EXPLORING THE ROLE OF CONVENIENCE AND TECHNOLOGY IN THE ADOPTION OF DIGITAL ZAKAT PLATFORMS

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ABSTRACT

This study investigates the determinants affecting the sustained use of digital zakat applications among the Malaysian Muslim community. It identifies key drivers, namely, performance expectancy, effort expectancy, social influence, facilitation expectancy and behavioral intention, and examines their impact on users' intention to continue using these digital platforms. A quantitative investigation involving 420 respondents across three states indicated that adopting technology substantially affects the desire to persist in utilising digital zakat applications, explaining 95.2% of the variance in usage behaviour. Facilitation anticipation was identified as the predominant component, with a beta value of (β = 0.323, p < 0.05), indicating that usability and convenience are essential for users' sustained involvement with these platforms. The results further indicate that 80.48% of participants utilise zakat

programmes such as ZOT, Ezakat, and Myzakat, while 38.32% employ Boost, 27.87% utilise Shopee, and 24.04% utilise Touch 'n Go. These findings indicate that digital zakat platforms are gaining popularity as users pursue convenience and accessibility via established e-wallets and zakat-specific applications. The study aligns with current technological adoption trends, wherein user-friendliness and accessibility are essential for the sustained adoption of digital products. This study emphasises the significance of intuitive digital zakat applications in enhancing zakat contributions and encouraging sustained involvement.

Keywords: *digital zakat, technology acceptance, facilitation expectancy, convenience, performance expectancy*

INTRODUCTION

The integration of digital technology into Islamic finance, particularly in zakat administration and allocation, is expanding rapidly. This advancement presents opportunities to enhance the efficiency, transparency, and accessibility of zakat management.[1] Digital platforms for zakat payments have emerged as a significant advancement, enabling individuals and organisations to remit zakat online via mobile applications or websites.[2] Furthermore, blockchain technology is being explored to strengthen transparency by ensurig that zakat transactions are securely recorded and accessible to all stakeholders, thereby fostering greater trust in the system.[3]

Innovative zakat applications have been developed, equipping users with resources to compute the zakat owed depending on their income and assets, along with guidance on accurate calculation procedures in accordance

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[1] Rafiki, A., Syahrial, H., & S. Andika, "A Review on Digital Zakat Management Research," *Information Management and Business Review*, *16*(3), 2024, 167–174.

[2] Al-Taani, A. H. M., Al-Zaqeba, M. A. A., Maabreh, H. M. A., & B. A. F. Jarah, "Exploring the impact of digital accounting and digital zakat on improving business sustainability in the Middle East and Malaysia," *International Journal of Advanced and Applied Sciences*, *11*(1), 2024: 56-67.

[3] Willya, E., Arifin, Z., Mediawati, E., & S. Mokodenseho, "The Role of Information Technology in Optimizing Zakat Management," *West Science Islamic Studies*, *1*(01), 2023, 10–18.

with Islamic principles (Rafiki A et al., 2024)[4]. Additionally, crowdfunding systems are employed to streamline communal zakat collection, allowing minor contributions from individuals to influence community well-being substantially. Finally, digital channels are utilised for zakat education, including online courses, videos, and articles, to improve public comprehension of zakat's responsibilities.[5] These improvements making zakat management more efficient, transparent and accessible to Muslims worldwide.

The growing reliance on digital technology in Islamic finance transforms the zakat collection, distribution, and management processes. The digitalisation of zakat is crucial for wealth redistribution in Islam, improving accessibility and allowing Muslims to more conveniently and efficiently meet their religious requirements.[6] Online zakat payment platforms have gained significance, allowing people and organisations to donate to zakat conveniently from their homes via mobile applications or web portals. This digital revolution encompasses implementing blockchain technology, which ensures that every zakat transaction is securely recorded", facilitating total transparency in the collection and distribution process.[7] Moreover, zakat institutions are rapidly utilising data analytics and big data technology to evaluate and ascertain beneficiaries' eligibility effectively.[8] The advent of smart zakat software has streamlined the computation of zakat obligations based on individual income and assets. Crowdfunding systems tailored for zakat collecting are increasingly popular, enabling Muslims to contribute smaller, communal donations that collectively yield substantial financial assistance for those in need.[9] The utilisation of digital platforms for zakat education is increasing as organizations provide courses, webinars and

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[4]   Rafiki, A., Syahrial, H., & S. Andika, "A Review on Digital Zakat Management Research," 167–174.

[5]   Willya, E., Arifin, Z., Mediawati, E., & S. Mokodenseho, "The Role of Information Technology in Optimizing Zakat Management," 10–18.

[6]   Rafiki, A., Syahrial, H., & S. Andika, "A Review on Digital Zakat Management Research," 167–174.

[7]   Willya, E., Arifin, Z., Mediawati, E., & S. Mokodenseho, "The Role of Information Technology in Optimizing Zakat Management," 10–18.

[8]   Chuttur, Y, "Exploring The Role of Technologies in Zakāt Organizations: The Case of Mauritius," *International Journal of Economics*, *31*(1), 2023, 221-238.

[9]   Al-Taani, A. H. M., Al-Zaqeba, M. A. A., Maabreh, H. M. A., & B. A. F. Jarah, "Exploring The Impact of Digital Accounting and Digital Zakat on Improving Business Sustainability in The Middle East and Malaysia," 56–67.

informational content to enhance awareness and deepen public comprehension of zakat's significance, as well as the proper procedures for its calculation and distribution.[10]

Incorporating digital technology in zakat management provides practical advantages and promotes a more inclusive method of charitable contributions. The prevalent utilisation of mobile phones and internet connectivity enables Muslims, irrespective of their geographical location or socioeconomic standing, to effortlessly donate to zakat[11];[12] This digital transition facilitates the younger generation, adept in internet platforms, to participate more actively in zakat contributions. By integrating digital resources, zakat organisations can expand their outreach, enabling them to engage with a more extensive donor base. [13] Moreover, these digital platforms frequently include comprehensive reports and updates, allowing donors to monitor the utilization of their gifts, thus enhancing accountability and trust in the zakat system.[14]

Other than that, integrating zakat into digital platforms facilitates the establishment of a more systematic and organised framework for allocating zakat monies. Through advanced data analytics, zakat organisations may more effectively identify and address the fundamental causes of poverty[15];[16] By employing geographic and socioeconomic data, they can identify locations or groups that necessitate more focused actions, ensuring that zakat is a tool for immediate assistance and sustainable development projects.[17] This data-driven methodology improves the zakat efficacy, guaranteeing

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[10] Willya, E., Arifin, Z., Mediawati, E., & S. Mokodenseho, "The Role of Information Technology in Optimizing Zakat Management,"10–18.

[11] Mia Andika Sari, L. H. "Global Business and Management Research," *An International Journal 16*(3s) (2024): 240-258.

[12] Rafiki, A., Syahrial, H., & S. Andika, "A Review on Digital Zakat Management Research," 167–174.

[13] Willya, E., Arifin, Z., Mediawati, E., & S. Mokodenseho, "The Role of Information Technology in Optimizing Zakat Management," 10–18.

[14] Chuttur, Y, "Exploring The Role of Technologies in Zakāt Organizations: The Case of Mauritius," 221-238.

[15] Yusuf al-Qardawi, *Fiqh al-Zakat: Dirasah Muqaranah Li Ahkamihawa Falsafatiha fi Dhau' al-Qur'an wa as-Sunnah*. Kaherah: Maktabah Wahbah, 2006.

[16] Willya, E., Arifin, Z., Mediawati, E., & S. Mokodenseho, "The Role of Information Technology in Optimizing Zakat Management," 10–18.

[17] Chuttur, Y, "Exploring The Role of Technologies in Zakāt Organizations: The Case of Mauritius," 221-238.

that it fulfils the fundamental requirements of beneficiaries and tackles the structural factors that perpetuate poverty.[18]

Furthermore, the global reach of internet platforms facilitates the transnational flow of zakat. The prevalence of cross-border zakat donations enables Muslims to contribute to humanitarian initiatives worldwide, especially in regions impacted by conflict, natural disasters, or economic turmoil. International zakat platforms enable Muslims residing in high-income countries to support communities in developing nations, fostering a sense of global solidarity. This is especially significant in the contemporary interconnected world, when the disparities between affluent and impoverished populations are increasingly apparent and necessitating collaborative efforts to address them.

Table 1: Technology in Zakat Ecosystem

Technology	Description	Examples
Online Payment Platforms	Digital platforms that allow for online zakat payments via websites and apps.	Zakat Malaysia, Zakat Foundation of America, Tabung Haji Zakat
Mobile Applications	Apps that help Muslims calculate zakat and make payments directly from their phones.	Zakat Calculator, Zakat Now, MyZakat
Blockchain Technology	Provides secure, transparent records of zakat transactions, ensuring accountability.	Zakat Foundation's blockchain platform, ZakaTrust
Crowdfunding Platforms	Platforms that allow users to contribute zakat for specific causes.	LaunchGood, GoFundMe, JustGiving
Artificial Intelligence (AI)	Use data analysis to identify and target zakat recipients more effectively.	AI-driven tools by Zakat Foundation of America

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[18] Mia Andika Sari, L. H, "Global Business and Management Research," 240-258.

Technology	Description	Examples
Data Analytics and Big Data	Analyzes data to identify poverty trends and allocate zakat efficiently.	Zakat organizations using government data and local socioeconomic data
SMS and USSD-Based Services	Allows users to donate zakat via basic mobile phones in areas with low internet access.	Zakat Malaysia SMS service, USSD-based donations
QR Code Payments	QR codes for easy zakat payments via mobile wallets or credit cards.	Zakat Malaysia QR payment system, local zakat institutions
E-Wallets and Digital Banking	Facilitates zakat payments through popular e-wallets and digital banking apps.	Boost, GrabPay, Maybank, CIMB
Social Media & Awareness	Use platforms like Facebook and Instagram to spread awareness and raise funds.	Islamic Relief, Give2Charity, local zakat campaigns
Geospatial Information Systems (GIS)	Maps geographic areas of need to direct zakat to the most underserved regions.	International Zakat Foundation, UNICEF mapping projects
E-Receipts & Digital Records	Provides digital receipts and transaction records for transparency and tracking.	Zakat Foundation, Islamic Relief digital receipt systems

Source: Analysis from the study.

Table 1 organises the technologies used in zakat administration and management, highlighting their key functionalities and providing relevant examples. Each technology makes zakat more accessible, efficient, and transparent.

METHODOLOGY

This study employed a quantitative research design to investigate the determinants influencing the sustained usage of digital zakat applications among the Malaysian Muslim community. A survey-based approach was adopted, using structured questionnaires as the primary instrument for data collection. A total of 420 respondents were selected across three Malaysian states, representing a diverse cross-section of the Muslim population with varying levels of familiarity and interaction with digital zakat platforms.

The research was grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, focusing on five key constructs: performance expectancy, effort expectancy, social influence, facilitating conditions (referred to as facilitation expectancy), and behavioural intention. These constructs were measured using a five-point Likert scale adapted from validated prior studies to ensure the reliability and internal consistency of the items. Data were analysed using multiple regression analysis to determine the predictive strength of each factor that influences continued use.

RESULTS

Demography

Table 2: Demography

Category	Details
States Represented	Selangor (185), Kuala Lumpur (150), Kedah (85)
Total Respondents	420 (185 + 150 + 85)
Age Group (31-40 years)	142 respondents (highest age group)
Education Level	236 respondents with a Master's degree
Employment Status	179 respondents are government employees
Knowledge of Digital Zakat Applications	207 respondents learned about digital zakat through social media (e.g., Facebook, Instagram, TikTok)
Types of Zakat Paid	Zakat fitrah and zakat on wealth

Source: Analysis of the results.

Table 2 shows that the study involved the Muslim population across three states: 185 participants from Selangor, 150 from Kuala Lumpur, and 85 from Kedah, all of whom are either zakat contributors or beneficiaries and have utilised digital zakat applications. The results indicate that the predominant age group comprises 142 respondents aged between 31 and 40. Furthermore, 236 respondents possess a Master's degree, whereas 179 are employed in government positions. The research indicated that 207 participants became aware of deploying digital zakat applications via social media platforms, including Facebook, Instagram, and TikTok. Moreover, the digital zakat application facilitates the payment of both zakat fitrah and zakat on wealth.

Table 3: Zakat Applications Used

Zakat Application	Frequency	Percent
Aplikasi Zakat (ZOT/EZakat/Myzakat)	231	80.48%
Snap Pay	41	14.2%
Touch Ngo	69	24.04%
Shopee	80	27.87%
Boost	110	38.32%
Others	15	5.2%

Sources: Analysis of the results.

Table 3 illustrates the distribution of several zakat applications employed by respondents to meet their zakat commitments. The zakat application (ZOT/Ezakat/Myzakat) are the most widely used, with 231 respondents (80.48%) employing them. This elevated percentage signifies that these platforms are perceived as reliable and trustworthy for administering zakat transactions within the community. The extensive utilisation of these applications can be ascribed to their intuitive interface, reputable standing, and simplicity, which may have influenced their favour among zakat contributors.

SnapPay, utilised by 41 participants (14.2%), is an additional platform referenced in the report. Despite possessing a lesser market share than zakat applications, it underscores the increasing significance of e-wallets in enabling zakat transactions. Users may recognise SnapPay as a digital wallet

for many functions, and its incorporation with zakat services has rendered it a viable option for certain individuals.

Other e-wallets, including Touch 'n Go, Shopee, and Boost, have demonstrated considerable utilisation. Touch 'n Go was utilised by 69 respondents (24.04%), Shopee by 80 respondents (27.87%), and Boost by 110 respondents (38.32%). These e-wallet platforms are already prevalent for routine transactions, elucidating their utilisation for zakat payments. Their user-friendliness, reward schemes, and the convenience of connecting to bank accounts render them appealing choices for individuals aiming to pay their zakat digitally.

Other than that, the utilisation of Shopee and Boost illustrates the growing significance of digital marketplaces and financial platforms in Malaysia, as customers have become accustomed to employing these applications for diverse activities. The tendency to use multi-purpose platforms for zakat payments may indicate an increasing integration of e-commerce and banking services within the country.

Finally, the category "Lain-lain" (Others) comprised 15 responses (5.2%). This group comprises consumers utilising platforms beyond conventional zakat and e-wallet applications. This indicates an increasing interest in alternative payment, maybe reflecting a demand for more customisable or specialised zakat platforms.

The data indicate a growing preference for established digital platforms, such as ZOT, Ezakat, and Myzakat, for zakat payments. Using e-wallets like Boost, Shopee, and SnapPay exemplifies the trend of employing widely accepted digital payment alternatives to meet religious responsibilities. This reflects the potential for integrating convenience, technology, and religious observance to improve the zakat payment experience for Muslims in Malaysia.

Table 4: Factors Dominant to Using Digital Zakat Applications

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.952a	.906	.905	.21575

A. Predictors: (Constant), Perfomancei,Behavirol Intention, Effort, Social, Facilitation Expectancy

B. Dependent Variable: Meneruskan

According to Table 4 of the study, technological acceptance, which includes performance expectancy, effort expectancy, social influence, facilitation expectancy, and behavioral intention, accounts for 95.2% of the variance in digital zakat application use. The key factor influencing the intention to utilise these apps is facilitation expectancy ($\beta = 0.323$, $p < 0.05$). This demonstrates simplicity and ease in people's decisions to use digital zakat platforms.

Facilitation expectations are consistent with technical tendencies. Modern computer and communication technologies have transformed society, particularly information management. Technology facilitates effective and orderly collection, processing, and management of information. Digital platforms have made zakat payments easier and more convenient.

There are four categories of convenience: locating and accessing information, moving between pages, gathering price, product, or service information, and conducting transactions or cancellations (Rahman et al., 2023).[19] Users of digital zakat apps want platforms that are simple to use, provide fast zakat payment services, and facilitate transactions. Note that continuous usage is dominated by facilitation expectancy, reflecting a broader pattern in technology adoption: customers are increasingly likely to use convenient digital channels. Zakat payments can be made quickly and easily from home, increasing acceptance and willingness to use these apps. As technology progresses, people expect these platforms to become more user-friendly, efficient, and seamlessly interwoven into their daily lives.

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[19] Rahman, A. A., Nor, S. M., & S.E. Yaacob, "Technological Integration within Zakat Institutions: A Comprehensive Review and Prospective Research Directions," *International Journal of Islamic Thought*, *24*(1) (2023): 31–43.

Digital zakat platforms should focus on user convenience and ease of use. By emphasizing these features, developers can improve user happiness and increase the use of digital zakat applications. Integrating such networks into people's daily lives exemplifies the evolving relationship between technological innovation and Islamic observance in contemporary society.

DISCUSSION

The use of technology in zakat management has had positive and negative effects. An advantage of digital zakat payment systems is their simplicity. Digital platforms and mobile apps help Muslims calculate and send zakat promptly. These platforms are ideal for individuals with busy schedules who cannot attend traditional zakat venues or those in areas without zakat infrastructure. However, accessibility is limited by issues related to digital literacy and infrastructure availability. In rural or impoverished locations, many Muslims lack the knowledge or means to use these platforms.[20] The digital divide can bar poor populations, eroding zakat's inclusivity.

Another concern regarding zakat technology is security and data protection. Zakat payments online need sensitive personal and financial data, which raises the risk of cyber-attacks, fraud, and data breaches.[21] Online zakat platforms are unpopular with donors due to data security concerns, highlighting cybersecurity issues.[22] This is crucial if huge quantities are at stake. Zakat organisations must implement strong encryption protocols and adhere to international data protection principles and standards to maintain consumer confidence and mitigate these issues.

Even if technology streamlines zakat, fund misallocation and fraud create concerns. Zakat payments may not always reach the right

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[20] Yusuf al-Qardawi, *Fiqh al-Zakat: Dirasah Muqaranah Li Ahkamihawa Falsafatiha fi Dhau' al-Qur'an wa as-Sunnah*.

[21] Rahman, A. A., Nor, S. M., & S. E. Yaacob, "Technological Integration within Zakat Institutions: A Comprehensive Review and Prospective Research Directions," 31–43.

[22] Susanto, A. A., Himmah, L., Choris, P., Asya'bani, N., Rizal, C. F., & M. Oktari, "Digital Transformation in Zakat Management: A Bibliometric Review on The Application of Blockchain Technology," in *E-proceeding: The 11th Islamic Banking, Accounting and Finance International Conference*, 2948-460X (2024).

beneficiaries via automated procedures.[23] Zakat values can be compromised if zakat funds are misallocated, transferred to inappropriate beneficiaries, or carelessly handled. Many zakat institutions embrace blockchain technology to increase transparency and responsibility in fund distribution.[24] Blockchain's distributed, tamper-resistant record of zakat transactions ensures that every donation is monitored and used. Some organisations are unintentionally excluded from zakat platforms due to their digital nature. Therefore, elderly, disabled, and low-income people may have trouble accessing these platforms.[25] Technical solutions must avoid excluding the poor because zakat benefits all Muslims. Digital platforms are easy to use, but the elderly and people without technological knowledge may be excluded, expanding the gap. Hybrid zakat models can promote inclusion by integrating digital and traditional methods.[26]

Since technology might damage the personal connection of traditional zakat, excessive use raises concerns. Zakat is a spiritual act of charity and social duty rather than merely cash exchanges.[27] Muslims risk losing human involvement when giving or visiting recipients if the procedure is automated. In addition to its financial value, zakat has social and spiritual benefits. Thus, zakat systems must allow donors to choose beneficiaries and track their donations (Susanto et al. 2024).[28]

Finally, Islamic norms are essential for zakat management technology integration. Several zakat institutions' digital payment systems may incorporate interest-based (riba) transactions, which Islam forbids. Zakat must follow Islamic law. Hence, financial instruments and platforms must

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[23] Willya, E., Arifin, Z., Mediawati, E., & S. Mokodenseho, "The Role of Information Technology in Optimizing Zakat Management," 10–18.

[24] Susanto, A. A., Himmah, L., Choris, P., Asya'bani, N., Rizal, C. F., & M. Oktari, "Digital Transformation in Zakat Management: A Bibliometric Review on The Application of Blockchain Technology".

[25] Yusuf al-Qardawi, *Fiqh al-Zakat: Dirasah Muqaranah Li Ahkamihawa Falsafatiha fi Dhau' al-Qur'an wa as-Sunnah*.

[26] Willya, E., Arifin, Z., Mediawati, E., & S. Mokodenseho, "The Role of Information Technology in Optimizing Zakat Management," 10–18.

[27] Al-Taani, A. H. M., Al-Zaqeba, M. A. A., Maabreh, H. M. A., & B. A. F. Jarah, "Exploring The Impact of Digital Accounting and Digital Zakat on Improving Business Sustainability in The Middle East and Malaysia," 56–67.

[28] Susanto, A. A., Himmah, L., Choris, P., Asya'bani, N., Rizal, C. F., & M. Oktari, "Digital Transformation in Zakat Management: A Bibliometric Review on The Application of Blockchain Technology".

be shariah-compliant.[29] Several zakat institutions cooperate with Islamic banks to ensure shariah-compliant payment processes. This cooperation ensures that zakat payments meet Islamic financial norms, preserving their religious purity. Even though technology improves accessibility, efficiency, and transparency in zakat management, it also presents many challenges. For zakat to remain a prominent and successful practice for all Muslims, digital literacy, data security, resource misallocation, and marginalisation must be addressed. A balanced strategy combining new and traditional ways can improve the zakat experience while maintaining its spiritual essence and social purpose.

CONCLUSION

This study highlights the dual-edged nature of technological advancement in religious and financial services such as zakat. While technology has significantly improved the operational efficiency and user convenience of zakat collection, it has also introduced complexities that may inadvertently marginalise the very populations zakat seeks to uplift. Concerns over data breaches and limited digital access among vulnerable groups suggest that a purely technological approach may not suffice in achieving equitable zakat collection and distribution.

Moreover, the digital transformation of zakat management must be firmly aligned with Islamic values, particularly the objectives of Maqasid al-Shariah, which emphasise the protection of wealth *(hifz al-mal)* and the upliftment of the needy *(hifz al-nafs* and *hifz al-din)*. Ensuring that technological tools serve these objectives is essential for maintaining the spiritual and social integrity of zakat as a fundamental pillar of Islamic finance.

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[29] Mia Andika Sari, L. H, "Global Business and Management Research," 240-258.

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