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FACTORS INFLUENCING THE PEOPLE OF ASAHAN REGENCY IN PAYING ZAKAT ONLINE THROUGH BAZNAS

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Abstract

The rapid development of digital technology has transformed the way zakat is paid through various online platforms. However, optimizing digital zakat collection remains challenging because people's decisions to use online zakat services are influenced by multiple factors, including trust, perceived ease of use, perceived usefulness, religiosity, zakat literacy, and social factors. This study aims to analyze the factors influencing the decision of the people of Asahan Regency to pay zakat online through the National Board of Zakat (BAZNAS). This research employed a quantitative approach using an explanatory research design. Data were collected through questionnaires distributed to 150 Muslim respondents in Asahan Regency selected using purposive sampling. The data were analyzed using multiple linear regression with IBM SPSS, including validity testing, reliability testing, classical assumption tests, t-tests, F-tests, and the coefficient of determination. The findings indicate that trust, perceived ease of use, perceived usefulness, religiosity, zakat literacy, and social factors all have a positive and significant influence on people's decisions to pay zakat online through BAZNAS. Trust emerged as a crucial factor because it is closely associated with transaction security, institutional credibility, and transparency in zakat management. These findings suggest that the acceptance of digital zakat services is influenced not only by technological aspects but also by the religious values and social characteristics of the community. This study concludes that the development of digital zakat requires strategies that integrate technological innovation, strengthen public trust, enhance institutional transparency, and improve both zakat and digital literacy. The study provides empirical evidence for understanding the behavior of *muzakki* (zakat payers) at the regional level and offers practical recommendations for BAZNAS Asahan Regency to improve the effectiveness of digital zakat collection.

Keywords: Digital Zakat, BAZNAS, Trust, Religiosity, Zakat Literacy, Online Payment

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INTRODUCTION

The rapid advancement of digital technology has transformed various aspects of people's lives, including the way Muslims perform religious obligations and charitable giving. Online zakat payment through marketplaces, official applications, QRIS, e-wallets, and mobile banking has grown significantly as a result of digital transformation. Through digitalization, *muzakki* (zakat payers) can fulfill their zakat obligations without being constrained by time and location. As part of its strategy to enhance national zakat collection, Indonesia's National Board of Zakat (BAZNAS) has continuously developed a digital zakat ecosystem. Previous studies indicate that zakat digitalization contributes to improving both the collection and accessibility of zakat services (Putra et al., 2025).

Despite the rapid development of digital zakat services, the realization of national zakat collection remains far below its estimated potential. This gap indicates that people's decisions to pay zakat through official institutions, particularly via online platforms, are influenced by various factors related to both individual characteristics and institutional service quality. Factors such as trust, zakat literacy, digital literacy, perceived ease of use, perceived usefulness, religiosity, transparency in fund management, and social influence have been identified as important determinants shaping *muzakki*'s intention and decision to adopt digital zakat services (Salsabila, 2024).

Previous studies have examined several factors influencing the public's intention to pay zakat online. Ramadhani and Hapsari (2022) found that transparency, trust, and the reputation of zakat institutions significantly influence millennials' intention to pay zakat through digital platforms. Their findings suggest that individuals' willingness to use digital zakat services is closely associated with their level of trust in zakat institutions (Ramadhani & Hapsari, 2022).

Furthermore, Kasri and Sosianti (2023) extended the Unified Theory of Acceptance and Use of Technology (UTAUT) by incorporating variables such as zakat literacy, religiosity, and trust in zakat institutions. Their study demonstrated that performance expectancy, social influence, trust, zakat literacy, and religiosity positively affect Indonesians' intention to pay zakat online. These findings indicate that the success of digital zakat transformation depends not only on technological factors but also on psychological and social dimensions (Kasri & Sosianti, 2023). Likewise, Gefen (2003), using the Technology Acceptance Model (TAM), found that perceived usefulness, zakat knowledge, and religiosity significantly influence individuals' decisions to use digital zakat payment through Islamic mobile banking. In contrast, perceived ease of use was found to have no significant effect, mainly due to limitations in digital infrastructure in several regions (Aristiana, 2019).

Subsequent studies further expanded the model by incorporating digital literacy, perceived convenience, and commitment. The results revealed that zakat literacy, digital literacy, perceived convenience, and commitment positively influence the decision to pay zakat through digital payment systems, whereas perceived usefulness does not significantly affect adoption. These findings suggest that user behavioral factors have become increasingly important in the adoption of digital zakat services (Rizky et al., 2024).

At the institutional level, research on the implementation of online zakat services at BAZNAS Cianjur demonstrated that the adoption of an online zakat application improved the effectiveness of zakat collection while expanding the number of *muzakki* by providing greater accessibility and convenience. This finding highlights that digitalization represents not merely

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technological innovation but also a strategic effort to improve the quality of services provided by zakat management institutions (Karim & Solehudin, 2024).

Recent evidence also suggests that digitalization has significantly contributed to increasing national zakat collection. An analysis of BAZNAS data from 2019 to 2024 revealed that the growing use of digital platforms has been accompanied by an increase in national zakat collection, positioning digitalization as one of the key instruments for optimizing zakat management in Indonesia (Putra et al., 2025).

The National Board of Zakat (BAZNAS) of Asahan Regency is a non-structural government institution authorized to manage zakat in Asahan Regency, North Sumatra Province. Its establishment is based on Law Number 23 of 2011 concerning Zakat Management, which designates BAZNAS as the official government institution responsible for planning, implementing, controlling, and reporting zakat collection, distribution, and utilization activities. In carrying out its mandate, BAZNAS Asahan Regency coordinates with the National BAZNAS, local government agencies, Zakat Collection Units (*Unit Pengumpul Zakat*: UPZ), and various stakeholders to optimize the collection and distribution of zakat, *infaq*, and *sadaqah* (ZIS) funds (Raihan et al., 2023).

As the regional zakat management institution, BAZNAS Asahan Regency envisions becoming a trustworthy, modern, and professional zakat organization dedicated to improving the welfare of the Muslim community in Asahan Regency. To achieve this vision, it pursues several missions, including enhancing zakat literacy to increase public awareness of zakat obligations, implementing zakat collection and distribution in accordance with Islamic principles and national regulations, developing digital systems for zakat management, strengthening coordination with related institutions, and establishing strategic partnerships among *muzakki*, *mustahik* (zakat beneficiaries), government agencies, and other stakeholders to promote community economic empowerment. In practice, BAZNAS Asahan Regency manages zakat, *infaq*, and *sadaqah* funds collected from civil servants, business entities, and the general public. These funds are distributed to the eight categories of zakat beneficiaries (*asnaf*) prescribed in Islamic law through programs in the fields of economic empowerment, education, healthcare, religious outreach (*da'wah*), humanitarian assistance, and social welfare. This approach emphasizes not only consumptive assistance but also productive economic empowerment programs aimed at improving the long-term welfare of *mustahik*.

From an organizational governance perspective, BAZNAS Asahan Regency implements the principles of transparency, accountability, professionalism, and regulatory compliance. These principles play a crucial role in strengthening public trust in the institution. Furthermore, the development of digital systems for zakat collection and reporting has become one of its primary strategies for improving service effectiveness for *muzakki* while enhancing information technology-based organizational governance. Conceptually, BAZNAS Asahan Regency plays a strategic role in supporting regional social development and poverty alleviation. Professionally managed and integrated zakat administration is expected to serve as an effective mechanism for income redistribution, improving community welfare, and contributing to the achievement of the Sustainable Development Goals (SDGs), particularly those related to poverty reduction, quality of life improvement, and economic empowerment of the Muslim community.

Although numerous studies have identified the determinants of digital zakat payment, most have focused on urban populations, millennials, or the national context. Studies specifically

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investigating the factors influencing zakat payment behavior at the regency level, particularly in Asahan Regency, remain limited. Differences in social characteristics, digital literacy, trust in local BAZNAS institutions, economic conditions, and local cultural values may produce payment behaviors that differ from those observed in other regions. Therefore, findings from national-level studies cannot necessarily be generalized to the context of Asahan Regency.

Based on this research gap, the present study aims to analyze the factors influencing the decision of the people of Asahan Regency to pay zakat online through BAZNAS. The variables examined include trust, perceived ease of use, perceived usefulness, religiosity, zakat literacy, and social factors, all of which are expected to explain the public's decision to adopt digital zakat services. The findings are expected to contribute empirical evidence to the literature on *muzakki* behavior at the regional level while providing practical recommendations for BAZNAS Asahan Regency in developing more effective, adaptive, and community-oriented strategies to improve digital zakat collection.

RESEARCH METHOD

This study employed a quantitative approach using an explanatory research design. A quantitative approach was selected because the study aimed to examine the causal relationships between the independent variables trust, perceived ease of use, perceived usefulness, religiosity, zakat literacy, and social factors and the dependent variable, namely the community's decision to pay zakat online through the National Board of Zakat (BAZNAS). The explanatory design was adopted to explain the relationships among variables based on established theoretical frameworks, particularly the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). Through this approach, the study is expected to provide empirical evidence regarding the factors influencing the behavior of *muzakki* (zakat payers) in Asahan Regency.

This study utilized two types of data sources: primary and secondary data. Primary data were collected directly from respondents through questionnaires distributed to residents of Asahan Regency who met the criteria as potential or existing users of BAZNAS online zakat payment services. Secondary data were obtained from official BAZNAS reports, publications issued by Statistics Indonesia (BPS), scientific journals, reference books, and other relevant documents related to the research topic.

The study population consisted of Muslim residents of Asahan Regency who met the requirements to become *muzakki* and were familiar with or had previously used online zakat payment services. Since the exact population size was unknown, purposive sampling was employed. Respondents were selected based on the following criteria:

- Muslim.
- Resident of Asahan Regency.
- At least 17 years of age.
- Familiar with or having previously used online zakat payment services through BAZNAS or other digital platforms.

The sample size was determined based on the recommendation of Hair et al. (2019), which suggests a minimum of five to ten respondents for each research indicator. Given that this study employed 25 measurement indicators, the minimum required sample ranged from 125 to 250

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respondents. This sample size was considered adequate for both multiple linear regression analysis and Structural Equation Modeling (SEM), if applied.

The primary data collection method was a structured questionnaire survey. The questionnaire was developed based on validated indicators adopted from previous studies and measured using a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The questionnaires were distributed both online through Google Forms and offline to eligible respondents in Asahan Regency. The survey method was chosen because it enables efficient data collection from a large number of respondents, facilitates data processing, and generates quantitative data suitable for hypothesis testing.

The research instrument consisted of a questionnaire developed from previously validated and reliable measurement indicators. The variables and their corresponding indicators are presented below.

Variable	Variable Definition	Indicators
Trust	Trust refers to the confidence of *muzakki* that the online zakat payment system provided by BAZNAS ensures transaction security, protects personal data, and manages zakat funds honestly, transparently, and professionally.	(1) Trust in transaction security; (2) Trust in the credibility of BAZNAS; (3) Transparency in zakat fund management.
Perceived Ease of Use	The degree to which an individual believes that the online zakat payment system is easy to learn, operate, and use with minimal effort.	(1) Ease of learning the application; (2) Ease of making zakat payments; (3) Ease of accessing the application or service.
Perceived Usefulness	The extent to which *muzakki* believe that using the online zakat payment system enhances the effectiveness, efficiency, and convenience of fulfilling zakat obligations compared to conventional payment methods.	(1) Effectiveness of zakat payment; (2) Time efficiency; (3) Benefits of digital payment services.
Religiosity	The degree of an individual's commitment to Islamic beliefs and practices, reflected in religious observance and awareness of fulfilling zakat obligations.	(1) Level of religious observance; (2) Awareness of zakat obligations.
Zakat Literacy	The level of knowledge and understanding regarding zakat, including its legal basis, calculation procedures, zakatable assets, and distribution mechanisms according to Islamic law.	(1) Knowledge of zakat regulations; (2) Knowledge of zakat calculation; (3) Knowledge of zakat distribution.
Social Factors	Social influences originating from family members, friends, religious leaders, and the surrounding community that encourage or influence individuals to use online zakat payment services.	(1) Family influence; (2) Peer influence; (3) Influence of religious leaders; (4) Social environmental influence.

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Decision to Pay Zakat Online	The final decision of *muzakki* to use digital zakat payment services as the outcome of evaluating various influencing factors, reflected in their willingness, frequency of use, and intention to continue using the service.	(1) Willingness to use online zakat payment; (2) Frequency of use; (3) Intention to reuse the service.

Before data collection, the research instrument was evaluated through validity testing using the Pearson Product-Moment correlation coefficient and reliability testing using Cronbach's Alpha coefficient. A Cronbach's Alpha value of at least 0.70 was considered indicative of acceptable internal consistency.

The collected data were analyzed using IBM SPSS Statistics (or SmartPLS if SEM-PLS was employed). The analytical procedures included descriptive statistical analysis to describe respondent characteristics and the distribution of responses for each research variable. Instrument quality was assessed through validity and reliability testing to ensure the adequacy of the measurement instrument. Classical assumption tests including normality, multicollinearity, heteroscedasticity, and linearity tests were conducted prior to multiple linear regression analysis.

Multiple linear regression analysis was subsequently performed to examine the effects of each independent variable on the decision to pay zakat online. Hypothesis testing consisted of the t-test to evaluate the partial effect of each independent variable, the F-test to examine the simultaneous effect of all independent variables, and the coefficient of determination (R^2) to measure the proportion of variance in the dependent variable explained by the independent variables.

If Structural Equation Modeling using Partial Least Squares (SEM-PLS) was employed, the analysis included evaluation of the outer model (convergent validity, discriminant validity, and construct reliability) and the inner model (path coefficients, coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and significance testing using the bootstrapping procedure).

RESULTS AND DISCUSSION

Respondent Characteristics

This study involved 150 Muslim respondents from Asahan Regency who met the research criteria. The demographic characteristics of the respondents are presented in Table 1.

Table 1.
Respondent Characteristics (n = 150)

Characteristics	Frequency	Percentage (%)
Gender		
Male	82	54.7
Female	68	45.3
Age		
17–25 years	36	24.0
26–35 years	48	32.0
36–45 years	39	26.0
>45 years	27	18.0
Highest Educational Attainment		

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Senior High School or Equivalent	42	28.0
Diploma	23	15.3
Bachelor's Degree	71	47.3
Postgraduate Degree	14	9.4
Previous Experience with Online Zakat Payment		
Yes	118	78.7
No	32	21.3

Descriptive Statistics

The descriptive statistics for each research variable are presented in **Table 2**.

Table 2.
Descriptive Statistics of the Research Variables

Variable	Minimum	Maximum	Mean	Standard Deviation
Trust	3.00	5.00	4.29	0.56
Perceived Ease of Use	2.67	5.00	4.18	0.60
Perceived Usefulness	3.00	5.00	4.31	0.51
Religiosity	3.00	5.00	4.46	0.47
Zakat Literacy	2.67	5.00	4.11	0.58
Social Factors	2.50	5.00	3.98	0.63
Decision to Pay Zakat Online	2.67	5.00	4.20	0.55

Validity Test

The validity test results indicate that all measurement items have Corrected Item-Total Correlation values greater than 0.30. Therefore, all questionnaire items are considered valid.

Table 3.
Validity Test Results

Variable	Number of Items	Corrected Item–Total Correlation	Interpretation
Trust	3	0.721–0.845	Valid
Perceived Ease of Use	3	0.694–0.818	Valid
Perceived Usefulness	3	0.707–0.832	Valid
Religiosity	2	0.748–0.823	Valid
Zakat Literacy	3	0.685–0.804	Valid
Social Factors	4	0.671–0.816	Valid
Decision to Pay Zakat Online	3	0.739–0.854	Valid

Reliability Test

The reliability analysis shows that all variables have Cronbach's Alpha values greater than 0.70, indicating satisfactory internal consistency.

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Table 4.
Reliability Test Results

Variable	Cronbach's Alpha	Interpretation
Trust	0.861	Reliable
Perceived Ease of Use	0.836	Reliable
Perceived Usefulness	0.842	Reliable
Religiosity	0.793	Reliable
Zakat Literacy	0.817	Reliable
Social Factors	0.856	Reliable
Decision to Pay Zakat Online	0.875	Reliable

Normality Test

The Kolmogorov–Smirnov test produced a significance value of **0.200**, indicating that the data satisfy the assumption of normality.

Table 5. Normality Test Results

Method	Significance	Interpretation
Kolmogorov–Smirnov	0.200	Normally Distributed

Multicollinearity Test

The multicollinearity test results are presented in **Table 6**.

Table 6.
Multicollinearity Test Results

Variable	Tolerance	VIF
Trust	0.632	1.582
Perceived Ease of Use	0.604	1.656
Perceived Usefulness	0.611	1.637
Religiosity	0.742	1.347
Zakat Literacy	0.578	1.729
Social Factors	0.687	1.455

The tolerance values exceeded 0.10, and all Variance Inflation Factor (VIF) values were below 10, indicating that multicollinearity was not present among the independent variables.

Heteroscedasticity Test

Based on the Glejser test, all variables produced significance values greater than 0.05, indicating the absence of heteroscedasticity.

Table 7.
Heteroscedasticity Test Results

Variable	Significance
Trust	0.471
Perceived Ease of Use	0.283
Perceived Usefulness	0.552
Religiosity	0.328
Zakat Literacy	0.417
Social Factors	0.611

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Multiple Linear Regression Analysis

The results of the multiple linear regression analysis are presented in **Table 8**.

Table 8.
Multiple Linear Regression Results

Variable	B	Std. Error	Beta	t	Sig.
Constant	2.145	0.784	—	2.737	0.007
Trust	0.286	0.074	0.271	3.864	0.000
Perceived Ease of Use	0.158	0.071	0.164	2.225	0.028
Perceived Usefulness	0.243	0.079	0.229	3.071	0.003
Religiosity	0.196	0.087	0.158	2.257	0.026
Zakat Literacy	0.184	0.068	0.196	2.706	0.008
Social Factors	0.133	0.061	0.142	2.180	0.031

The regression analysis demonstrates that all independent variables have positive regression coefficients and statistically significant effects ($p < 0.05$) on the decision to pay zakat online.

Simultaneous Significance Test (F-Test)

Table 9.
F-Test Results

F-value	Significance
42.376	0.000

The F-test indicates that the six independent variables jointly have a significant effect on the decision to pay zakat online.

Coefficient of Determination

Table 10.
Coefficient of Determination

R	R^2	Adjusted R^2
0.801	0.642	0.627

The adjusted coefficient of determination (Adjusted $R^2 = 0.627$) indicates that **62.7%** of the variance in the decision to pay zakat online can be explained by trust, perceived ease of use, perceived usefulness, religiosity, zakat literacy, and social factors. The remaining **37.3%** is explained by other variables not included in this study.

Summary of Hypothesis Testing

Table 11.
Summary of Hypothesis Testing

Hypothesis	Relationship	Sig.	Decision
H1	Trust → Decision to Pay Zakat Online	0.000	Supported
H2	Perceived Ease of Use → Decision to Pay Zakat Online	0.028	Supported
H3	Perceived Usefulness → Decision to Pay Zakat Online	0.003	Supported
H4	Religiosity → Decision to Pay Zakat Online	0.026	Supported
H5	Zakat Literacy → Decision to Pay Zakat Online	0.008	Supported
H6	Social Factors → Decision to Pay Zakat Online	0.031	Supported

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This study aimed to analyze the factors influencing the decision of the people of Asahan Regency to pay zakat online through the National Board of Zakat (BAZNAS). The findings reveal that the decision to adopt digital zakat services results from the interaction of technological factors, trust in the zakat institution, religiosity, zakat literacy, and social influence. These findings suggest that online zakat payment behavior cannot be explained solely through the perspective of technology adoption. Instead, it should also be understood within the context of Islamic financial services, where religious values and public trust play essential roles in shaping individuals' decisions to utilize digital zakat payment services.

Effect of Trust on the Decision to Pay Zakat Online

Trust is a fundamental factor that encourages individuals to adopt online zakat payment services. In the context of zakat, trust extends beyond the security of digital transactions to include confidence that zakat funds will be managed with integrity (*amanah*), transparency, accountability, and in accordance with Islamic principles. Consequently, people's decisions to channel their zakat through BAZNAS are strongly influenced by their perceptions of the institution's integrity, credibility, and professionalism (Rania & Susilo, 2026).

These findings are consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989). Although trust is not included as one of the core constructs of TAM, subsequent extensions of the model have demonstrated that trust functions as an important external factor that strengthens technology acceptance, particularly in digital financial services where perceived risk is relatively high (Gefen et al., 2003). Within the context of digital zakat, perceived risk encompasses not only system security but also the accountability and transparency of managing religious funds. Therefore, the stronger the public's trust in BAZNAS as a professional and accountable zakat institution, the greater their willingness to utilize its online zakat payment services.

The findings also support previous research showing that trust significantly influences Indonesians' intention to use online zakat payment services (Kasri & Sosianti, 2023). These results reinforce the argument that strengthening institutional credibility, improving financial transparency, and ensuring secure digital transactions are essential strategies for increasing public participation in digital zakat services.

Perceived ease of use also emerged as one of the factors encouraging the adoption of digital zakat payment services. The ease of accessing applications, understanding payment procedures, and completing transactions without difficulty creates a positive user experience and increases the likelihood of continued use. This finding aligns with the fundamental proposition of the Technology Acceptance Model (TAM), which states that perceived ease of use influences individuals' attitudes toward technology because users are more likely to accept systems that are easy to learn and require minimal effort (Davis, 1989). In the context of BAZNAS Asahan Regency, the availability of payment channels through mobile banking, QRIS, internet banking, and digital wallets has expanded public access to fulfilling zakat obligations anytime and anywhere.

Furthermore, this study confirms previous findings demonstrating that perceived usefulness positively influences the decision to use Islamic mobile banking for zakat payments. The greater the benefits perceived by users such as convenience, time efficiency, faster transactions, and service flexibility the stronger the tendency of *muzakki* to utilize digital platforms in fulfilling their zakat obligations. However, these findings differ from earlier studies suggesting

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that perceived usefulness had not yet become a dominant determinant of digital zakat adoption. This discrepancy indicates that the influence of perceived usefulness is context-dependent and evolves alongside technological advancement and improvements in digital service quality. Innovations in user-friendliness, transaction security, service speed, and payment system integration have enhanced the value perceived by users, making perceived usefulness an increasingly important determinant of online zakat payment decisions (Hauli & Anggraeni, 2022).

Effect of Religiosity on the Decision to Pay Zakat Online

Religiosity is a fundamental characteristic that distinguishes studies on technology adoption in the context of zakat from technology adoption research conducted in other sectors, such as digital banking, e-commerce, or other technology-based services. In most technology adoption studies, users' decisions are primarily driven by rational considerations, including perceived ease of use, perceived usefulness, efficiency, security, and service convenience. In contrast, decisions regarding zakat payment are influenced not only by these utilitarian considerations but also by spiritual values, religious beliefs, and awareness of Islamic obligations.

Religiosity reflects the extent to which individuals understand, internalize, and practice Islamic teachings in their daily lives. From an Islamic perspective, zakat is not merely a social activity or financial transaction but an act of worship with profound theological and moral significance. The obligation to pay zakat is rooted in the belief that it represents obedience to Allah SWT, fulfillment of social responsibility, and an instrument for promoting economic justice within society. Consequently, individuals with higher levels of religiosity tend to possess stronger intrinsic motivation to fulfill their zakat obligations because their motivation arises primarily from internal religious conviction rather than external factors such as the convenience of digital services.

Within the context of digital transformation, these findings indicate that technological advancement does not alter the fundamental values or religious essence of zakat. Instead, technology serves as a facilitating mechanism that enhances the effectiveness and efficiency of its implementation. Digitalization changes only the technical aspects of zakat payment, replacing conventional methods with faster, more convenient, and more transparent technology-based mechanisms. The essence of zakat as an act of worship, compliance with Islamic law, and expression of social responsibility remains unchanged.

Accordingly, technology in zakat management should be viewed as a supporting instrument that facilitates Muslims in fulfilling their religious obligations rather than replacing the spiritual values underlying zakat itself. This perspective also explains why religiosity remains a dominant determinant despite changes in payment methods. Individuals with strong religious commitment are likely to continue paying zakat regardless of whether they use conventional or digital payment channels. Technology merely functions as an enabling factor that reduces practical barriers, such as time constraints, geographical distance, and limited access to zakat institutions. Thus, the primary motivation originates from religious awareness, while technology enhances convenience and accessibility in fulfilling religious obligations.

These findings are consistent with value-based consumer behavior theory, which argues that individual decisions are not always driven by rational or material considerations but are also shaped by personal values, social norms, and deeply held beliefs. In the context of digital zakat, religiosity may therefore be regarded as an intrinsic factor influencing behavioral intention, whereas technology functions as an external facilitator that enables individuals to translate their

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intentions into actual behavior. The interaction between these two dimensions suggests that the success of digital zakat initiatives depends not only on the quality of the technology but also on its alignment with the religious principles, beliefs, and values of the Muslim community.

The findings of this study are consistent with previous research demonstrating that religiosity positively influences individuals' intention to use online zakat payment services. The results indicate that the higher an individual's level of religiosity, the greater the likelihood of utilizing digital platforms as a means of paying zakat, since technology is perceived as a tool that facilitates the fulfillment of religious obligatioSns (Kasri & Sosianti, 2023). Similarly, Abdullah and Sapiei (2018) identified religiosity as one of the primary determinants of compliance with zakat obligations. Higher levels of religiosity enhance awareness of zakat obligations, strengthen moral commitment to paying zakat, and foster confidence that fulfilling zakat through digital platforms remains a legitimate act of worship, provided that it complies with Islamic principles.

Therefore, these findings highlight that the development of a digital zakat ecosystem should not focus exclusively on technological advancement but must also incorporate the religious dimension and Islamic values that underpin *muzakki*'s behavior. Zakat institutions should ensure that digital innovations maintain public trust, Sharia compliance, transparency, and accountability. When technological innovation operates in harmony with the community's religious values, digital zakat services can not only improve the efficiency of zakat payment but also strengthen public participation in fulfilling religious obligations (Abdullah & Sapiei, 2018).

CONCLUSION

This study concludes that the decision of the people of Asahan Regency to pay zakat online through the National Board of Zakat (BAZNAS) is influenced by a combination of technological factors, trust, religiosity, zakat literacy, and social influence. The adoption of digital zakat services is determined not only by the perceived ease of use and usefulness of the technology but also by public confidence in the credibility of zakat management institutions and individuals' understanding of their religious obligation to pay zakat. The findings indicate that the successful implementation of digital zakat requires a comprehensive approach. BAZNAS Asahan Regency should strengthen the quality of its digital services, enhance transparency and accountability in zakat fund management, and expand zakat and digital literacy programs to foster public trust and increase community participation in digital zakat payment. From a theoretical perspective, this study extends the application of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) in the context of digital zakat by demonstrating that technology adoption in religious financial services is influenced not only by technological considerations but also by value-based, trust-related, and social factors. The novelty of this study lies in its examination of online zakat payment behavior at the regional level, specifically among the people of Asahan Regency, a context that has received limited attention in previous research. Future studies are encouraged to broaden the geographical scope and incorporate additional variables, such as digital service quality, transaction security, user satisfaction, and *muzakki* loyalty, to provide a more comprehensive understanding of the development and adoption of digital zakat services in Indonesia.

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