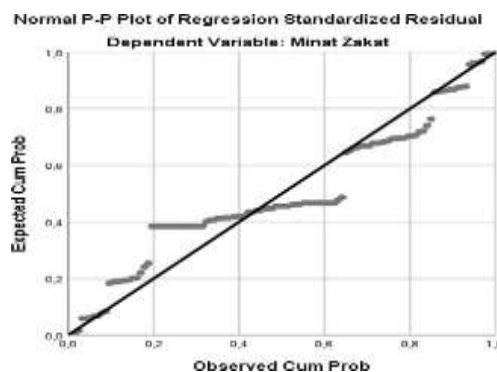
Usage	Y1.1	0.895	0.000	Valid
Intention	Y1.2	0.942	0.000	
toward	Y1.3	0.896	0.000	Valid
Digital Zakat	Y1.4	0.778	0.000	Valid
Platforms (Y)	Y1.5	0.894	0,000	Valid

The reliability analysis shows a Cronbach's Alpha value of 0.939 across 15 items, indicating excellent internal consistency. Therefore, the instrument is considered reliable and appropriate for further analysis.

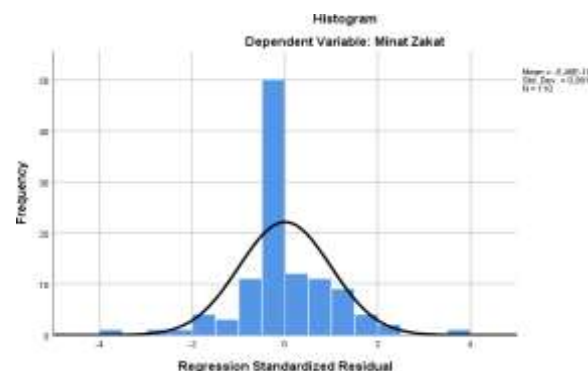
Reliability Statistics	Cronbach's Alpha	N of Items
Cronbach's Alpha	.939	15

### 1.3. Normality Test

The normality test was conducted to determine whether the data were normally distributed. The test was performed using histogram analysis, and Normal P-P Plot. The histogram and P-P Plot showed that the data were symmetrically distributed and followed the diagonal line, indicating a normal distribution pattern. This indicates that the data were normally distributed and suitable for further parametric analysis.



(a)



(b)

Figure 1. Normality test results showing: (a) a normal probability plot with data points following the diagonal line, and; (b) a histogram of standardized residuals indicating normal data distribution.

#### 1.4. Multiple Linear Regression Analysis

Multiple linear regression analysis was used to examine the effect of zakat literacy (X1) and trust (X2) on students' intention to use digital zakat platforms (Y). The results showed that the coefficient of determination ( $R^2$ ) was 0.815, indicating that 81.5% of the variation in students' intention to use digital zakat platforms is explained by zakat literacy and trust, while the remaining 18.5% is influenced by other variables not examined in this study.

The ANOVA test produced a significance value of 0.000 ( $p < 0.05$ ), which indicates that zakat literacy and trust simultaneously have a significant effect on students' intention to use digital zakat platforms.

Model Summary						
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	
1	,903 <sup>a</sup>	,815	,811		1,500	

a. Predictors: (Constant), X2, X1  
(a)

ANOVAa						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1058,554	2	529,277	235,264	,000 <sup>b</sup>
	Residual	240,719	107	2,250		
	Total	1299,273	109			

a. Dependent Variable: Y  
b. Predictors: (Constant), X2, X1  
(b)

Figure 2. Results of multiple linear regression analysis showing: (a) the coefficient of determination ( $R^2 = 0.815$ ), and. (b) ANOVA results indicating a significant simultaneous effect of zakat literacy and trust on students' intention ( $p < 0.05$ )

#### 1.5. Hypothesis Testing

##### Partial Test (t-test)

The results of the t-test indicate that:

Table 3. Results of Partial and Simultaneous Hypothesis Testing

No	Variable	Test Type	Sig. Value	Regression Coefficient ( $\beta$ )	Decision	Conclusion
1	Zakat Literacy (X1)	Partial (t-test)	0.558	-0.039	Not significant	Zakat literacy does not have a significant effect on students' intention to use digital zakat platforms
2	Trust (X2)	Partial (t-test)	0.000	0.977	Significant	Trust has a positive and significant effect on

						students' intention to use digital zakat platforms
3	Zakat Literacy (X1) and Trust (X2)	Simultaneous (F-test)	0.000	-	Significant	Zakat literacy and trust simultaneously influence students' intention to use digital zakat platforms

## Discussion

This study examines the influence of zakat literacy and trust on students' intention to use digital zakat platforms. The results indicate that trust plays a significant role in shaping students' intention, while zakat literacy does not show a significant partial effect. The findings reveal that zakat literacy does not significantly influence students' intention to use digital zakat platforms. Although students may possess adequate knowledge regarding zakat concepts and obligations, this knowledge alone is not sufficient to encourage them to utilize digital zakat services.

This result suggests that cognitive understanding does not automatically translate into behavioral intention, particularly in the context of digital financial services. Previous studies have shown that knowledge does not directly translate into behavioral intention unless it is supported by trust in the system and perceived usefulness. Similar findings have been reported in previous studies, which emphasize that knowledge must be accompanied by psychological readiness and system confidence to influence behavior (Ajzen, 1991); (Wan Khazani Wan Kamarudin, 2025)

In contrast, trust was found to have a positive and significant effect on students' intention to use digital zakat platforms. This indicates that trust is a key determinant in digital zakat adoption. Students are more likely to use digital zakat services when they perceive the platform as secure, transparent, and reliable. The high regression coefficient of trust demonstrates that confidence in the credibility and accountability of zakat institutions plays a dominant role in shaping user intention. This finding is consistent with the study by Al-Arif (2023) which demonstrates that trust significantly influences users' intention to utilize digital zakat services. Trust in institutional credibility and transparency plays an essential role in encouraging the adoption of digital zakat platforms

Furthermore, the simultaneous test confirms that zakat literacy and trust jointly influence students' intention to use digital zakat platforms. Although zakat literacy alone does not significantly affect intention, its interaction with trust strengthens the overall explanatory power of the model. This finding is reflected in the coefficient of determination ( $R^2 = 0.815$ ), indicating that 81.5% of the variation in students' intention can be explained by the two variables. This supports the Theory of Planned Behavior, which states that behavioral intention is influenced not only by knowledge and attitudes but also by perceived behavioral control and trust in the system (Ajzen, 1991)

Overall, the findings highlight that trust serves as a more critical determinant than zakat literacy in the context of digital zakat adoption. Therefore, efforts to increase digital zakat usage should prioritize strengthening institutional transparency, accountability, and system reliability. While improving zakat literacy remains important, it must be accompanied by strategies that enhance user trust to effectively encourage the use of digital zakat platforms among students.

## Conclusion

This study concludes that trust is the most influential factor affecting students' intention to use digital zakat platforms, while zakat literacy does not have a significant partial effect. However, when tested simultaneously, zakat literacy and trust jointly influence students' intention to use digital zakat services.

These findings indicate that increasing knowledge about zakat alone is not sufficient to encourage digital zakat usage. Instead, trust in the credibility, transparency, and security of digital zakat platforms plays a more decisive role. Therefore, zakat institutions and digital platform providers should prioritize strengthening system reliability, transparency, and accountability to enhance user trust.

This study contributes to the literature on digital zakat and Islamic financial behavior by providing empirical evidence from university students. Future research is recommended to include additional variables such as perceived ease of use, religiosity, and technological readiness, as well as broader respondent coverage to improve the generalizability of the findings.

## Declarations

### Author contribution statement

The author was fully responsible for the conceptualization of the study, research design, data collection, data analysis, interpretation of results, and manuscript preparation. The author also reviewed and approved the final version of the manuscript.

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### Data availability statement

The data used to support the findings of this study are available from the corresponding author upon reasonable request. The data are not publicly available due to institutional policy and research confidentiality.

### Declaration of interests statement

The author declares that there are no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

### Additional information

This study was conducted as part of an academic research project at ISQ Syekh Ibrahim Pasir Pengaraian. All procedures were carried out in accordance with applicable institutional research guidelines.

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