The Influence of Religiosity and Zakat Literacy on Digital Zakat Payment Interest through Payment Trust in Yogyakarta

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Abstract : This study aims to analyse the influence of religiosity and zakat literacy on the willingness to pay zakat digitally, with trust in digital payments as a mediating variable, amongst zakat payers in the Special Region of Yogyakarta. This study employs a quantitative approach using an explanatory research method. Data were collected via an online questionnaire using a Likert scale from 140 respondents selected using purposive sampling, in accordance with the PLS-SEM approach as described by Hair et al. (2014), namely 5–10 times the number of indicators; thus, with 19 indicators multiplied by 7, 133 respondents were obtained, which was then rounded up to 140 respondents, and analysed using PLS-SEM via SmartPLS version 4.1.0.9. The results of the study indicate that zakat literacy and trust in digital payments have a positive and significant effect on the interest in paying zakat digitally, whilst religiosity does not have a significant direct effect. However, religiosity was found to have a significant indirect effect via trust in digital payments. Thus, trust in digital payments acts as a mediator linking religiosity and zakat literacy to the interest in paying zakat digitally amongst zakat payers in the Special Region of Yogyakarta.

Keywords : Religiosity, Zakat Literacy, Trust in Digital Payment, Intention to Pay Zakat Digitally.

***Abstrak** : Penelitian ini bertujuan untuk menganalisis pengaruh religiusitas dan literasi zakat terhadap minat berzakat secara digital, dengan kepercayaan terhadap pembayaran digital sebagai variabel mediasi, pada para muzakki di Daerah Istimewa Yogyakarta. Penelitian ini menggunakan pendekatan kuantitatif dengan metode penelitian eksplanatori. Data dikumpulkan melalui kuesioner daring menggunakan skala Likert dari 140 responden yang dipilih dengan teknik purposive sampling, mengacu pada pendekatan PLS-SEM menurut Hair dkk. (2014), yaitu 5–10 kali jumlah indikator; sehingga dengan 19 indikator dikalikan 7 diperoleh 133 responden yang kemudian dibulatkan menjadi 140 responden, dan dianalisis menggunakan SEM-PLS melalui SmartPLS versi 4.1.0.9. Hasil penelitian menunjukkan bahwa literasi zakat dan kepercayaan terhadap pembayaran digital berpengaruh positif dan signifikan terhadap minat berzakat secara digital, sedangkan religiusitas tidak berpengaruh langsung secara signifikan. Namun, religiusitas terbukti berpengaruh signifikan secara tidak langsung melalui kepercayaan terhadap pembayaran digital. Dengan demikian, kepercayaan terhadap pembayaran digital berperan sebagai mediator* *yang menghubungkan religiusitas dan literasi zakat terhadap minat berzakat secara digital di kalangan muzakki Daerah Istimewa Yogyakarta.*

Kata Kunci *: Religiusitas, Literasi Zakat, Kepercayaan Pembayaran Digital, Minat Zakat Digital.*

INTRODUCTION

The development of financial technology and a noticeable shift away from cash-based transactions have both contributed to the significant maturation of Indonesia's digital payment ecosystem's architecture and the population's use of it. Digital payment volume reached 14.26 million transactions in the fourth quarter of 2025, according to BI Governor Perry Warjiyo, an increase of 39.21% year-over-year (Anggela, 2026). In line with this trend, data from BAZNAS shows that the proportion of ZIS collections via digital channels has also seen consistent growth rising from 1% in 2016 to 14% in 2019, and reaching 20% by mid-2020. This indicates that the changes occurring are not only in the amount of ZIS funds collected but also in the behavior of zakat payers (muzakki) in choosing zakat payment methods that are increasingly digitally oriented (BAZNAS, 2020).

Utilization of digital technology in Islamic philanthropy, particularly zakat, remains relatively low compared to its potential. This situation highlights a gap between the high rate of digital payment usage in general and the low interest among zakat payers in channeling their zakat digitally. BAZNAS revealed that Indonesia's national zakat potential is actually enormous estimated at Rp340 trillion per year yet the amount actually collected to date has only reached around Rp44 trillion, or just about 13% of the aggregate potential. This conspicuous chasm between potential and actual collection indicates that there is still significant room to optimize zakat collection in Indonesia. This phenomenon raises fundamental questions about the factors preventing the widespread adoption of digital payments from automatically driving an increase in interest in paying zakat through digital systems. Conceptually, this situation is believed to be related to internal factors among zakat payers, such as their level of religiosity and zakat literacy in understanding the obligation and urgency of fulfilling zakat, as well as their level of trust in the digital payment systems used by zakat institutions. This gap between potential and actual collection is also evident in the Special Region of Yogyakarta (DIY). According to Waryono, Director of Zakat and Waqf Empowerment at the Ministry of Religious Affairs, the potential for Zakat, Infak, and Sedekah (ZIS) in DIY is estimated to reach between Rp2.2 trillion and Rp2.5 trillion per year; however, the actual amount collected in 2023 was only Rp67.5 billion (Dayanti, 2024).

On the other hand, zakat plays a strategic role in poverty alleviation and reducing economic inequality a role that is becoming increasingly important given that poverty remains an issue faced by many developing countries to this day, including Indonesia. Like other developing countries, Indonesia has not yet overcome various economic challenges, including disparities in income distribution, rising unemployment rates, a population with relatively low levels of education, and widespread poverty (Nasution, 2014). Zakat distributed to mustahik brings a number of positive impacts, including improved family well-being, a reduction in material poverty, increased income that helps lift individuals out of poverty, and the development of self-reliance among beneficiary families (Jaenudin & Hamdan, 2022). Thus, the a pronounced disparity betwixt the potential and actual realization of zakat, as described earlier, must be addressed. If the role of zakat can be optimized through digital payments that make it easier for the public, zakat collection will become more effective and reach more muzaki thereby maximizing zakat's contribution to alleviating economic poverty.

THEORETICAL REVIEW

The Theory of Planned Behavior (TPB) posits that individual behavior arises as a consequence of the intention to perform an action (Ajzen, 1991). In this study, a positive attitude toward zakat payments, social environmental support, and the ease of the zakat payment process collectively contribute to the intention and interest of zakat payers in fulfilling their zakat obligations. Religiosity plays a role in shaping subjective norms and attitudes through the internalization of religious values; zakat literacy influences attitudes and perceived behavioral control by enhancing the zakat payers' understanding; while trust in digital payments reflects perceived behavioral control related to perceptions of security, reliability, and convenience of the digital zakat payment system as a mediating variable.

Interest can be defined as a sense of liking and attraction towards an object or activity without being prompted to do so, accompanied by a tendency to seek out things that interest them (Aristyanto & Edi, 2022). In the context of digital zakat, the interest in paying zakat refers to the tendency or inclination of the muzakki to fulfil their zakat obligation through digital platforms provided by zakat management institutions, crowdfunding organisations, or other philanthropic organisations (Kasijan, 1984). This definition aligns with the view of Canggih & Indrarini (2021), who interpret the interest in paying via digital platforms as the desire or inclination of the zakat payer to fulfil their zakat obligations, as well as the recommended acts of infaq and sadaqah, through various digital platforms. In this study, interest in digital zakat is treated as a dependent variable influenced by religiosity, zakat literacy, and trust in digital payment systems, and is measured through indicators of interest, engagement, and conviction (Kasijan, 1984).

Religiosity derives from the word 'religio', which means 'attachment' that is, the relationship between humans and God, as reflected in one's beliefs and adherence to religious teachings (Tho'in & Marimin, 2019). In this context, religiosity can be understood as the degree to which an individual internalises and practises the teachings of their faith, as manifested through their beliefs, attitudes and behaviour in daily life (Prayoga & Yafiz, 2022). Thus, religiosity is reflected not only in the performance of ritual worship but also in an individual's adherence to the moral, social, and economic values taught by religion, including the fulfilment of the obligation to pay zakat. According to Glock and Stark (1988) and Paloutzian (1996), religiosity comprises five dimensions: belief, ritual, religious experience, consequences, and religious knowledge. These five dimensions delineate the extent to which individuals apprehend, internalise and execute religious precepts across myriad strata of life, subsuming their awareness of and adherence to the obligation to allot zakat. Zakat literacy, specifically the factor of zakat knowledge, explains that each individual possesses varying levels of knowledge, which can guide a person's behaviour when making decisions regarding their zakat obligations. An individual's curiosity also plays a role in expanding their knowledge of zakat, which ultimately influences the decisions they make.

Zakat literacy constitutes one of the pivotal determinants governing the degree to which an individual can discharge their zakat obligations with accuracy, whether pertaining to computation, categories of beneficiaries, or the mechanisms underpinning its disbursement. Conceptually, zakat literacy denotes an individual's degree of erudition concerning the concept and praxis of zakat, mirroring their capacity to comprehend, scrutinise and procure information germane to zakat (Kasri & Yuniar, 2021). Findings unearthed by Febrianti and Yasin (2023) and Nafiah et al. (2023) reveal that consciousness-raising initiatives spearheaded by zakat management organisations prove efficacious in amplifying Muslims' cognizance of the imperative to remit zakat. As such comprehension burgeons, zakat literacy likewise assumes a role in cultivating awareness and inclination among zakat payers to channel their zakat through these organisations. Zakat literacy is gauged according to an individual's degree of comprehension of the rudimentary concepts of zakat, the categories of zakat beneficiaries (asnaf), the function of zakat management institutions, the contribution of zakat toward communal welfare, and familiarity with the zakat disbursement programmes orchestrated by zakat management institutions (BAZNAS Centre for Strategic Studies, 2019). An adequate grasp of these facets constitutes a salient foundation for zakat payers prior to their decision to avail themselves of digital zakat channels.

Trust denotes an individual's conviction that another party's conduct consistently conforms to expectations (Wahab Zaenuri et al., 2005). Trust in the payment of zakat via digital platforms refers to the willingness of the muzaki to entrust part of their wealth to a zakat institution without conducting a direct transaction, with the aim of having that wealth managed and channelled to the mustahik (Soemitra, 2009). In this study, trust in the digital payment system functions as a mediating variable that fortifies the relationship between religiosity and zakat literacy vis-à-vis the intention to pay zakat among muzakki. Absent sufficient trust, the intention to pay zakat—even when impelled by elevated religiosity and literacy may not invariably culminate in concrete action.

Trust in digital zakat payments is cultivated through six dimensions, namely openness, competence, honesty, integrity, accountability and sharing. Openness relates to the transparency of information regarding zakat management; competence relates to the professionalism of the organisation; honesty relates to the accuracy of information; integrity relates to the consistency of the organisation's principles; accountability relates to responsibility for the management of funds; and sharing relates to the willingness to share information about zakat programmes with the muzaki (Wibowo, 2006).

RESEARCH METHODOLOGY

This inquiry embraces a quantitative methodology anchored in explanatory research, purposed to elucidate the relationships and influences amongst the variables under scrutiny, wherein religiosity (X_1) and zakat literacy (X_2) subsist as independent variables, muzakki's propensity to remit zakat (Y) operates as the dependent variable, and trust in digital payment platforms (Z) functions as the intervening variable. The population comprises the entirety of zakat payers within the Special Region of Yogyakarta who have heretofore remitted or are disposed to remit zakat via digital payment channels, with a sample of 140 respondents culled through purposive sampling. The sample size was ascertained in accordance with the PLS-SEM framework delineated by Hair et al. (2014), which stipulates a ratio of five to ten times the number of indicators; given 19 indicators, this yields 133 respondents (19×7), rounded upward to 140. Primary data were amassed through an online questionnaire administered via Google Forms, employing a five-point Likert scale. Data analysis was effected using Partial Least Squares-based Structural Equation Modeling (SEM-PLS) via SmartPLS version 4.1.0.9, comprising two evaluation phases: the outer model (appraising convergent validity, discriminant validity, and reliability) and the inner model (comprising R^2, Q^2, effect size f^2, and path coefficients).

Tabel 1. Latent Variable Indicator

Variable	Code	Indicator	Reference
Digital Zakat Payment Intention	MIZ-1	I have a strong interest in paying zakat once the applicable requirements have been met.	(Kasijan, 1984)
	MIZ-2	I feel a moral attachment and religious responsibility to pay zakat.	
	MIZ-3	I believe that paying zakat has a positive impact on both personal life and the social welfare of society.	
Religiosity	RLG-1	I hold a strong belief in the religious teachings I follow.	(Glock dan Stark 1988)
	RLG-2	I consistently perform acts of worship in accordance with my religious teachings.	
	RLG-3	I have experienced spiritual experiences that strengthen my faith.	
	RLG-4	I internalize and apply religious values in daily life.	
	RLG-5	I have a good understanding of the teachings and provisions of my religion.	
Zakat Literacy	LIZ-1	I understand the meaning and purpose of zakat in Islamic teachings.	(BAZNAS, 2019)
	LIZ-2	I know the eight categories (asnaf) entitled to receive zakat.	
	LIZ-3	I know the role and function of zakat management institutions in collecting and distributing zakat funds.	
	LIZ-4	I understand that zakat contributes to improving community welfare.	
	LIZ-5	I know the zakat distribution programs	

		carried out by zakat management institutions.	
Trust in Digital Zakat Payment	KPD-1	I believe that digital zakat payment providers have adequate competence in operating their systems.	(Wibowo, 2006):
	KPD-2	I believe that the information provided in digital zakat payment services is honest and transparent.	
	KPD-3	I consider that digital payment transactions can be clearly and accurately accounted for.	
	KPD-4	I am willing to share positive experiences and information about the use of digital payments with others.	
.	KPD-5	I consider that digital payment transactions can be clearly and accurately accounted for.	
	KPD-6	I am willing to share positive experiences and information about the use of digital payments with others. positif mengenai penggunaan pembayaran digital kepada orang lain.	

Source: data processed by the researcher (2026)

RESULTS AND DISCUSSION

Demographic Profile of Respondents

Pursuant to the data collected, the following profile of the respondents was obtained. This study involved 140 respondents, with males constituting the predominant share at 51.43% (72 people) and females at 48.57% (68 people). By age, the preponderance of respondents fell within the 17–25 age bracket (62.86%), succeeded by the 26–35 age bracket (20.00%), the 36–50 age bracket (12.86%), and those over 50 (4.29%), indicating that the respondents were predominantly young adults. In terms of place of residence, the largest number of respondents came from Bantul (30.71%), followed by Sleman (22.14%), Gunungkidul (18.57%), Yogyakarta City (17.14%), and Kulon Progo (11.43%). With respect to income, the preponderance of respondents earned ≤Rp2,850,000 per month (46.00%), followed by those in the Rp2,850,000–Rp7,000,000 range (38.67%), over Rp10,000,000 (9.33%), and Rp7,000,000–Rp10,000,000 (6.00%). Based on employment status, the largest group was Students (42.14%), followed by Private Sector Employees (27.14%), Civil Servants/ASN (17.14%), Entrepreneurs (7.14%), Teachers (2.86%), and other employment statuses such as daily day laborers, designers, freelancers, judges, and part-time workers, each accounting for 0.71%.

Table 2. Demographic Profile of Respondents

Respondent Characteristics	Criteria	Frequency	Percentage
Gender		72	51,43%
	Male		
	Female	68	48,57%
	17-25 years	88	62,86%
Age			
	26–35 years	28	20,00%
	36–50 years	18	12,86%
		43	30,71%
Domicile			
	Bantul	26	18,57%
	Gunungkidul		

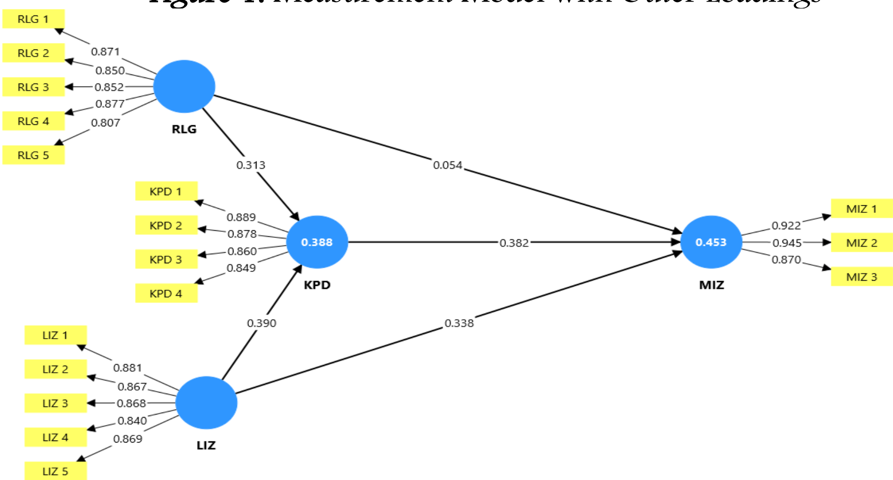
	Kota Yogyakarta	24	17,14%
	Kulon Progo	16	11,43%
	≤2.850.000	69	46,00%
Income			
	>2.850.000 – Rp7.000.000	58	38,67%
	>7.000.000 – Rp10.000.000	9	6,00%
		1	0,71%
Pekerjaan			
	Daily casual laborer	1	0,71%
	Designer		
	Freelancer	1	0,71%
	Teacher	4	2,86%
	Judge	1	0,71%
	Part-time worker	1	0,71%
	Civil Servant (PNS/ASN)	24	17,14%
	Private Employee	38	27,14%
	University student	59	42,14%
	Entrepreneur	10	7,14%

Source: data processed by the researcher (2026)

Evaluasi Outer Model (Measurement Model)

In the initial stage, the researchers, within the confines of this study, appraised the measurement model (outer model) to ascertain that the factor loadings of each item comported with the theoretical construct underpinning each respective variable. This stage constitutes a prerequisite undertaken prior to proceeding toward inferential analysis, inasmuch as the validity and reliability of the instrument employed must first be substantiated before the relationships among constructs can be meaningfully interpreted. The appraisal of the measurement model was undertaken to ascertain that each item genuinely gauged the intended construct, thereby confirming the reliability of the instrument used. Through this evaluative procedure, the researchers sought to forestall the prospect that the ensuing findings might be vitiated by indicators failing to faithfully represent their respective latent constructs.

Figure 1. Measurement Model with Outer Loadings



Sumber: Output of SmartPLS 4.1.1.7

All indicators for the four latent variables showed factor loadings above 0.70, thereby meeting the criteria for convergent validity. The religiosity variable (RLG) has loadings ranging from 0.807 to

0.877 (RLG1 = 0.871; RLG2 = 0.850; RLG3 = 0.852; RLG4 = 0.877; RLG5 = 0.807). The zakat literacy variable (LIZ) has loadings ranging from 0.840 to 0.881 (LIZ1 = 0.881; LIZ2 = 0.867; LIZ3 = 0.868; LIZ4 = 0.840; LIZ5 = 0.869). The digital payment trust variable (KPD) has loadings of 0.849–0.889 (KPD1 = 0.889; KPD2 = 0.878; KPD3 = 0.860; KPD4 = 0.849). The variables relating to interest in digital zakat payments (MIZ) had the highest loadings, ranging from 0.870 to 0.945 (MIZ1 = 0.922; MIZ2 = 0.945; MIZ3 = 0.870). Consequently, all indicators were deemed valid in measuring their respective constructs.

Table 3. Tests of validity and reliability

Variable	Item	AVE	Composite Reliability	Cronbach's Alpha
KPD	KPD-1	0.755	0.925	0.892
	KPD-2			
	KPD-3			
	KPD-4	0.748	0.937	0.916
LIZ	LIZ-1			
	LIZ-2			
	LIZ-3			
	LIZ-4			
	LIZ-5	0.834	0.938	0.900
MIZ	MIZ-1			
	MIZ-2			
	MIZ-3			
RLG	RLG-1			
	RLG-2	0.725	0.930	0.906
	RLG-3			
	RLG-4			
	RLG-5			

Sumber: Output of SmartPLS 4.1.1.7

The outcomes of the validity and reliability tests disclose that all latent variables fulfil the specified criteria, with Average Variance Extracted (AVE) values exceeding 0.50, namely KPD = 0.755; LIZ = 0.748; MIZ = 0.834; and RLG = 0.725, thus affirming convergent validity. Correspondingly, the Composite Reliability (CR) and Cronbach's Alpha (CA) values for all variables surpassed 0.70, namely KPD (CR = 0.925; CA = 0.892), LIZ (CR = 0.937; CA = 0.916), MIZ (CR = 0.938; CA = 0.900) and RLG (CR = 0.930; CA = 0.906), signifying that all four constructs are endowed with commendable internal consistency and are fitting for use in structural equation modelling in the ensuing stage of analysis.

Discriminant Validity

Discriminant validity scrutiny in this study was undertaken via two approaches: the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT). These dual approaches were deployed to ascertain that each construct embedded within the research model remains empirically discrete from its counterparts, thereby forestalling overlap among constructs that might otherwise impinge upon the interpretation of the structural model's findings.

Table 4. HTMT

	KPD	LIZ	MIZ	RLG
KPD				
LIZ	0,621			

MIZ	0,667	0,641		
RLG	0,585	0,615	0,483	

Sumber: Output of SmartPLS 4.1.1.7

The test results show that all HTMT values between constructs range from 0.483 to 0.667, with the highest value found in the relationship between KPD and MIZ (0.667) and the lowest value in the relationship between MIZ and RLG (0.483). All of these values are well below the threshold of 0.85; therefore, it can be concluded that all constructs in this research model possess good discriminant validity and that there is no overlap between constructs that could interfere with the interpretation of the structural model results.

Table 5. Fornell-Lacker Test Results

	KPD	LIZ	MIZ	RLG
KPD	0.869			
LIZ	0.567	0.865		
MIZ	0.603	0.586	0.913	
RLG	0.533	0.566	0.449	0.852

Sumber: Output of SmartPLS 4.1.1.7

The findings anent the discriminant validity test, effected by dint of the Fornell-Larcker criteria indicate that all variables in this research model meet the criteria for discriminant validity. This is evidenced by the root AVE values for each variable: KPD at 0.869, LIZ at 0.865, MIZ at 0.913, and RLG at 0.852, all of which are surpasseth the correlation values between other constructs. Thus, each construct in the model was found to be more strongly correlated with its own indicators than with other constructs; therefore, it can be concluded that each variable possesses sufficient distinctiveness and does not overlap with others, either conceptually or empirically.

Evaluasi Inner Model (Structural Model)

Once the measurement model (outer model) has been ascertained as valid and reliable, the subsequent step entails evaluating the structural model (inner model) to scrutinise the interrelationships amidst the latent variables comprised within this inquiry. The structural model evaluation was undertaken across several stages, namely appraising the Coefficient of Determination (R-Square) to gauge the capacity of exogenous variables to elucidate endogenous variables, Predictive Relevance (Q Square) whereby to gauge the model's prognostic capability, and hypothesis testing effected through the bootstrapping procedure to interrogate the significance of direct and indirect effects amongst variables, as delineated in Table 7.

Table 6. R^2 and Q^2

R^2	Q^2
0.388	0.348
0.453	0.313

Sumber: Output of SmartPLS 4.1.1.7

Whence the coefficient of determination (R^2) and predictive relevance (Q^2) tests bespeak that Digital Payment Trust (KPD) variable obtained an R^2 value of 0.388 and a Q^2 value of 0.348, while the Digital Zakat Interest (MIZ) variable obtained an R^2 value of 0.453 and a Q^2 value of 0.313. The R^2 values for both variables fall into the moderate category, indicating that the exogenous variables in the model account for 38.8% of the variance in KPD and 45.3% of the variance in MIZ, whilst the residue is elucidated by extraneous factors lying beyond the research model. The Q^2 values for KPD and MIZ were 0.348 and 0.313, respectively, all of which were greater than zero ($Q^2 > 0$). Such outcomes evince that the model is endowed with robust predictive relevance, enabling it to adequately predict the endogenous variables under study. Thus, the structural model developed not only has a fairly good explanatory power as indicated by the R^2 values but also possesses relevant predictive power regarding Trust in Digital Payments and Interest in Digital Zakat.

Table 7. Result of hypotheses testing

Direct effect	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	F-Square
H1. KPD -> MIZ	0.382	0.379	0.139	2.744	0.006	0.164
H2. LIZ -> KPD	0.390	0.386	0.111	3.504	0.000	0.169
H3. LIZ -> MIZ	0.338	0.331	0.149	2.274	0.023	0.122
H4. RLG -> KPD	0.313	0.317	0.105	2.986	0.003	0.109
H5. RLG -> MIZ	0.054	0.062	0.118	0.460	0.646	0.003
Indirect effect						
H6. LIZ -> KPD -> MIZ	0.149	0.148	0.075	1.990	0.047	
H7. RLG -> KPD -> MIZ	0.120	0.117	0.055	2.183	0.029	

Sumber: Output of SmartPLS 4.1.1.7

Based on the hypothesis testing results, trust in digital payments was found to have a significant positive effect on interest in digital zakat, with a path coefficient of 0.382, a T-statistic of 2.744, and a P-value of 0.006. The F-square value of 0.164 indicates a moderate effect, confirming that higher trust in digital payment systems is associated with stronger interest in using digital zakat services. Zakat literacy also significantly influenced trust in digital payments, as indicated by a path coefficient of 0.390, a T-statistic of 3.504, and a P-value of 0.000, with an F-square value of 0.169. In addition, zakat literacy had a significant positive effect on interest in digital zakat, with a path coefficient of 0.338, a T-statistic of 2.274, and a P-value of 0.023. Its F-square value of 0.122 indicates a moderate effect, suggesting that greater understanding of zakat contributes to stronger interest in participating in digital zakat.

Religiosity was also found to significantly influence trust in digital payments, with a path coefficient of 0.313, a T-statistic of 2.986, and a P-value of 0.003. However, its F-square value of 0.109 indicates a relatively small to moderate effect. In contrast, the direct effect of religiosity on interest in digital zakat was not significant, as shown by a path coefficient of 0.054, a T-statistic of 0.460, and a P-value of 0.646, with an F-square value of only 0.003. This result indicates that religiosity alone is insufficient to directly encourage interest in using digital zakat services and that its influence may operate through other intervening factors.

The mediation analysis further confirms the important role of trust in digital payments. Zakat literacy significantly influenced interest in digital zakat through trust in digital payments, with an indirect path coefficient of 0.149, a T-statistic of 1.990, and a P-value of 0.047. Because the direct effect of zakat literacy on interest in digital zakat remained significant, trust in digital payments functions as a partial mediator. Similarly, religiosity significantly influenced interest in digital zakat through trust in digital payments, with an indirect path coefficient of 0.120, a T-statistic of 2.183, and a P-value of 0.029. Since the direct effect of religiosity on interest in digital zakat was not significant, trust in digital payments serves as a full mediator. These findings demonstrate that religiosity does not directly translate into interest in digital zakat; rather, such interest emerges when religiosity is accompanied by sufficient trust in the reliability and security of digital payment systems.

Discussion

The Effect of Zakat Literacy on Trust in Digital Payments

The outcomes of the hypothesis examination reveal that zakat literacy exerts a significant direct influence upon trust in digital payments, with a T-statistic of 3.504 > 1.98 and a P-value of 0.000 < 0.05; consequently, the hypothesis posited in this study is corroborated. These findings cohere with research conducted by Ardini, Y., & Asrori, A. (2020), which evinced that the degree of zakat literacy among muzakki exerts a favourable bearing on their trust in availing the services of zakat management institutions. The degree of zakat literacy held by muzakki directly shapes their outlook regarding digital zakat payment platforms. Donors who apprehend the purpose underlying zakat within Islamic teachings, are cognizant of the categories of recipients (asnaf) entitled to receive zakat, grasp the function of zakat management institutions, and acknowledge the contribution of zakat toward communal welfare possess adequate discernment to appraise whether a digital zakat payment platform may be deemed reliable and trustworthy.

Referring to the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), particularly the dimension of perceived behavioral control, an individual's confidence in performing a certain behavior is greatly influenced by their level of knowledge and understanding; thus, zakat payers with adequate zakat literacy will feel more capable of evaluating the suitability of digital payment platforms as a means of channelling zakat. Conversely, zakat payers with low zakat literacy tend to experience uncertainty in assessing the validity of digital transactions not because the platforms are unsuitable, but because their limited knowledge hinders the formation of objective trust. Thus, the trust that is formed is not based on mere assumptions but on a cognitive foundation built through the literacy process; consequently, the higher a muzakki's zakat literacy, the stronger their confidence in the digital zakat payment system. This finding aligns with the study by Istikhomah & Asrori (2019), which empirically demonstrated that the higher a muzakki's level of literacy regarding zakat management mechanisms, the stronger their confidence in the digital zakat payment system becomes.

The Impact of Zakat Literacy on Interest in Paying Zakat Digitally

The degree of zakat literacy among zakat payers directly shapes their degree of inclination toward remitting zakat through digital platforms. Zakat payers who possess a sound apprehension of the concept, purpose, advantages, and procedures pertaining to zakat payment encompassing familiarity with the categories of zakat recipients and the function of zakat management institutions tend to harbour a more robust sense of religious cognizance and accountability. This apprehension likewise reinforces the conviction that the zakat remitted can yield tangible advantages for communal well-being, thereby engendering a heightened inclination toward channelling zakat via digital services.

This finding aligns with the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), particularly regarding the construct of attitude toward behavior, which states that an individual's evaluation of an action is strongly influenced by their level of knowledge, so that zakat payers who have an adequate understanding of the concept of zakat, the recipient groups, the role of managing institutions, and the contribution of zakat to community welfare tend to view the act of paying zakat digitally as an action that is not only practical but also sharia-compliant and socially valuable. Conversely, low levels of zakat literacy limit zakat payers' understanding of the obligations and benefits of zakat, resulting in underdeveloped awareness and motivation to pay zakat. This finding aligns with the work of Febriyanti et al. (2024), who demonstrated that zakat payers with a sufficient understanding of the concept of zakat and the mechanisms of digital platforms tend to have a higher level of confidence in using digital zakat payment services.

In line with this, Fitri & Falikhatun (2021) add that zakat literacy not only fosters understanding but also directly cultivates zakat payers' awareness of their zakat obligations, thereby encouraging them to more actively utilize the various available zakat payment methods, including through digital platforms. It is this positive perception that ultimately fosters a stronger propensity to remit zakat through digital platforms; consequently, augmenting zakat literacy among the public constitutes a pertinent and strategic measure toward engendering more widespread proliferation of interest in digital zakat remittance.

The Effect of Religiosity on Trust in Digital Payments

The findings of the hypothesis testing reveal that religiosity exerts a significant direct influence on trust in digital payments, with a T-statistic of 2.986 > 1.98 and a P-value of 0.003 < 0.05; consequently, the hypothesis posited in this study is corroborated. Religiosity is an internal value system that shapes an individual's perspective in evaluating, considering, and making decisions in various aspects of life, including the use of digital technology for religious purposes. The internalization of religious values embedded in daily life, along with spiritual experiences that strengthen faith, help shape an individual's awareness that every action including financial transactions must align with the principles taught by their religion.

Within the purview of digital zakat payments, zakat payers are more impelled to avail themselves of digital services as a conduit for remitting zakat, inasmuch as these services are perceived as facilitating the fulfillment of religious obligations with greater efficacy and efficiency. Thus, the higher the degree of a person's religiosity, the greater the trust and motivation engendered in utilizing digital zakat payment services. Jasin et al. (2021) demonstrated that a person's degree of religiosity can shape and augment trust, given that individuals possessing heightened religiosity tend to exhibit more robust trust owing to the internalization of moral values and honesty throughout their lives. Aji, Setyawati, and Rahab (2020) likewise ascertained in their study that religiosity exerts a positive effect on customer trust, signifying that the higher the degree of religiosity, the greater the trust manifested in conducting cashless payments.

This aligns with the Theory of Planned Behavior proposed by Ajzen (1991), which states that religious values ingrained in zakat payers serve as internal guidelines that direct how they evaluate and choose certain behaviors, including the use of digital services for zakat payments. These internal guidelines encourage zakat payers to consider whether the available digital services align with the religious values they hold. When these digital services are perceived as capable of supporting the proper and accountable fulfillment of zakat obligations, the zakat payers' trust in these services will naturally grow.

The Influence of Religiosity on Interest in Paying Zakat Digitally

The findings of the hypothesis testing intimate that religiosity does not exert a significant direct influence on the propensity to remit zakat digitally, with a T-statistic of 0.460 < 1.98 and a P-value of 0.646 > 0.05; consequently, the hypothesis posited in this study is repudiated. Religiosity essentially shapes an individual's awareness and motivation to fulfill the obligation of paying zakat, but it does not directly dictate the specific method or means used in its implementation. Spiritual experiences and the internalization of religious values in daily life play a greater role in shaping an individual's commitment to paying zakat, rather than in determining the method or medium used. This finding may be construed by dint of Ajzen's (1991) Theory of Planned Behavior (TPB), which posits that behavioral intent is begotten of three cardinal constituents: attitude toward the behavior, subjective norm, and perceived behavioral control. Religiosity, in essence, subserves the shaping of an individual's subjective norm through a consciousness of the obligation to remit zakat, a consciousness that stems from one's faith, religious observance, and a profound apprehension of one's religious teachings. Howbeit, the subjective norm thus engendered chiefly fosters an individual's commitment to remitting zakat writ large and does not directly govern the choice of a specific payment method or platform to be employed.

Thus, the resolve to avail oneself of digital services for zakat remittance hinges more upon trust reposed in the system than upon the measure of religiosity per se. This finding accords with the conclusions reached by Prawiro et al. (2023), whose study similarly disclosed that religiosity exerts no appreciable bearing on the public's inclination to remit zakat through zakat collection agencies. This betokens that a zakat payer's resolve to employ zakat payment services is not governed solely by their measure of religiosity but is more substantially swayed by the degree of trust they repose in those services. In kindred fashion, Nugroho, A. S., & Nurkhin, A. (2019) ascertained in their inquiry that the variable of religiosity fails to exert a significant effect upon the willingness to remit non-cash zakat through digital Islamic banking systems among Muslim millennials in Bandar Lampung.

The Effect of Zakat Literacy on the Willingness to Pay Zakat via Digital Payments

Predicated upon the test results, a T-statistic of 1.990—exceeding the threshold of 1.98 and a P-value of 0.047 falling below 0.05 were obtained; accordingly, the hypothesis is accepted. These results indicate that zakat literacy exerts a significant indirect effect on the interest in paying zakat digitally, with trust in digital payments functioning as an intervening variable. This implies that the greater a person's comprehension of zakat, the stronger their trust in digital payment services becomes, and this trust, in turn, fosters a growing interest in fulfilling zakat obligations through digital platforms.

This finding may be construed by recourse to Ajzen's (1991) Theory of Planned Behavior (TPB), a framework positing that behavioural intention is begotten of the confluence between attitude toward the behaviour, subjective norms, and perceived behavioural control. In the context of this study, zakat literacy plays a role in shaping individuals' positive attitudes toward zakat fulfillment by enhancing their understanding of the purpose, benefits, and mechanisms of zakat. Meanwhile, trust in digital payments strengthens the perception of behavioral control by providing confidence that zakat transactions can be conducted safely, honestly, and transparently. These two elements work simultaneously, so that trust in digital payments serves as a bridge connecting zakat literacy with the interest in paying zakat digitally.

This comports with the findings of Anggraini and Indrarini (2022), which demonstrate that zakat literacy and trust collectively exert a significant effect on the interest in paying zakat digitally. These findings are further corroborated by the results of Pertiwi's (2020) study, which revealed a significant simultaneous influence of income, zakat literacy, and trust on the public's propensity to pay zakat. This signifies that these variables jointly play a pivotal role in either fostering or impeding an individual's inclination to fulfill their zakat obligation.

The Effect of Religiosity on the Willingness to Pay Zakat through Digital Payment Trust

Predicated upon the test results, a T-statistic of $2.183 > 1.98$ and a P-value of $0.029 < 0.05$ were obtained; whence the hypothesis is accepted. These results betoken that religiosity exerts a significant indirect effect upon the willingness to remit zakat, through trust in digital payments serving as an intervening variable. These results show that the higher a person's level of religiosity reflected in their strong belief in religious teachings, diligence in worship, and a deep understanding of their religious obligations the greater their motivation to fulfil their zakat obligations. However, this motivation is not sufficient to directly encourage an individual to pay zakat digitally without trust in digital payments, as it is this trust that acts as a bridge linking religious values to the willingness to pay zakat digitally. Aprila (2025) demonstrates that religiosity and trust together have a significant influence on the willingness to pay zakat digitally, indicating that these two variables complement one another in encouraging an individual's willingness to fulfil their zakat obligations through digital services. Kusuma and Hardiningsih (2022) argue that religiosity and trust are two inseparable factors that play a vital role in shaping an individual's decision to fulfil their religious obligations, including the payment of zakat.

When an individual's religious conviction is combined with the belief that digital platforms are capable of channelling zakat honestly, transparently, faithfully, and in accordance with Islamic law, a sense of moral awareness and religious responsibility grows, further encouraging the individual to fulfil their obligation promptly via digital services, accompanied by the conviction that zakat paid digitally will have a positive impact on both themselves and the wider community's welfare. The foregoing findings admit of elucidation when refracted through Ajzen's (1991) Theory of Planned Behaviour (TPB), a schema positing that behavioural intent is begotten of the confluence betwixt attitude, subjective norms, and perceived behavioural mastery. Considered in this light, religiosity fashions the zakat payer's normative consciousness of their obligation to remit zakat; howbeit, this consciousness can only be transmuted into an interest in remitting zakat digitally when buttressed by the conviction that digital payment services are administered with honesty, fidelity, and transparency. Whence, trust in digital payments serves as a conduit betwixt religious values and the cultivation of an interest in remitting zakat digitally.

CONCLUSION

Zakat literacy and trust in digital payments have been demonstrated to wield a positive and significant bearing upon zakat payers' willingness to remit zakat via digital platforms, signifying that the better informed and more confident muzakki are, the more probable it becomes that they will embrace digital channels in fulfilling their zakat obligations. Meanwhile, religiosity fails to exhibit a significant direct bearing upon this willingness, but does manifest a significant indirect influence via trust in digital payments, suggesting that religious conviction alone is not sufficient to drive digital zakat payment unless accompanied by confidence in the underlying payment system. These findings denote that trust in digital payments functions as an intervening variable that mediates the influence of zakat literacy and religiosity upon the willingness to remit zakat digitally, underscoring its pivotal role as the mechanism through which both cognitive and spiritual factors translate into actual behavioural intention. Overall, the present study's findings affirm that bolstering comprehension of zakat and reinforcing trust in digital payment systems can encourage the public to remit zakat via digital platforms, accentuating the salience of synergy between zakat education initiatives and the development of secure, user-friendly digital infrastructure.

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