

## UNDERSTANDING ZAKAT PAYMENT BEHAVIOR IN DIGITAL PLATFORMS: MOTIVATIONS AND BARRIERS

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**Abstract:** *This study aims to understand zakat payment behavior on digital platforms by examining the main motivations and barriers that influence Muslims' decisions to pay zakat online. The rapid development of financial technology and digital zakat platforms has transformed traditional zakat practices, but adoption remains uneven across society. This study uses a qualitative approach with a literature review method through a literature review of scientific journal articles, books, and academic publications relevant to digital zakat, user behavior, and Islamic social finance. The analysis was conducted descriptively and analytically to identify patterns, concepts, and key findings in the related literature. The results indicate that ease of use, trust in digital platforms, transparency in zakat fund management, and religious awareness and understanding are the main factors driving digital zakat payments. While dominant barriers include concerns about data security, low digital literacy, limited understanding of platform credibility, and a preference for direct or conventional zakat distribution. This study concludes that although digital platforms offer efficiency and accessibility, strengthening trust, improving system security, and educating the public are key factors in increasing the adoption of digital zakat, and provides conceptual and practical implications for zakat institutions, policymakers, and digital platform developers in designing a zakat payment system that is more inclusive, trustworthy, and in line with religious values and technological developments.*

**Keywords:** *Digital Zakat, Zakat Payment Behavior, Fintech, Motivation, Barriers*

### Introduction

Zakat as one of the five pillars of Islam, is not only a religious obligation but also a central instrument in Islamic social finance, which aims to achieve economic justice and poverty alleviation (Haryono, n.d.). In the digital era, transforming zakat management and payment mechanisms through fintech and digital platforms has the potential to expand zakat collection, increase transparency, and improve service accessibility. However, the realization of this potential is far from uniform across Muslim communities, as evidenced by persistent variations in adoption and acceptance. This disparity highlights a critical issue: despite advances in digital payment systems, the availability of technology does not guarantee widespread adoption and compliance among muzakki (zakat payers) (Baznas et al., 2025). This tension demands a deeper investigation into the interplay between technology, trust, and socio-religious behavior in the adoption of digital zakat.

The development of digital technology has driven significant transformations in zakat management, particularly through the use of financial technology (fintech) and digital payment platforms. Various innovations such as digital zakat applications, mobile-based Islamic banking, e-wallets, and QRIS-based payment systems have expanded the choice of faster, more flexible, and more transparent zakat payment methods (Alief & Ibi Satibi, 2024). Numerous studies have shown that digital zakat has the potential to improve the operational efficiency of zakat institutions, expand the reach of zakat payers (muzakki), and enhance the accountability and transparency of zakat fund management. With increasing internet penetration and smartphone use in Indonesia, digital zakat is seen as an innovative solution for modernizing Islamic social finance.

However, the realization of digital zakat's potential has not been evenly distributed. The adoption rate of digital zakat payments among muzakki still shows significant variation across age groups, education levels, and social backgrounds. The National Zakat Agency (Baznas) emphasizes that the availability of technological infrastructure and digital platforms does not automatically guarantee high levels of zakat adoption and compliance. This situation indicates a gap between technological readiness and behavioral readiness, necessitating a deeper understanding of the non-technical factors in digital zakat adoption (Suselo et al., 2025).

Previous research has revealed that digital zakat payment systems can increase convenience, time efficiency, and transaction flexibility for muzakki (payers of zakat). The study found that perceived usefulness and perceived ease of use positively influenced the intention to pay zakat through digital platforms, particularly among millennials and Generation Z. This suggests that technology plays a significant role in shaping zakat payment preferences in the digital era.

Research on digital zakat payment systems indicates that digital platforms can facilitate faster, more flexible, and more transparent zakat transactions. For example, digitalization efforts in Indonesia have demonstrated increased accessibility through apps, mobile banking, and QRIS based zakat payments. These developments are associated with increased efficiency and a broader reach of zakat services. The emergence of digital payment methods presents a significant opportunity for zakat institutions to increase the engagement and compliance of muzakki (payers) in the context of Indonesia's rapidly evolving digital economy.

However, empirical evidence reveals a paradox: while the potential benefits of digital zakat platforms are widely recognized, their actual adoption remains uneven. Research shows that barriers such as low digital literacy, limited trust in digital services, and cultural preferences over conventional zakat distribution practices continue to hinder wider acceptance. This implies that the challenges of digital zakat adoption are not only technical but also behavioral and socio-religious, requiring an analytical framework that takes into account both technological and human factors (Tuanany & Fitriyanto, 2024).

To date, most studies on digital zakat have focused primarily on technological improvements or legal and organizational perspectives. However, in the context of Indonesia as a Muslim-majority country, there remains a lack of studies that simultaneously examine both motivating and inhibiting factors influencing individuals' decisions to pay zakat through digital platforms. This gap is particularly relevant in Indonesia, where rapid digital financial development coexists with strong socio-religious traditions that shape zakat practices.

Therefore, this study aims to analyze the motivating and inhibiting factors that simultaneously influence the adoption of digital zakat payment in Indonesia, in order to provide a more integrated understanding of muzakki behavior and to support the development of more effective digital zakat strategies.

### Literature Review

The development of digital technology has brought significant changes to Islamic social finance practices, particularly in the zakat payment system in Indonesia. The use of digital platforms such as banking applications, e-wallets, and fintech zakat services demonstrates a shift from conventional payment methods to more modern and efficient mechanisms. The digitalization of zakat is seen as part of Islamic financial institutions' efforts to adapt to technological developments, as well as a means to increase the accessibility and effectiveness of zakat management in the digital era. This phenomenon is increasingly relevant given that Indonesia has the largest Muslim population and a steadily increasing level of digital technology penetration (Nur et al., 2023).

Previous studies have shown that individuals' decisions to pay zakat through digital platforms are influenced by several factors, both technological and behavioral. Perceptions of the benefits of using technology, ease of transaction processing, and perceived risks are important determinants in shaping the intention to use digital zakat payments, particularly among younger Muslims. These findings indicate that preference for digital zakat is driven not only by religious aspects but also by rational considerations related to efficiency and convenience in transactions.

Theoretical approaches such as the Unified Theory of Acceptance and Use of Technology (UTAUT) and Consumer Choice Theory are widely used to explain digital payment behavior in the context of zakat, infaq, and sadaqah (charity). Studies have shown that income, the availability of technological facilities, and the digital environment influence people's decisions to adopt digital zakat payment systems. Therefore, digital zakat adoption cannot be separated from the user's social and economic context (Sapitri & Kafabih, 2024).

Research combining religiosity and technological literacy variables indicates that socio-religious factors play a significant role in digital zakat payment behavior. The study found that religiosity, accessibility, zakat literacy, and age significantly influence the decisions of millennials and Generation Z in Indonesia to use digital zakat platforms (Aulia Seilalisa, 2025). These findings indicate that digital zakat adoption is determined not only by technological aspects, but also by an individual's level of religious understanding and zakat knowledge. Zakat payers with better religious understanding and zakat literacy tend to be more open to using digital systems, especially when the platforms are perceived as compliant with Sharia principles. Therefore, the integration of religious values and technological innovation is a key factor in increasing digital zakat acceptance in the community (Tuanany & Fitriyanto, 2024).

However, the adoption of digital zakat still faces several obstacles. Low digital literacy, limited trust in online platforms, and the strong public preference for distributing zakat directly to those entitled to receive it are factors that hinder the use of digital systems. These obstacles reflect the fact that zakat is not merely understood as a transactional activity, but also as a form of worship imbued with social and spiritual values. Research shows that obstacles such as low digital literacy, limited trust in digital services, and cultural preferences for conventional zakat distribution practices continue to hinder wider acceptance.

Overall, the existing literature indicates that digital zakat payment behavior is influenced by a combination of technological, psychological, social, and religious factors (Indrarini, 2022). While digital platforms offer convenience and efficiency, their adoption rate depends heavily on the extent to which the system builds trust, ensures transparency, and aligns with Islamic values. Furthermore, limited research simultaneously examines the drivers and barriers to digital zakat payments, particularly in the Indonesian context, opening up opportunities for further research.

## Method

This research uses a qualitative approach with a literature review method to analyze zakat payment behavior through digital platforms. This approach was chosen because the study aims to comprehensively understand the motivations and barriers to digital zakat payment based on a synthesis of knowledge developed in previous research, without involving primary data collection.

The research data is sourced from relevant scientific literature, including reputable national and international journal articles, academic books, and scientific publications discussing digital zakat, zakat payment behavior, Islamic fintech, and Islamic social finance. The literature selection was carried out selectively, considering topic suitability, source credibility, and relevance to the research objectives, particularly studies examining motivational factors and barriers to the adoption of digital zakat payments.

Data analysis was conducted using a descriptive-analytical approach, namely by reviewing, categorizing, and comparing key findings from the reviewed literature. The analysis focused on identifying patterns, key concepts, and factors that consistently influence digital zakat payment decisions, both as drivers and barriers. Next, the analysis results are synthesized to build an integrated understanding of digital zakat payment behavior and to identify remaining research gaps. Through this method, the research is expected to provide conceptual contributions to the development of digital zakat studies and serve as a reference for zakat institutions, policymakers, and digital platform developers in designing a more inclusive, trustworthy, and religiously compliant zakat payment system.

## Result and Discussion

The results of a literature review indicate that zakat payment behavior through digital platforms is influenced by two main dimensions: motivational factors (drivers) and barriers. These two dimensions interact to shape the decision of zakat payers to adopt or reject the use of digital zakat platforms (Haryani Santo Hartono, 2022). This finding confirms that digital zakat adoption cannot be understood solely as a technological phenomenon, but also as a social and religious practice imbued with values, beliefs, ethics, and cultural preferences.

### 1. Motivations for Digital Zakat Payment

The primary motivations driving Muslims to pay zakat through digital platforms are convenience and transaction efficiency. Various studies indicate that perceived ease of use and flexibility are dominant factors, especially among urban communities and younger Muslims. Digital platforms enable zakat payers to pay zakat anytime and anywhere without having to visit a zakat institution in person, thereby reducing time and energy costs (Kasri & Sosianti, 2023). This finding is consistent with research findings that suggest that perceived benefits of technology significantly influence intention to use digital zakat (Sapitri & Kafabih, 2024).

In addition to convenience, trust in digital zakat institutions and platforms is also a crucial motivating factor. Zakat payers tend to use platforms managed by official institutions, with a good reputation, and affiliated with government institutions or national zakat institutions. Transparency in fund distribution reports, sharia audits, and clear information on the use of zakat funds enhance the sense of security and confidence of zakat payers. The study confirms that trust plays a key role in mediating the relationship between technology and digital zakat payment decisions.

Religious motivation also remains a key foundation for digital zakat payment behavior. Awareness of zakat obligations, understanding of zakat jurisprudence, and the belief that zakat payments through digital platforms remain valid according to sharia encourage zakat payers to

adapt to digital systems. The study found that religiosity and zakat literacy positively influence digital zakat adoption, especially when platforms integrate Islamic values with technological innovation. Literacy has a significant influence, manifested in awareness and understanding of the obligation of Muzakki to pay zakat, as well as awareness of helping others through donations and alms. The religiosity factor is demonstrated by the belief that spending a portion of one's wealth is a command from Allah SWT. The convenience factor is proven by distributing zakat, donations, and alms using digital payments, making Muzaki feel more effective and efficient in ZIS transactions (Oktavia, 2024). This shows that the digitalization of zakat does not eliminate the spiritual dimension, but rather changes the medium of its implementation.

## 2. Barriers to Digital Zakat Payment

On the other hand, the study also identified several significant barriers hindering the adoption of digital zakat. Concerns about data security and privacy are key barriers frequently raised in various studies. Zakat payers remain skeptical about the security of online transactions, particularly regarding the potential for personal data leaks and misuse of funds. These concerns are exacerbated by low levels of digital security literacy among some members of the public.

To address these barriers to digital zakat adoption, strengthening digital security literacy, implementing technology security standards, and building trust strategies are crucial. Digital literacy education and training that emphasizes understanding cyber risks and safe transaction practices can increase user awareness of protecting personal data, thereby gradually reducing perceived risk of digital transactions. Such training has been shown to contribute to increasing security awareness of online transactions outside the context of digital zakat, especially among groups still vulnerable to cyber threats (Ibrahim, 2025). Furthermore, increasing transparency in the management of digital zakat platforms, such as disclosure of information regarding security protocols, encryption systems, and regular security audits, has the potential to strengthen the trust of zakat payers. Research on financial technology adoption shows that perceived security moderates the relationship between trust and the use of digital payment services. This confirms that security serves not only as a technical aspect but also as a strategic element in building trust and encouraging the adoption of digital financial technology (Mardiyani, 2025).

Another barrier is low digital literacy and Islamic financial literacy. Not all groups have sufficient skills to operate digital applications or understand the features of online zakat payments. Elderly groups and people in areas with limited access to technology tend to prefer conventional methods. Digital literacy is a crucial prerequisite for the adoption of Islamic fintech, including digital zakat. Therefore, continuous education is needed to improve digital literacy, so that the adoption of technology in zakat management can be more effective. Successful adoption of technology in zakat management will enable a more transparent, faster, and more practical process, as well as build trust among zakat payers in zakat institutions (Syaputra et al., 2025).

Another major barrier to the adoption of digital zakat is low digital literacy and Islamic financial literacy, which varies across different generations of zakat payers. Not all groups have sufficient skills to operate digital applications or fully understand the features of online zakat payment platforms. Older generations and individuals in areas with limited access to technology tend to prefer conventional zakat payment methods due to limited digital familiarity.

Meanwhile, younger generations such as Generation Z, although more accustomed to digital technologies, may still encounter barriers related to trust, transparency, and understanding of sharia compliance in digital zakat platforms. In addition, cultural preferences and socio-religious values can reinforce these barriers, as some zakat payers perceive direct zakat distribution as more spiritually meaningful and socially engaging.

These findings indicate that digital literacy, religious understanding, and generational characteristics jointly shape the adoption of digital zakat. Therefore, improving both digital and Islamic financial literacy across generations is essential to support more effective and inclusive digital zakat management.

### Conclusion

This study aims to understand zakat payment behavior through digital platforms by examining the motivational factors and barriers that influence zakat payers' decisions. Based on the literature review, it can be concluded that the adoption of digital zakat is a multidimensional phenomenon influenced not only by technological advances but also by interacting psychological, social, and religious factors. Thus, digital zakat cannot be understood solely as a technical innovation, but rather as a worship practice undergoing a transformation within the context of a digital society.

The study's results indicate that the primary motivations for using digital zakat platforms include ease and efficiency of transactions, flexibility in time and place, trust in zakat management institutions, and the level of religiosity and zakat literacy of the payers. The integration of sharia values with technological innovation has proven to be a crucial factor in increasing digital zakat acceptance, especially among the younger generation of Muslims. These findings confirm that the spiritual dimension remains a key foundation for zakat payment behavior, even though the implementation mechanism has shifted to a digital system.

Furthermore, this study also identified several barriers that still hinder the adoption of digital zakat, including concerns about data security and privacy, low digital literacy and sharia financial literacy, and cultural preferences for direct zakat distribution. These barriers indicate that the level of user behavioral readiness is not yet fully aligned with the technological readiness available. Therefore, the success of digital

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