

The Influence Of Zakat Literacy, Religiosity, Service Quality, Trust And Perceived Ease Of Use On Digital Zakat Payment Intention In Pemalang Regency

Dio Samudra

Faculty of Master of Sharia Economics, Postgraduate, UIN K.H. Abdurrahman Wahid Pekalongan.

E-mail : diosamudra77@gmail.com

Mansur Chadi Mursid

Faculty of Master of Sharia Economics, Postgraduate, UIN K.H. Abdurrahman Wahid Pekalongan.

E-mail : mansurchadimursid@uingusdur.ac.id

Ali Muhtarom

Faculty of Master of Sharia Economics, Postgraduate, UIN K.H. Abdurrahman Wahid Pekalongan.

E-mail : ali.muhtarom@uingusdur.ac.id

Abstract

The development of digital technology has brought significant transformation to various aspects of life, including zakat payment practices. Pemalang Regency, as one of the regions with substantial zakat potential, faces challenges in optimizing zakat collection through digital platforms. The low public interest in paying zakat digitally represents a critical issue requiring in-depth analysis to understand the influencing factors. This study aims to analyze the influence of zakat literacy, religiosity, service quality, trust, and perceived ease of use on digital zakat payment intention among the Pemalang Regency community. This research employs a quantitative approach with a survey method on a sample of 298 Pemalang Regency residents who meet the criteria as muzakki. The sampling technique used purposive sampling. Data was collected through structured questionnaires and analyzed using Multiple Linear Regression with SPSS. The results indicate that zakat literacy has a positive and significant effect on digital zakat payment intention with a path coefficient of 0.188. Religiosity shows an influence with a path coefficient of 0.129. Service quality has a significant negative effect with a coefficient of -0.092, while trust demonstrates an influence with a coefficient of 0.392. Perceived ease of use also has a significant positive effect with a coefficient of 0.353. Simultaneously, these five variables can explain 91.1% of the variation in digital zakat payment intention among the Pemalang Regency community. These findings imply the need to maintain zakat literacy education, strengthen trust aspects through management transparency, and simplify payment processes to optimize digital zakat technology adoption in society.

Keywords: Zakat Literacy, Religiosity, Digital Zakat, Trust, Perceived Ease of Use.

A. INTRODUCTION

Zakat, as one of the pillars of Islam obligatory for capable Muslims, has undergone significant transformation in the context of Indonesia's economic and social development. Over the past four years (2021-2024), the development of zakat in Indonesia has demonstrated remarkable success. From collection values of IDR 18.5 trillion in 2021, this figure surged dramatically to reach IDR 26.13 trillion in 2024 (Baznas.go.id). This phenomenon not only indicates quantitative improvement but also increasingly professional and trustworthy management quality.

In the Islamic context, zakat represents a financial obligation that must be fulfilled by every Muslim who has reached the nisab (minimum wealth threshold) and haul (ownership period). Zakat is not merely a ritual obligation but an Islamic economic instrument designed to create justice and reduce social inequality. Zakat possesses spiritual and social dimensions. From a spiritual aspect, zakat functions to purify wealth and soul. Meanwhile, from a social aspect, zakat plays a role in ensuring collective community welfare.

Pemalang Regency, as part of the national zakat dynamics that achieved 68.2% growth in 2024, exhibits significant potential in the digital zakat system. Although this region has a fairly high



population density of 1,315 people per square kilometer and increasingly developing digital infrastructure, community interest in digital zakat payment remains far from optimal. The geographical characteristics of Pemalang Regency, stretching along the north coast of Central Java, present particular challenges in digital zakat implementation.

Picture 1. Zakat Growth In Pemalang Regency, Central Java Data From BAZNAS (2021-2025)

The problem of zakat literacy in Pemalang Regency cannot be separated from the social and cultural structure of Central Java society, which remains strongly connected to religious traditions. The majority of Pemalang society, particularly the older generation, has limited zakat understanding confined to traditional concepts such as zakat fitrah and conventional zakat mal delivered directly to amil or local religious institutions. The concepts of professional zakat, investment zakat, and zakat calculated based on modern standards are not yet fully understood.

B. LITERATURE REVIEW

Zakat Literacy

Zakat literacy refers to a person's understanding and knowledge regarding the concepts, rules, and implementation of zakat (Kasri & Sosianti, 2023). Zakat literacy is one of the main factors affecting zakat compliance. High levels of zakat literacy are expected to increase zakat payment compliance (Malik et al., 2024). Understanding zakat deeply is an obligation for every Muslim, as they are responsible for that wealth when the time comes (Yusfiarto et al., 2020). Good zakat understanding correlates positively with the level of zakat payment compliance (Afandi et al., 2023).

Religiosity

Religiosity refers to the level of commitment, dedication, and obedience of a person to their religion. The result of the connection between God, humans, and nature is the essence of meaning leading ultimately to the meaning of life. The meaning of life is the 'heart' or core of spirituality (Muhtarom A., 2016). Cultural dimensions are highly dynamic in a society, but religious principles become stable and static pillars in society. In the context of zakat, religiosity can influence a person's compliance in carrying out religious obligations, including paying zakat. High levels of religiosity are expected to increase a person's interest in paying zakat, including through digital platforms.

Service Quality

Service quality in the context of digital zakat is a crucial factor affecting muzakki interest and trust. Parasuraman et al.'s (1988) model becomes a solid theoretical framework in analyzing the quality of digital zakat services through SERVQUAL. Ease of use and transaction security become fundamental dimensions in digital zakat service quality. Recent research by Al-Sumairi and Tsui (2023) shows that intuitive interfaces and multi-layered security systems significantly increase user

trust in digital zakat. The implementation of blockchain technology to secure transactions has proven to increase security perceptions among muzakki (Rahman et al., 2022).

Trust

Trust theory in the context of digital zakat becomes a fundamental factor influencing technology adoption. Referring to the theory of Mayer, Davis, and Schoorman (1995), muzakki trust in digital zakat is built through three main dimensions: ability, benevolence, and integrity. The belief that zakat funds are distributed correctly is a manifestation of the ability and integrity dimensions. Recent research by Rahman et al. (2023) shows that blockchain technology implementation in tracking zakat distribution significantly increases muzakki trust. Institutions providing real-time reports on fund distribution experience a 65% increase in zakat collection compared to conventional methods (Ahmad & Hassan, 2024).

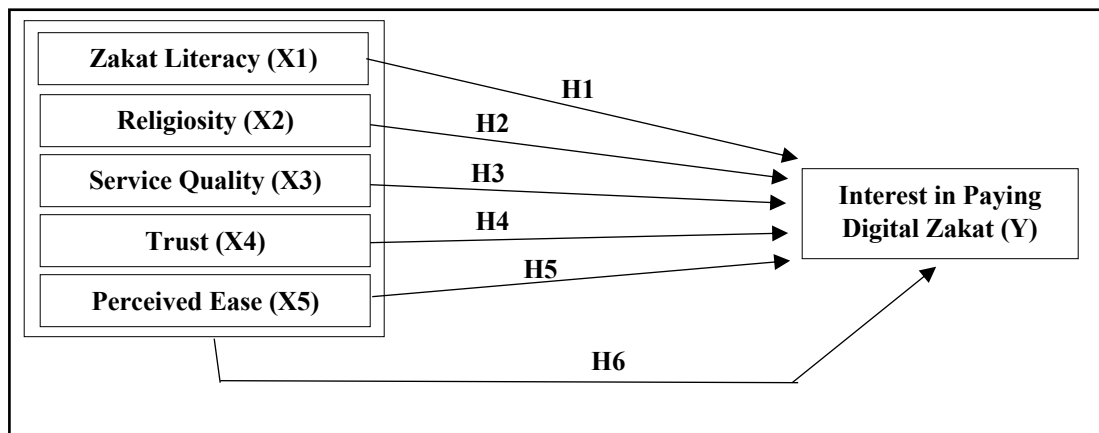
Perceived Ease of Use

This is something that needs to be provided as an experience and to improve digital zakat management performance, so that service value-added and the opinion of those who pay zakat become better and have more maximum contribution. The Technology Acceptance Model (TAM) was introduced by Davis (1989) stating that 'the easier a system can be used and does not require hard effort to avoid difficulties in using it, the more public interest in using it increases.' Research by Astuti & Prijanto (2021) found that 'perceived ease of use of digital zakat services causes a person to be interested in using digital zakat services because it meets their expectations regarding ease of transaction with the TAM theory approach.

C. RESEARCH METHODS

Research Approach and Type

This research adopts a quantitative approach aimed at explaining relationships between variables through empirical hypothesis testing (Barella et al., 2024). The quantitative approach was chosen because this study intends to objectively measure the influence of independent variables on dependent variables using numerical data that can be analyzed statistically (Mongid et al., 2026). According to Creswell (2014), the quantitative approach is an appropriate method to test theories through variable measurement with numbers and analyze data using statistical procedures.



Picture 2. Framework

Population and Sample

The population in this study is all Muslim communities in Pemalang Regency who have the obligation to pay zakat (muzakki). Based on data obtained from the National Amil Zakat Agency (BAZNAS) of Pemalang Regency and estimation calculations based on population data, the number of potential muzakki population in Pemalang Regency is 1,169 people. The sample size determination in this study uses the Slovin formula with an established error level (margin of error) of 5% ($\alpha = 0.05$). Based on calculations using this formula, the minimum required sample size is 298 respondents. The sampling technique used in this study is purposive sampling, which is a sample determination technique with certain considerations or criteria that have been established beforehand.

Data Collection

The data collection technique used in this research is a survey method with structured questionnaires distributed through the Google Form platform. Primary data is obtained directly from respondents through questionnaire instruments. The use of primary data provides advantages in

terms of accuracy and data relevance to specific research objectives. Questionnaires are designed using a 5-point Likert scale to measure respondents' perceptions, attitudes, and behaviors toward the studied variables.

Data Analysis

Data analysis in this study uses multiple linear regression analysis to test the influence of independent variables (zakat literacy, religiosity, service quality, trust, and perceived ease of use) on the dependent variable (digital zakat payment intention). Before conducting regression analysis, classical assumption tests are performed including normality test, multicollinearity test, and heteroscedasticity test. Hypothesis testing is conducted through t-test (partial), F-test (simultaneous), and coefficient of determination (R^2). Data processing uses SPSS Version 20 software.

D. RESULTS AND DISCUSSION

RESULT

Validity and Reliability Testing

Validity testing results show that all questionnaire statement items are declared valid because they have r-count values > r-table (0.361).

Table 1. Validity Testing

Variabel	Item	r hitung	r tabel	Keterangan
X1	X1.1	0,905	0,361	Valid
X1	X1.2	0,828	0,361	Valid
X1	X1.3	0,929	0,361	Valid
X1	X1.4	0,784	0,361	Valid
X1	X1.5	0,789	0,361	Valid
X2	X2.1	0,875	0,361	Valid
X2	X2.2	0,818	0,361	Valid
X2	X2.3	0,892	0,361	Valid
X2	X2.4	0,812	0,361	Valid
X2	X2.5	0,930	0,361	Valid
X3	X3.1	0,904	0,361	Valid
X3	X3.2	0,884	0,361	Valid
X3	X3.3	0,924	0,361	Valid
X3	X3.4	0,917	0,361	Valid
X3	X3.5	0,891	0,361	Valid
X4	X4.1	0,931	0,361	Valid
X4	X4.2	0,930	0,361	Valid
X4	X4.3	0,906	0,361	Valid
X4	X4.4	0,899	0,361	Valid
X4	X4.5	0,802	0,361	Valid
X5	X5.1	0,938	0,361	Valid
X5	X5.2	0,923	0,361	Valid
X5	X5.3	0,951	0,361	Valid
X5	X5.4	0,955	0,361	Valid
X5	X5.5	0,925	0,361	Valid
Y	Y1	0,941	0,361	Valid

Y	Y2	0,955	0,361	Valid
Y	Y3	0,981	0,361	Valid
Y	Y4	0,890	0,361	Valid
Y	Y5	0,977	0,361	Valid

Source : Primery Data' Researcher (SPSS – 2025)

Reliability testing using Cronbach's Alpha method shows that all research variables have Cronbach's Alpha values > 0.6, so the research instrument is declared reliable and can be used for data collection.

Table 2. Reliability Testing

Variabel	Reliabilitas		Kesimpulan
	Alpha Cronbach	Cut off Alpha Cronbach	
X1	0,899	0,60	Reliabel
X2	0,908	0,60	Reliabel
X3	0,943	0,60	Reliabel
X4	0,936	0,60	Reliabel
X5	0,971	0,60	Reliabel
Y	0,972	0,60	Reliabel

Source : Primery Data' Researcher (SPSS – 2025)

Classical Assumption Testing

First, normality testing results using the Kolmogorov-Smirnov test show a significance value of $0.083 > 0.05$, so it can be concluded that the research data is normally distributed.

Table 3. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		298
Normal Parameters ^{a, b}	Mean	-.0750954
	Std. Deviation	1.29226789
	Absolute	.073
Most Extreme Differences	Positive	.073
	Negative	-.069
Kolmogorov-Smirnov Z		1.262
Asymp. Sig. (2-tailed)		.083

a. Test distribution is Normal, b. Calculated from data.

Source : Primery Data' Researcher (SPSS – 2025)

Second, multicollinearity testing results show that all independent variables have Tolerance values > 0.1 and VIF < 10, so it can be concluded that there is no multicollinearity between independent variables.

Table 4. Multicollinearity Testing

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.893	.334		5.667	.000		
X1	.269	.045	.273	5.938	.000	.173	5.793
X2	.209	.045	.216	4.593	.000	.165	6.056
X3	-.090	.053	-.094	1.694	.091	.118	8.442
X4	.296	.057	.305	5.189	.000	.106	9.472

X5	.283	.051	.291	5.578	.000	.134	7.467
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a. Dependent Variable: Y

Source : Primery Data' Researcher (SPSS – 2025)

Third, heteroscedasticity testing using the Glejser test shows that all independent variables have significance values > 0.05, so it can be concluded that there is no heteroscedasticity in the regression model.

Table 4. Heteroscedasticity Testing

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.655	.225		7.354	.000
1 X1	.033	.032	.150	1.039	.300
X2	.008	.032	.035	.235	.814
X3	-.051	.035	-.236	-1.460	.145
X4	.013	.038	.061	.355	.723
X5	-.045	.031	-.206	-1.436	.152

a. Dependent Variable: ABS_RES

Source : Primery Data' Researcher (SPSS – 2025)

Multiple Linear Regression Analysis

Multiple linear regression analysis results can form the regression equation as follows: $Y = 1.656 + 0.188X_1 + 0.129X_2 - 0.092X_3 + 0.392X_4 + 0.353X_5 + e$. The constant value obtained is 1.656, meaning that if the variables of Zakat Literacy, Religiosity, Service Quality, Trust, and Perceived Ease of Use are assumed to be 0, then the value of Digital Zakat Payment Intention is 1.656.

Table 5. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.656	.304		5.443	.000
1 Literasi Zakat	.188	.042	.191	4.425	.000
Religiusitas	.129	.043	.133	3.027	.003
Kualitas Layanan	-.092	.036	-.098	-2.544	.011
Kepercayaan	.392	.049	.401	7.963	.000
Persepsi kemudahan	.353	.042	.362	8.318	.000

a. Dependent Variable: Zakat Digital

Source : Primery Data' Researcher (SPSS – 2025)

The regression coefficient value of the Zakat Literacy variable is positively valued at 0.188, meaning that if there is a 1% increase in the Zakat Literacy variable, it causes an increase in Digital Zakat Payment Intention of 0.188.

Hypothesis Testing

T-test results show that first, the zakat literacy variable has a t-count value of 4.425 with significance of $0.000 < 0.05$, so H_1 is accepted. This indicates that zakat literacy has a significant effect on digital zakat payment intention. Second, the religiosity variable has a t-count value of 3.027 with significance of $0.003 < 0.05$, so H_2 is accepted, indicating that religiosity has a significant effect on digital zakat payment intention. Third, the service quality variable shows a t-count value of -2.544 with significance of $0.011 < 0.05$, so H_3 is accepted, showing that service quality has a significant effect on digital zakat payment intention. Fourth, the trust variable has a t-count value of 7.963 with significance of $0.000 < 0.05$, so H_4 is accepted, indicating that trust has a significant effect on digital

zakat payment intention. Fifth, the perceived ease of use variable has a t-count value of 8.318 with significance of $0.000 < 0.05$, so H_5 is accepted, showing that perceived ease of use has a significant effect on digital zakat payment intention.

F-test results show an F-count value of 610.276 with significance of $0.000 < 0.05$, so the regression model is suitable for use and it can be concluded that zakat literacy, religiosity, service quality, trust, and perceived ease of use simultaneously have a significant effect on digital zakat payment intention.

Table 6. F-Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4343.741	5	868.748	610.276	.000 ^b
	Residual	415.672	292	1.424		
	Total	4759.413	297			

a. Dependent Variable: Y ; .Predictors: (Constant), X5, X3, X1, X2, X4

Source : Primary Data' Researcher (SPSS – 2025)

The Adjusted R Square value of 0.911 or 91.1% indicates that the variables of zakat literacy, religiosity, service quality, trust, and perceived ease of use are able to explain variations in digital zakat payment intention by 91.1%, while the remaining 8.9% is explained by other variables not examined in this study.

Table 7. R Square Value

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.955 ^a	.913	.911	1.19312

a. Predictors: (Constant), X5, X3, X1, X2, X4

Source : Primary Data' Researcher (SPSS – 2025)

DISCUSSION

Statistical test results show that zakat literacy has a positive and significant effect on digital zakat payment intention in the Pemalang Regency community with a regression coefficient of 0.188 and a significance value of 0.000. This finding indicates that each one-unit increase in zakat literacy will increase digital zakat payment intention by 0.188 units. This condition illustrates that good understanding of zakat concepts, calculations, and distribution mechanisms becomes an important foundation for the community in adopting digital zakat payment technology.

Religiosity is proven to have a positive and significant effect on digital zakat payment intention with a regression coefficient of 0.129 and a significance value of 0.003. This result shows that the Pemalang Regency community with high levels of religiosity tends to be more interested in using digital zakat services. The significant effect of religiosity reflects that individuals with strong commitment to Islamic teachings view digital technology as a means that can facilitate the fulfillment of religious obligations.

Analysis results show that service quality has a significant negative effect on digital zakat payment intention with a regression coefficient of -0.092 and a significance value of 0.011. This contradictory finding shows a specific phenomenon in the context of digital zakat services in Pemalang Regency. The negative effect indicates that increased perception of service quality can actually decrease digital zakat payment intention, which contradicts general theoretical expectations.

Trust shows a positive and significant effect that is most dominant on digital zakat payment intention with a regression coefficient of 0.392 and a significance value of 0.000. This result confirms that trust is a key factor in encouraging digital zakat technology adoption in Pemalang Regency. The magnitude of the regression coefficient shows that each one-unit increase in trust level will increase digital zakat payment intention by 0.392 units, making it the most influential variable in this research model.

Perceived ease of use has a positive and significant effect on digital zakat payment intention with a regression coefficient of 0.353 and a significance value of 0.000. This result shows that ease of use of digital zakat platforms becomes the second most important determining factor after trust in

influencing Pemalang Regency community interest. The magnitude of perceived ease of use effect indicates that the community highly values efficiency and simplicity in the zakat payment process.

E. CONCLUSION

Conclusion

This research examines the influence of zakat literacy, religiosity, service quality, trust, and perceived ease of use on digital zakat payment intention in the Pemalang Regency community. Based on data analysis conducted on 298 respondents using multiple linear regression method, several important conclusions can be drawn. First, zakat literacy is proven to have a positive and significant effect on digital zakat payment intention with a regression coefficient of 0.188 and significance value of 0.000. Second, religiosity shows a positive and significant effect with a regression coefficient of 0.129 and significance of 0.003. Third, service quality shows a significant negative effect with a regression coefficient of -0.092 and significance of 0.011. Fourth, trust is the most dominant variable affecting digital zakat payment intention with a regression coefficient of 0.392 and significance of 0.000. Fifth, perceived ease of use shows a positive and significant effect with a regression coefficient of 0.353 and significance of 0.000. Simultaneously, these five variables significantly affect digital zakat payment intention with an F-count value of 610.276 and significance of 0.000. The adjusted R square value of 0.911 indicates that the research model is able to explain 91.1% of variations in digital zakat payment intention, showing very good predictive power.

These research findings have important implications for various parties. For zakat management institutions, the main strategy to increase digital zakat adoption must focus on building and maintaining trust. Operational transparency, security certification, good fund management track records, and positive testimonials from existing users become important elements in building community trust. Investment in security systems and transparent communication is proven more effective than merely improving technological features. For the government, supportive policies for developing the Islamic financial technology ecosystem are needed. Clear regulations and a conducive environment can encourage innovation in the digital zakat sector. The government also needs to develop integrated digital literacy and zakat literacy programs to increase community awareness and ability in utilizing digital zakat technology.

Suggestions

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