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The Role of Trust, Literacy, Effectiveness, and Convenience in Online Zakat Payment

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Abstract

This study examines the factors that influence individuals' decisions to utilize the National Zakat Agency (BAZNAS) website for zakat (mandatory religious tax) payments in the Jabodetabek area of Indonesia, focusing on the roles of trust, zakat literacy, effectiveness, and convenience. It addresses a critical research gap concerning the under-explored synergistic interplay of psychosocial (trust and literacy) and technical (effectiveness/ perceived usefulness, convenience/ perceived ease of use) factors in shaping digital zakat adoption within Indonesia's mature digital ecosystem. While existing literature often isolates these variables, this paper offers originality by empirically testing their simultaneous correlations using advanced Structural Equation Modeling (SEM), contextualized for BAZNAS's evolving platforms. A descriptive quantitative design was employed, with data collected through structured questionnaires distributed to a purposive sample of 100 Muslim respondents who had used the BAZNAS website. The findings reveal that effectiveness and convenience significantly impact payment decisions, whereas trust and zakat literacy do not have a significant impact. Respondents prioritize the perceived usefulness of BAZNAS's programs, valuing their sustainable impact beyond financial aid, as well as the perceived ease of use provided by the website's user-friendly features, such as clear payment instructions. The non-significance of trust and literacy suggests that, within this mature digital context, they function as foundational prerequisites rather than dynamic influences, challenging initial assumptions. This study contributes to the digital zakat adoption literature by integrating behavioral and technological perspectives, extending the Technology Acceptance Model (TAM), and providing practical guidance for BAZNAS to enhance digital strategies by emphasizing program effectiveness and platform usability.

Keywords : Digital Zakat Adoption; Islamic Social Finance; Technology Acceptance Model (TAM); Socioeconomic Impact.

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INTRODUCTION

Islam is a comprehensive religion that governs both spiritual devotion and socioeconomic interactions, emphasizing justice and equity. Central to its economic principles is *zakat*, a mandatory almsgiving mechanism designed to redistribute wealth and reduce inequality. Etymologically derived from the Arabic term *zaka* (purity, prosperity), *zakat* serves dual spiritual and social functions, purifying wealth and fostering communal welfare (Dhar, 2025; Nuradi et al., 2025). It is categorized into *zakat fitrah* (purification charity) and *zakat mal* (obligatory alms). The Quranic injunction in Surah At-Taubah (9:103) underscores its divine mandate, positioning *zakat* as a pillar of Islamic solidarity and socioeconomic justice (Hilmi et al., 2018). Historically, *zakat* was a primary source of revenue for early Islamic states, addressing disparities between *muzakki* (the affluent) and *mustahik* (the impoverished). Currently, its role remains pivotal in fostering equitable societies.

Indonesia, home to the world's largest Muslim population, faces significant socioeconomic gaps, with *zakat* serving as a critical tool for poverty alleviation. However, traditional *zakat* collection methods have undergone rapid evolution. As of 2024, 79.5% of Indonesia's 282 million people are Internet users (APJII, 2024), enabling the widespread adoption of digital platforms for religious and financial activities. This shift aligns with global trends, in which digitalization enhances efficiency, accuracy, and accessibility (Amilahaq, 2021). Digitalization offers transformative potential for *zakat* management: online platforms such as websites, e-wallets, and mobile banking streamline payments, reduce administrative costs, and expand outreach (Ekaviana & Nur Ramadhani, 2025)

The National Zakat Agency (BAZNAS, 2024), Indonesia's government-appointed Zakat authority, has led digital integration since 2016. By 2023, BAZNAS collected Rp195.5 billion digitally, showing public acceptance. The Minister of Religious Affairs (2020) legitimized online *zakat* payments as equivalent to in-person transactions, thereby ensuring compliance with Islamic jurisprudence. BAZNAS's platforms provide payment options for tech-savvy Muslims. Despite progress, challenges persist in the adoption of digital zakat, with factors such as trust, literacy, and convenience influencing users' decisions.

While prior studies have explored aspects of digital *zakat* adoption, significant gaps remain in understanding the interplay between psychosocial and technical factors that shape user decisions in Indonesia's unique context. Existing literature often isolates variables such as trust Ariyani et al., (2024) or convenience Ekaviana and Nur Ramadhani (2025), thereby neglecting their synergistic impact on *zakat* payment behavior. For example, Hilmi et al., (2018) emphasized theological significance of zakat, but did not examine the link between religious literacy and digital platform adoption. Similarly, Shiddiqi and Halili (2024) highlight BAZNAS's operational efficiency gains, but overlook how regional disparities in digital literacy, particularly between urban and rural populations, affect accessibility.

No study has holistically analyzed the perceived effectiveness of legitimizing digital zakat within Islamic jurisprudence, despite its recognition in Ministerial Circular No. 6/2020. While trust in institutions like BAZNAS is acknowledged, trust in the technical reliability of its website remains under-researched. Previous studies lack empirical frameworks that test correlations among trust, literacy, effectiveness, and convenience using structural equation modeling (SEM). Hence, this study integrates insights into a unified model for Indonesia's socio-digital landscape and BAZNAS's platforms. It investigates whether trust in BAZNAS's digital platform correlates with *zakat* payment decisions, whether religious and digital literacy influence this decision, and examines the perceived effectiveness and convenience of online *zakat* systems in shaping users' choices.

LITERATURE REVIEW

This research is fundamentally anchored in the Technology Acceptance Model (TAM), developed by Davis (1985). TAM is a widely accepted framework predicting user acceptance of information technology. According to TAM, intention to use new technology is determined by two factors: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Perceived Usefulness (PU): The degree to which a person believes using a system will enhance job performance.

In the digital *zakat* context, this study operationalizes PU as Effectiveness (X3)—the extent to which the BAZNAS platform achieves its

religious, social, and economic objectives through optimized processes. Perceived Ease of Use (PEOU): The degree to which using a system would be free of effort. Here, PEOU is operationalized as Convenience (X4)—the seamless integration of technology into the user's routine. This study introduces two external variables for the religious-financial context: Trust (X1), which represents confidence in the system, and Zakat Literacy (X2), which encompasses both theological and computational knowledge. The model tests the influence of these four variables on Zakat Payment Decision.

Zakat, one of Islam's five pillars, represents a theological and socioeconomic obligation mandated in the Quran (At-Taubah 9:103). Derived from the Arabic term *zakah* (meaning purification), *zakat* requires Muslims meeting specific wealth thresholds to donate assets to designated recipients. This practice purifies wealth, fosters spiritual growth, and redistributes resources to alleviate poverty, reinforcing social solidarity (Nuradi et al., 2025; Faizi et al., 2025). Beyond its spiritual aspects, zakat promotes economic equity by reducing disparities between the affluent and the impoverished (BAZNAS, 2024).

Trust

Trust is the cornerstone of financial transactions, particularly in digital contexts where physical interactions are absent, and users must rely on institutional credibility and system reliability. According to Kotler and Keller (2012), "trust is a firm's willingness to rely on a business partner's integrity and ability" (p. 143). This definition underscores confidence in consistent performance and value delivery, extending beyond transactional satisfaction to moral reliability. In the context of *zakat* management, trust extends beyond mere transactional reliability; it encompasses *muzakki's* (the affluent) belief in the institution's transparency, competence, and ethical stewardship (Aristiana, 2019). This direct conceptualization highlights that trust, as framed by Kotler and Keller, forms the foundation of relationship marketing and applies equally to the moral-communal relationship between *muzakki* and BAZNAS. This multidimensional construct is critical because *zakat* is not merely a financial obligation, but also a religious act of worship, requiring the *muzakki* to feel assured that their contributions are managed in accordance with Islamic principles and reach the intended *mustahik* (beneficiaries).

Empirical studies on the role of trust in digital *zakat* adoption have revealed mixed findings, reflecting the complexity of this construct and its contextual variability. For instance, Zakariya and Puspita (2024) found that trust significantly influences decisions to pay *zakat* through popular e-commerce platforms such as Tokopedia. Their study, conducted in the Jabodetabek region, highlighted that *muzakki* are more likely to use digital platforms when they perceive the brand to be reliable and transparent. Similarly, Waluyo (2022) demonstrated that trust in *zakat* organizations positively affects the willingness of the Muslim community to pay *zakat* online, particularly when platforms provide clear information about the allocation and distribution of funds. These findings align with the broader literature on fintech adoption, which emphasizes trust as a key driver of user acceptance (Nur et al., 2022).

However, not all studies support these findings. Widowati (2024) found no significant correlation between trust and online ZIS (*Zakat*, *Infaq*, and *Sadaqah*) payments in Sragen Regency. This may be due to regional differences in institutional credibility and digital literacy. In rural areas like Sragen, where digital platforms are less common, *muzakki* often prefer traditional *zakat* payments through local mosques or community leaders. The lack of significant findings also reflect general skepticism about the security of online systems.

Zakat literacy

Zakat literacy represents a multidimensional construct that integrates theological knowledge, computational proficiency, and sociocultural awareness. Defined by BAZNAS (2019) as an individual's capacity to interpret, calculate, and analyze *zakat*-related obligations, *zakat* literacy encompasses three core pillars.

1. Theological Basis: Understanding *zakat* as a divine mandate rooted in Quranic injunctions (e.g., Surah At-Taubah 9:103) and Hadith, which emphasizes its role in *tathir* (wealth purification) and *tazkiyah* (spiritual elevation).
2. Calculation Methods: Mastery of *nisab* (minimum wealth threshold), *haul* (ownership duration), and asset-specific *zakat* rates (e.g., 2.5% for monetary wealth and 5–10% for agricultural produce).

3. Distribution Mechanisms: Awareness of the eight *asnaf* (eligible recipients) and institutional protocols for equitable allocation.

The Quranic imperative in Surah At-Taubah 9:103— "Take from their wealth a charity to purify and bless them"—establishes *zakat* as a non-negotiable obligation. However, compliance hinges on individuals' awareness and interpretation of these principles, which vary widely because of disparities in religious education, cultural norms, and access to credible information. For instance, in urban Indonesia, formal Islamic education and digital resources have enhanced *zakat* literacy. In contrast, rural communities often rely on oral traditions and local religious leaders, leading to a fragmented understanding (Kasri and Yuniar, 2021).

Empirical studies have highlighted the nuanced relationship between *zakat* literacy and digital adoption. Widowati (2024) found that individuals with higher *zakat* literacy, as measured through quizzes on *nisab* thresholds and *asnaf* categories, were 1.8 times more likely to pay *zakat* online in Sragen Regency. Similarly, Haryanto et al., (2023) demonstrated that digitally literate Muslims in Jakarta, who understood theological significance of *zakat*, exhibited stronger intentions to use platforms such as Kitabisa.com. These findings align with the Technology Acceptance Model (TAM), which posits that knowledge of a system's purpose enhances perceived usefulness and adoption (Davis, 1985).

Conversely, Hariyanto et al., (2025) and Kurniawan and Dzikrulloh, (2020) reported no significant correlation between *zakat* literacy and digital payment behavior. Rahmawaty et al.'s study of Tokopedia users in Jabodetabek revealed that millennials often prioritized platform convenience over doctrinal knowledge, suggesting that high *zakat* literacy does not necessarily translate into compliance if digital systems are perceived as impersonal or disconnected from religious values. Antonio et al., (2020) attributed similar findings to generational divides: older *muzakki* with robust *zakat* literacy preferred traditional methods (e.g., direct cash donations to mosques), while younger, tech-savvy generations adopted digital platforms despite gaps in their religious knowledge.

Effectiveness

Effectiveness in *zakat* management is a multifaceted concept that transcends mere operational efficiency, encompassing an institution's capacity to achieve its religious, social, and economic objectives through optimized processes (Al-Faruq et al., 2025). Practically, this involves the following steps:

1. Transparent Fund Distribution: Ensuring that *zakat* funds are allocated to the eight *asnaf* (eligible recipients) as prescribed in the Quran (Surah At-Taubah 9:60). Digital platforms enhance transparency through real-time tracking systems, blockchain-enabled ledgers, and public dashboards, which allow *muzakki* (zakat payers) to monitor fund flows from contributions to disbursements. For example, BAZNAS's digital platforms in Indonesia provide granular reports on how funds support education, healthcare, and poverty alleviation programs, thereby fostering trust and accountability (BAZNAS 2023).
2. Timely Reporting: Automated systems generate instant transaction receipts and annual *zakat* statements, reducing administrative delays. This aligns with *al-'ajalah* (Islamic principles of promptness) in fulfilling obligations, as emphasized in Hadith literature (Al-Bukhari, 2012).
3. Measurable Community Impact: Advanced analytics tools assess the socioeconomic impact of *zakat* programs, including as reductions in poverty rates and improvements in literacy. For instance, BAZNAS collaborates with universities to quantify the outcomes of its empowerment initiatives and ensure alignment with the Sustainable Development Goals (SDGs) (Haryanto et al., 2023).

Rohmah et al. (2020) demonstrated that perceived effectiveness, particularly in fund distribution, directly correlates with the public interest in fintech *zakat* platforms. Their study revealed that *muzakki* are 30% more likely to use digital channels when platforms provide evidence of tangible community benefits, such as success stories or impact metrics. These findings align with those of Nasution (2023), who posited that institutional credibility hinges on demonstrable effectiveness. For example, BAZNAS's annual audits and third-party certifications bolstered

its reputation, resulting in a 45% increase in digital zakat contributions between 2020 and 2023 (BAZNAS, 2023).

Convenience

Davis (1985) defines convenience as "the degree to which a person believes that using a particular system would enhance his or her job performance" (p. 320) and perceived ease of use as "the degree to which a person believes that using a system would be free of effort" (p. 320). In the context of Islamic philanthropy, convenience transcends mere technical usability; it encompasses the seamless integration of technology into users' daily routines, minimizing transactional friction while aligning with religious practices. For *zakat*—a time-bound obligatory act—convenience becomes particularly critical, as *muzakki* (zakat payers) seek efficient and accessible methods to fulfill their religious duties.

Widowati (2024) and Nur et al., (2022) underscore the transformative role of convenience in digital *zakat* adoption. Widowati's research in Sragen Regency revealed that 68% of respondents chose digital platforms primarily because of features such as one-click payments, auto-calculation of *nisab* (wealth thresholds), and integration with popular e-wallets (e.g., Dana and OVO). Similarly, Nur et al., (2022) found that Kitabisa.com's user-friendly interface, with progress trackers and instant donation receipts, increased *zakat* contributions by 40% among millennials in Jakarta. These platforms reduce burdens, enabling *muzakki* to fulfill their obligations during busy periods, such as Ramadan month.

BAZNAS's digital ecosystem exemplifies convenience-driven design, as its website and app enable users to toggle between various *zakat* types (e.g., *zakat mal* and *zakat fitrah*), select from multiple payment channels (including bank transfers, e-wallets, and QRIS), and schedule recurring payments. Such features cater to Indonesia's tech-savvy population, where 73% of Internet users prefer mobile-first solutions (APJII 2024).

In contrast, Aulia and Pimada, (2023) observed no significant correlation between convenience and crowdfunding-based *infaq* (guided wealth spending) or *sadaqah* (voluntary donations) payments. Their study of 180 Indonesian Muslims found that altruistic motives—emotional resonance with causes and the prospect of *thawab* (religious rewards)—overrode technical preferences. Donors using platforms like Ayopay or

BenihBaik.com were more likely to tolerate poor interfaces when campaigns aligned with their personal values. These findings suggest that intrinsic religious motivation reduces the importance of convenience in voluntary giving, whereas obligatory nature of *zakat* amplifies it.

RESEARCH METHOD

Research design

The study employed a descriptive quantitative design to investigate the impact of how trust, *zakat* literacy, effectiveness, and convenience ondecisions to pay *zakat* through the BAZNAS website (Hair et al., 2010). Quantitative measurement was selected to assess relationships among variables objectively, and a 4-point Likert scale (1 = strongly disagree to 4 = strongly agree) was intentionally used to eliminate central-tendency bias and ensure clear attitudinal responses (Sekaran & Bougie, 2013).

Population and sample selection

The study population consisted of Muslims in the Jabodetabek area who had previously used the BAZNAS website for *zakat* payments. Due to the large population and the need for participant relevance, the researchers employed purposive sampling, selecting 100 respondents who met the specified criteria (Sugiyono, 2019). Although adequate for SEM-PLS, the study notes that a larger sample—about 384 respondents according to standard formulas—would increase representativeness for future research (Hair et al., 2010).

Data collection techniques

Data were gathered using structured questionnaires distributed via Google Forms through social media (WhatsApp, Facebook, Instagram). The questionnaire items corresponded to the research variables: trust, *zakat* literacy, effectiveness, convenience, and *zakat* payment decisions (Bryman, 2016).

Measurement of variables

All variables were measured using a 1–4 Likert scale based on established indicators:

1. Trust (X1): integrity, honesty, institutional competence, dependability.
2. Zakat Literacy (X2): *zakat* obligation awareness, calculation knowledge, and its societal impact.
3. Effectiveness (X3): program insight, disbursement accuracy, and success of *zakat* objectives.
4. Convenience (X4): ease of use, control, clarity, and customization of the website.
5. Zakat Payment Decision (Y): trust in the product, habitual use, recommendations, and repurchase intention.

Data Analysis Techniques

Analysis employed PLS-SEM, which allows for the simultaneous estimation of relationships among multiple variables.

1. **Outer Model (Measurement Model):**
   a. Tested convergent validity using outer loadings (>0.70).
   b. Tested discriminant validity using AVE (>0.50).
   c. Tested reliability using Cronbach's alpha and Composite Reliability (>0.70). All variables met validity and reliability thresholds.
2. **Inner Model (Structural Model):**
   a. Evaluated the influence of trust, literacy, effectiveness, and convenience on payment decisions.
   b. Path coefficients, t-statistics, and p-values were used to determine significance (Hair et al., 2010).

RESULTS AND DISCUSSION

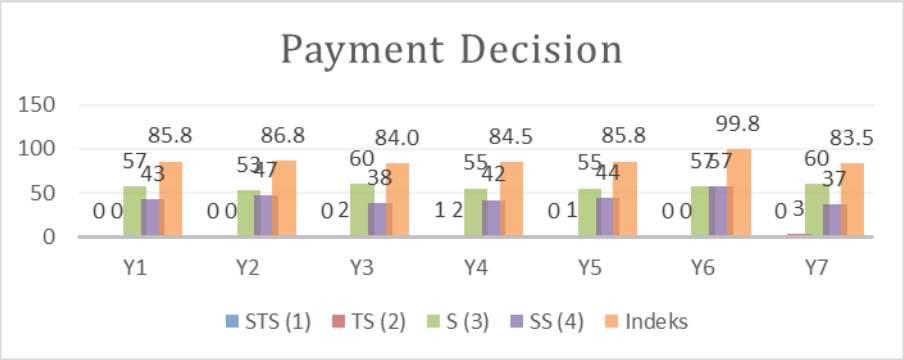
Results

Descriptive Statistics

The descriptive analysis in this study was used to elucidate and delineate the responses of participants to statements about the variables encompassed within this research. The variables incorporated in this

investigation comprise payment decisions (Y), trust (X1), Zakat Literacy (X2), effectiveness (X3), and convenience (X4).

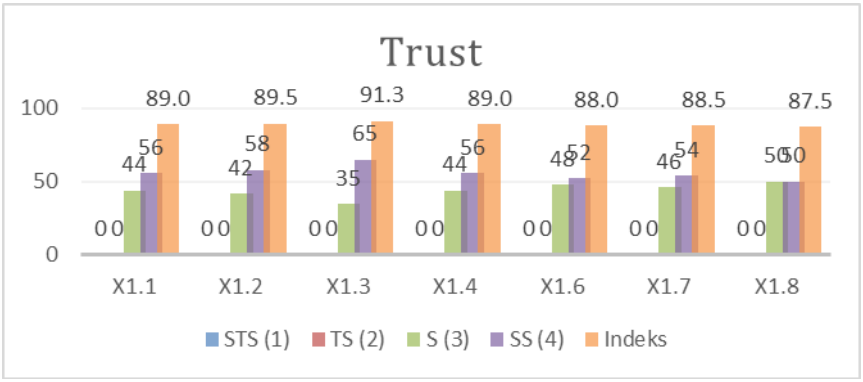
Payment Decision Index Analysis



Source: Data Processed

The data shows all statements regarding the payment decision variable (Y), with Y6 having the highest index value of 99.8, falling into the high category of the three-box interval. This suggests individuals are likely to recommend the central BAZNAS website to others. Statement Y7 had the lowest index value of 83.5, also categorized as high, indicating individuals' intention to continue using the BAZNAS website for *zakat* payments.

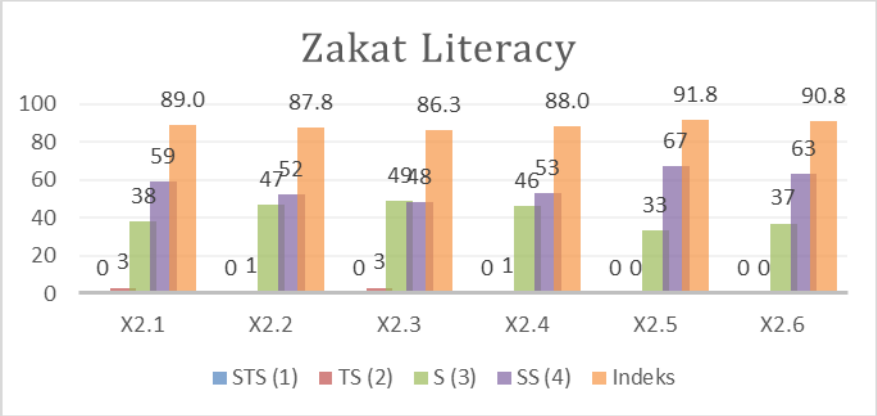
Trust Index Analysis



Source: Data Processed

The data indicate that the statements regarding the trust variable (X1) yielded the highest value in X1.3, with an index value of 91.3, falling within the high category of the three-box interval. This suggests individuals trust the BAZNAS website for managing *zakat* funds effectively. The lowest value was in statement X1.8, at 87.5, which is also categorized as high, implying satisfactory services for users.

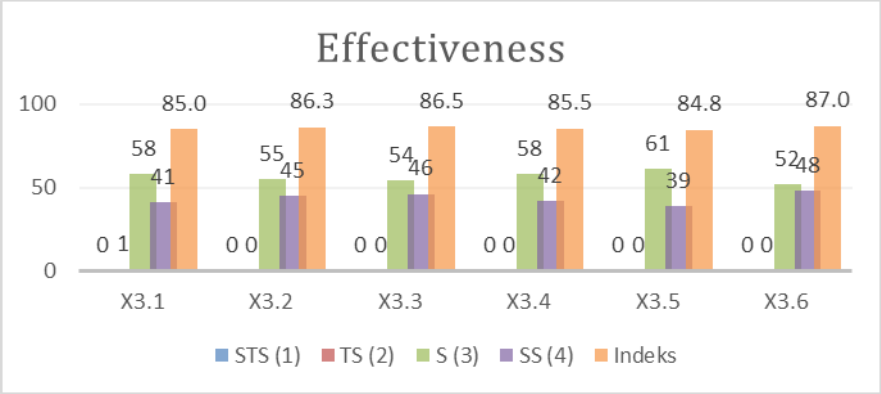
Zakat Literacy Index



Source: Data Processed

The data indicate that statements on the *zakat* literacy variable (X2) show the highest value in X2.3 and X2.5, with an index value of 91.8. Within the three-box interval, X2.5's index value falls into the high category, suggesting *zakat* potential to address poverty in Indonesia. The lowest value was in statement X2.3 with an index value of 86.3, also categorized as high, indicating the Muslim community's understanding of *zakat* calculation methods.

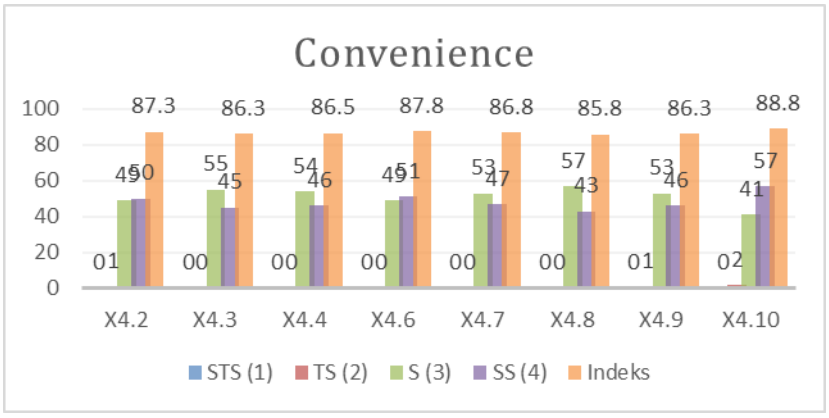
Effectiveness Index Analysis



Source: Data Processed

The data indicate that all statements regarding the effectiveness variable (X3) showed the highest value in statement X3.6, with an index value of 87. Within the three-box interval, X3.6 falls into the high category, indicating that the BAZNAS distribution program has fostered economic independence and enhanced the capabilities of the *mustahik*. The lowest value was in statement X3.5, with an index value of 84.8, also categorized as high, indicating BAZNAS's Zakat distribution program successfully provided assistance to *mustahik*.

Convenience Index Analysis



Source: Data Processed

The data show that statements regarding the convenience variable (X4) had the highest value in statement X4.10, with an index value of 88.8, falling into the high category within the three-box interval. This indicates clear and comprehensible payment instructions, information, and features. Statement X4.8 had the lowest index value of 85.5, also categorized as high, suggesting easy access to necessary information on the BAZNAS website.

Reliability and Validity Analysis

Convergent Validity Test

Convergent validity is assessed by examining outer loading values of indicators across five variables: payment decisions, trust, *zakat* literacy, effectiveness, and convenience. Values exceeding 0.70 were considered acceptable. Analysis was conducted using SmartPLS version 4.0.

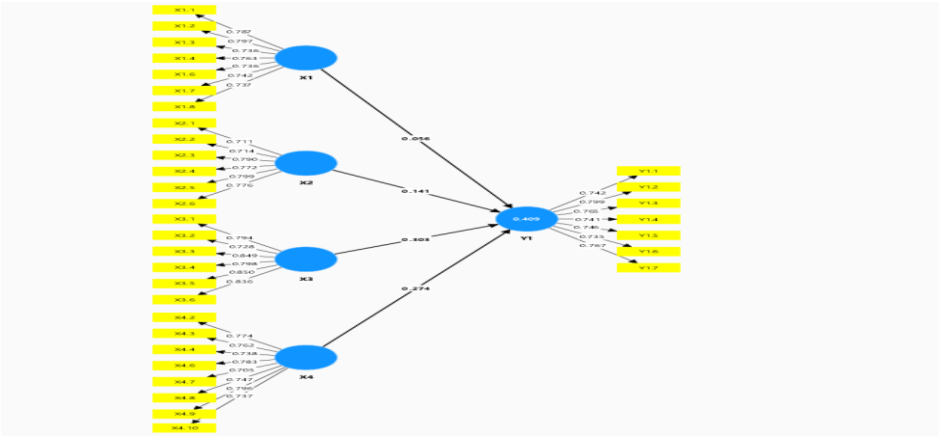
Table 1. Outer Loading

	Trust	Zakat Literacy	Effectiveness	Convenience	Payment Decision
X1.1	0.787				
X1.2	0.797				
X1.3	0.736				
X1.4	0.763				
X1.6	0.736				
X1.7	0.742				
X1.8	0.737				
X2.1		0.711			
X2.2		0.714			
X2.3		0.790			
X2.4		0.772			
X2.5		0.799			
X2.6		0.776			
X3.1			0.794		
X3.2			0.728		
X3.3			0.849		
X3.4			0.798		
X3.5			0.850		
X3.6			0.836		
X4.10				0.737	
X4.2				0.774	
X4.3				0.762	
X4.4				0.738	
X4.6				0.783	
X4.7				0.705	

	Trust	Zakat Literacy	Effectiveness	Convenience	Payment Decision
X4.8				0.747	
X4.9				0.796	
Y1.1					0.742
Y1.2					0.799
Y1.3					0.765
Y1.4					0.741
Y1.5					0.746
Y1.6					0.735
Y1.7					0.767

Source: Data Processed

The table above demonstrates that each statement in each variable indicator, specifically payment decisions, trust, *zakat* literacy, effectiveness, and convenience, can be considered valid if it exhibits an outer loading of 0.70 or higher. All data conformed to the specified criteria, with outer loading values exceeding 0.70. Consequently, the variables used in this study were deemed valid. Subsequent data processing was conducted using SmartPLS software, as illustrated in the figure below.



Source: Data Processed

Figure 1. Output SmartPLS

Discriminant Validity

Discriminant validity is a validity assessment conducted by comparing variables based on their respective Average Variance Extracted (AVE) values. The AVE criterion was considered valid if the AVE value

exceeded 0.5. In this assessment, an AVE value less than 0.5 indicates poor validity.

Table 2. Average Variance Extracted (AVE)

Variabel	Average variance extracted (AVE)
Trust	0.574
Zakat Literacy	0.579
Effectiveness	0.657
Convenience	0.571
Payment Decision	0.573

Source: Data Processed

The table shows the variables used in this study, including independent and dependent variables. Each variable demonstrated an Average Variance Extracted (AVE) value above 0.5. The effectiveness variable had the highest AVE value of 0.657, while convenience had the lowest at 0.571. These AVE values meet the required criteria and validate all indicators used in this study.

Reliability Test

A reliability test was used to assess the accuracy and consistency of each variable in the study. The reliability test employed a threshold value of greater than 0.7. If this test yielded a value of 0.7 or greater, the variable could be considered reliable.

Table 3. Reliability Test

Variable	Cronbach's alpha	Composite reliability
Trust	0.876	0.904
Zakat Literacy	0.855	0.892
Effectiveness	0.896	0.920
Convenience	0.893	0.914
Payment Decision	0.876	0.904

Source: Data Processed

The data presented in the table above indicate that each variable in this study demonstrated a Composite Reliability value exceeding 0.70. The highest value was observed for the effectiveness variable at 0.920, whereas the lowest value was associated with the *zakat* literacy variable at 0.892. Consequently, the results of the reliability tests in this study are reliable.

Moreover, the Cronbach's alpha value for each variable in this study fell within the range of 0.81 - 0.1, which was classified as very high (Duryadi, 2021). These variables included payment decisions, trust, *zakat* literacy, effectiveness, and convenience.

Hypothesis Testing

Impact of Trust on Zakat Payment Decisions

The trust variable had a value of 0.056 for the original sample. The statistical test yielded a p-value of 0.532, which is lower than the t-table value of 1.976. With a p-value of 0.595 exceeding 0.050, the null hypothesis (H0) is accepted, and the alternative hypothesis (H1) is rejected, indicating that trust does not significantly affect payment decisions. The highest index for the trust variable is in statement X1.3: "I believe that the Central BAZNAS is an institution that has the ability to manage zakat funds properly," showing community confidence in BAZNAS' fund management. The lowest index value corresponds to statement X1.8: "I believe that the central BAZNAS website can provide satisfaction to each of its users," indicating lower confidence in the website's functionality.

Impact of Zakat Literacy on Zakat Payment Decisions

The Zakat literacy variable showed a value of 0.141 for the original sample. The statistical test yielded 1.417, below the t-table value of 1.976, with a p-value of 0.157 which exceeds the 0.050 threshold. This results in accepting H0 and rejecting H1, indicating *zakat* literacy does not significantly influence payment decisions. The highest index in *zakat* literacy is found in statement X2.5: "I am aware that *zakat* can contribute to addressing poverty in Indonesia." The lowest index relates to statement X2.3: "I comprehend the calculation of the *zakat* amount I am obligated to pay," suggesting community understanding of *zakat* calculation methods.

Impact of Effectiveness on Zakat Payment Decisions

The effectiveness variable had a value of 0.303 for the original sample. The statistical test yielded a value of 2.303, exceeding the t-table value of 1.976. With a p-value of 0.021 (less than 0.050), the hypothesis results in rejecting H0 and accepting H1, showing the effectiveness variable significantly impacts payment decisions. Statement X3.6 showed the highest index value, indicating that BAZNAS's distribution program fosters economic independence and enhances the capabilities of *mustahik* through empowerment initiatives and skills training. The lowest index value was for statement X3.5, which states that the central BAZNAS's *zakat* distribution program met its objectives of assisting *mustahik*, with the community acknowledging this achievement.

Impact of Convenience on Zakat Payment Decisions

The convenience variable had a value of 0.274 for the original sample. The statistical test yielded a value of 2.253, exceeding the t-table value of 1.976. The p-value was 0.024, less than 0.050. Consequently, the hypothesis results in rejecting H0 and accepting H1, indicating the convenience variable significantly affects payment decisions. The highest index value is observed in statement X4.10: "Payment instructions, various information, and features provided are clear and easy to understand." This shows individuals can readily comprehend payment instructions and features on the BAZNAS website. The lowest index value is in statement X4.8: "It is very easy to find the information I need when using the BAZNAS website." Analysis of the BAZNAS website revealed features for Zakat, Infaq, and Sadaqah (ZIS) payment, including a Zakat Calculator, News, Services, and Library. All features are comprehensive, ranging from knowledge resources to the *zakat* distribution program news.

Discussion

This study examines factors influencing decisions to use the Central BAZNAS website for *zakat* payments, focusing on trust, literacy, effectiveness, and convenience. The findings revealed relationships between these variables and payment decisions, offering insights into digital *zakat* adoption in Indonesia. This discussion synthesizes findings and explores their theoretical and practical implications.

Trust and Payment Decisions

Contrary to expectations, trust (X1) does not significantly influence payment decisions (Y). This aligns with the studies by Widowati (2024) and Nur et al., (2022), who attributed such outcomes to insufficient institutional transparency and the public's pre-existing skepticism toward digital platforms. In this study, the high index values for trust-related statements (e.g., X1.3:91.3) suggest that respondents already perceived BAZNAS as credible for fund management. However, baseline trust may not differentiate users' payment decisions, as the variable's non-significance implies that trust is a prerequisite rather than a motivator for payment decisions. This resonates with Al Arif et al. (2023), who argued that, in contexts where institutional trust is uniformly high, its marginal impact on behavior diminishes.

Conversely, the contradiction with Amilahaq (2021) and Dhar (2025), who found that trust is pivotal, may stem from cultural or methodological differences. For instance, regions with lower institutional credibility might view trust as a decisive factor, whereas in Indonesia, BAZNAS' established reputation renders trust a relatively static variable.

Zakat Literacy and Payment Decisions

Zakat literacy (X2) also exhibited no significant effect, corroborating the finding of Haryanto et al., (2023) and Zakariya and Puspita (2024). The high index for statements like X2.5 (91.8) indicates that respondents recognize *zakat* societal role but lack a granular understanding (e.g., calculation methods, as seen in X2.3's lower score). This dichotomy suggests that, while awareness of *zakat* purpose is widespread, operational literacy remains limited, reducing its influence on payment behavior. Furthermore, the preference for direct *zakat* distribution over *mustahik* may bypass institutional platforms, diminishing the relevance of literacy in digital contexts.

However, this contrasts with Antonio et al., (2020), who link higher literacy to increased compliance. This discrepancy highlights the importance of contextual factors: in communities where digital platforms are less established, traditional practices may prevail over institutional mechanisms, regardless of literacy levels.

Effectiveness and Payment Decisions

Effectiveness (X3) emerged as a significant predictor (β=0.303, p<0.05), aligning with Rohmah et al. (2020) and Kasri and Sosianti (2023). Respondents valued BAZNAS' empowerment programs (X3.6:87.0), which extend beyond financial aid to skills training, reflecting the demand for sustainable impact. This finding supports the Technology Acceptance Model (TAM), which posits that perceived usefulness drives adoption (Davis, 1985). The rejection of Nuradi et al., (2025) findings, which prioritized recipient needs over platform efficiency, highlights a cultural shift: as digital platforms mature, users increasingly weigh systemic efficacy over altruistic intent. Thus, effectiveness bridges altruism and practicality, positioning the BAZNAS as both a charitable and pragmatic choice.

Convenience and Payment Decisions

Convenience (X4) also significantly impacted decisions (β=0.274, p<0.05), which is consistent with Irawati (2022). Features such as clear payment instructions (X4.10:88.8) underscore the importance of user-centric design, resonating with the TAM's emphasis on ease of use. However, this contrasts with Nasution (2023), who found offline methods preferable owing to perceived efficiency. This divergence may reflect generational or technological divides, as younger, tech-savvy cohorts prioritize digital convenience, while older demographics tend to favor traditional channels. BAZNAS comprehensive features (e.g., Zakat Calculator and news updates) likely cater to the former, illustrating how platform adaptability can enhance adoption.

Theoretical Implications

This study advances the understanding of digital *zakat* adoption by integrating behavioral and technological lenses. First, it extends the TAM by contextualizing perceived usefulness (effectiveness) and ease of use (convenience) within Islamic finance, demonstrating its applicability beyond conventional fintech. Second, it challenges assumptions about trust and literacy, suggesting that, in mature digital ecosystems, these variables may serve as foundational rather than dynamic factors. Finally, the findings contribute to the discourse on Islamic social finance by

highlighting the interplay between religious obligations and technological pragmatism.

CONCLUSION

This study investigates factors influencing *zakat* payment decisions on the BAZNAS website, focusing on trust, *zakat* literacy, effectiveness, and convenience. The findings reveal that trust and *zakat* literacy do not significantly impact the decision to use the BAZNAS website, while effectiveness and convenience play crucial roles in this decision. The limited transparency and openness of information provided by BAZNAS hinder theestablishment of trust among users. Despite high institutional trust in BAZNAS, the lack of detailed reporting on *zakat* collection and distribution may deter users from embracing the digital platform. Similarly, *zakat* literacy did not significantly influence decisions to use the website. The perceived effectiveness of the BAZNAS website significantly influences users' decisions to pay *zakat* online, as users are more likely to adopt the platform if they believe their contributions are effectively distributed to beneficiaries. Convenience emerges as a critical factor, with the platform's ease of use and accessibility significantly influencing users' willingness to adopt digital payments. This study highlights the importance of effectiveness and convenience in driving the adoption of digital *zakat* payments. BAZNAS should focus on enhancing platform transparency and effectiveness while maintaining convenience and accessibility. These improvements can increase the adoption of digital *zakat* payments, contributing to more efficient distribution in Indonesia.

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