DRIVERS INFLUENCING THE USAGE INTENTION TOWARDS ONLINE ZAKAT PAYMENT SYSTEM: EVIDENCE FROM MALAYSIA

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ABSTRACT

A digital zakat system significantly enhances zakat collection by streamlining the process, making it more accessible, transparent, and efficient for both zakat payers and zakat institutions. Through digital platforms, individuals can easily calculate, pay, and track their zakat contributions in real time. However, it faces challenges as some zakat payers remain reluctant to use online platforms due to concerns about security and the traditional nature of their giving. Thus, this study investigates how socio-economic determinants, perceived risk, trust in zakat institutions, zakat literacy, and prior experience affect zakat payers' intention to use online zakat payment systems. Data were gathered via an online survey of 288 zakat payers in Malaysia, with cluster sampling used to select participants from government and private sectors across Perak, Selangor, and Kelantan. SmartPLS was used for the analysis. The results indicate that perceived risk has a significant and negative impact on the intention to use online zakat payment services, highlighting the importance of addressing concerns related to risk perception in promoting their adoption. On the other hand, trust in zakat institutions, zakat literacy, and prior experience exhibited positive and significant relationships with zakat payers' intention to utilize online zakat payment services. The findings suggest that institutions mitigate perceived risk, strengthen institutional trust, increase zakat literacy, and leverage users' prior experience to enhance online zakat system adoption. This study contributes significantly to understanding the factors influencing the adoption of online zakat payment services to inform strategies to boost the utilization of online zakat payment services in similar developing country settings.

INTRODUCTION

Transformation technologies in zakat collection and payment services have sparked a profound evolution in how charitable contributions are gathered and disbursed worldwide. These innovations encompass a broad spectrum of digital advancements, including mobile applications, online payment gateways, blockchain, and artificial intelligence (Ahmad & Mamun, 2020; Ali et al., 2019; Salleh et al., 2022). According to Zulfikri et al. (2021), these transformation technologies have modernized zakat collection and payment services and rendered them more accessible, secure, and adaptable to the evolving requirements of zakat payers and beneficiaries globally.

In Islam, Zakat is a form of compulsory charity that aims to purify wealth and redistribute it among those in need (Bilo & Machado, 2020), ultimately fostering social welfare and economic stability within the Muslim community (Zauro et al., 2020). Zakat is not just required by religion but also a powerful tool for social justice and economic development within Muslim communities and societies. In Malaysia, adopting online zakat services has introduced a more efficient,

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adaptable, and user-friendly system, significantly improving the collection and disbursing of zakat funds. For example, the implementation of digital zakat solutions resulted in a 9% increase in zakat collection for the Federal Territory Islamic Religious Council (MAIWP), reaching RM816.48 million, and a 10% increase for the Zakat Collection Centre (PPZ-MAIWP), totaling RM12.19 million in 2021, covering both zakat wealth and zakat fitrah. However, despite the rising popularity of online zakat payment services and their potential to transform the zakat landscape, it is important to acknowledge a disconnect between this potential and the actual collection. This disconnect is highlighted by Paizin and Sarif (2021), who emphasize the untapped potential in zakat collection management. While the annual zakat collection exhibits a positive trajectory, it has yet to reach its optimal level. It indicates ample room for improvement and streamlining within Malaysia's zakat institutions through online platforms.

Therefore, understanding the behavior and intentions of Muslims regarding adopting alternative zakat payment methods, such as online zakat payment services, is of utmost importance for zakat institutions, policymakers, and government agencies. This understanding is vital for developing and enhancing the nation's digital management of Zakat. Most prior studies on the determinants of online zakat services emphasize technology-based theories to explain the adoption behavior/intention. For example, some scholar employs the technology acceptance model (TAM) (Muflih, 2023), unified theory of acceptance and use of technology (UTAUT) (Ahmad et al., 2014; Bin-Nashwan, 2022; Kasri & Yuniar, 2021; Cahyani, Sari, & Afandi, 2022; Ferdana et al., 2022; Farhatunnada & Wibowo, 2022; Nuryahya et al., 2022), and integrative model of UTAUT with social cognitive theory (SCT) or with TAM and innovative diffusion theory (Oktavendi, & Mu'ammal, 2022) to explore Muslim behavior and intention towards online zakat services. Empirical studies that aim to comprehend zakat payers' adoption intentions from socio-psychological and economic angles are scarce. Thus, this study examines how socio-economic determinants (i.e., perceived risk, trust in zakat institution, zakat literacy, and prior experience) influence zakat payers' intentions to adopt online zakat payment services.

The paper is organized as follows: A review of the pertinent literature that served as a guide for the creation of the hypotheses is given in Section 2. The research methodology used is described in depth in Section 3, and the analysis's findings are presented in Section 4. The findings are discussed in Section 5, and the paper concludes in Section 6.

LITERATURE REVIEW

Perceived Risk and Online Zakat Payment Usage Intention

Prior studies (Wu et al., 2017; Safeena et al., 2012; Faqih, 2022) highlight that user's reluctance to embrace online payments often stems from uncertainties in transaction handling and their perception of associated risks. According to Bauer (1967), perceived risk is a combination of uncertainty and the seriousness of potential outcomes. Akturan and Tezcan (2012) highlight two fundamental components within the domain of perceived risk regarding technology-induced hazards related to infrastructure and potential issues associated with a service provider's behavior. They argue that, rather than adhering to the anticipated levels of dependability, service providers often resort to opportunistic actions, taking advantage of unforeseeable transactions. Furthermore, the inherent vulnerability linked to application technology continually exposes users to the risk of compromise. As a result, user confidence diminishes in response to these technological and relational uncertainties, leading to a decreased willingness to engage with online services. In the context of zakat research, it becomes evident that a zakat payer's perception of risk plays a substantial role in influencing their inclination to utilize online zakat payment services. These perceived risks encompass concerns related to finances, such as apprehensions about data security and the possibility of financial losses and worries about privacy, including the mishandling of personal information. Furthermore, concerns about performance issues, such as technical glitches and reliability, and doubts regarding the platform's trustworthiness can further discourage potential users.

Prior research has found a significant association between perceived risk and technology adoption intention and behavior. For example, Park et al. (2019) investigate the effects of perceived risk on consumers' intention to use mobile payment or m-payment. The study's 457 respondents' results supported the negative relationship between perceived risk and consumer intention to use m-payment. Similarly, Xie et al. (2021) find that perceived risk strongly relates to individuals' FinTech adoption intention. In the zakat research area, Oktavendi and Mu'ammal (2022) examine the impact of perceived risk on using Zakat, infaq, and sadaqah (ZIS) digital payments among Generation Z in Indonesia. Surprisingly, their results indicated an insignificant effect of perceived risk on behavioral intention. Given these mixed findings, this study aims to re-examine the relationship in a different research setting, Malaysia, and proposes the following hypothesis:

H1: Perceived risk has a significant negative effect on online zakat payment usage intention

Trust in Zakat Institution and Online Zakat Payment Usage Intention

Trust in an organization plays a pivotal role in defining the credibility and legitimacy of the nonprofit sector and motivating financial contributions (Sargeant & Lee, 2004). As noted by Prakash and Gugerty (2010), donors tend to withhold their support from organizations they lack trust in and with which they do not feel assured. When individuals have confidence in an organization, they are more likely to allocate resources to its causes or initiatives. According to Becker (2018), trust is built upon the organization's reputation, transparency in its operations, and ethical conduct in managing donations. Donors want assurance that their contributions will be used efficiently and effectively for the intended purpose and that there will be accountability in how funds are allocated. Additionally, Lau and Cobb (2010) stress that trust extends to the organization's ability to deliver on its promises and make a tangible impact with the donations received, further strengthening public intention to donate.

Trust in zakat institutions affects zakat payers' intention to pay for and use online zakat payment services. When

people have confidence in these institutions' credibility, transparency, and ethical conduct, they are more likely to embrace online platforms for zakat contributions. In essence, trust forms the bedrock upon which individuals build their willingness to engage with online zakat payment services, knowing that their contributions will be used for their intended charitable purposes transparently and securely. Previous research has consistently established a strong connection between trust and donation intention, as evidenced by several studies (Bilgin & Kethüda, 2022; Chen et al., 2019; Beldad et al., 2014; Li et al., 2022). Meanwhile, within the domain of zakat research, a literature review indicates that trust in zakat institutions significantly influences the intentions of zakat payers to make contributions through traditional means (Ali et al., 2020). However, none of these studies have delved into how trust in zakat institutions affects the intentions of zakat payers to embrace online zakat services for their contributions, as most of them have solely explored the impact of trust on technology. Consequently, building on the discussion above, this study puts forth the following hypothesis.

H₂: Trust in zakat institutions has a significant positive effect on the intention to use online zakat payment.

Zakat Literacy and Online Zakat Payment Usage Intention

Literacy is characterized as the capability to possess knowledge and comprehension of a subject, transforming one's behavior and decision-making (Antara et al., 2016). In the context of Zakat, Yusfiarto et al. (2020) elaborate on zakat literacy, defining it as an individual's proficiency in reading, understanding, calculating, and accessing information related to Zakat, ultimately results in an increased awareness of and willingness to fulfill zakat obligations. Regarding online zakat service, zakat literacy is more likely to influence individuals' intention to use e-zakat payment services. When people understand the principles and importance of Zakat in Islam and the various categories of recipients and calculation methods, they are more likely to engage in online Zakat payments. A higher level of zakat literacy enables individuals to effectively appreciate the significance of fulfilling their religious obligation and contributing to charitable causes. Moreover, those with zakat literacy are better equipped to navigate online zakat platforms, understand the transparency of fund allocation, and trust that their contributions will be utilized appropriately. As a result, zakat literacy fosters a sense of confidence and comfort in using e-zakat payment services, enhancing the intention to participate and contribute to the welfare of those in need in a meaningful and informed manner.

Previous studies have identified a significant correlation between zakat literacy and the intention to adopt online zakat services and actual behavior in Indonesia. For instance, Kasri and Yuniar (2021) explored the impact of zakat literacy on the inclination of Indonesian Muslims to use online platforms for zakat payments. With a sample size of 223 respondents, the findings supported a positive association between zakat literacy and the intention of zakat payers to utilize online zakat platforms. Similarly, Kasri and Sosianti (2023) observed a robust connection between zakat literacy and the intention to adopt online zakat services among zakat payers. Building on this context, the present study seeks to reassess this relationship in a different research setting, namely Malaysia, and puts forth the following hypothesis:

H₃: Zakat literacy has a significant positive effect on online zakat payment usage intention

Prior Experience and Online Zakat Payment Usage Intention

Ouellette and Wood (1998) highlight the role of experience in predicting future intentions and behavior. Indeed, Ajzen and Fishbein (2000) emphasize that prior experience significantly influences behavior. This is because knowledge acquired from past actions helps to shape intentions (Eagly & Chaiken, 2007), as experience enhances the accessibility of that knowledge in memory (Fazio & Zanna, 1978). Further, about the technology adoption intention and behaviour. Chua et al. (1999) propose that consumers' anxiety levels regarding technology are generally inversely related to their experience, which ultimately enhances technology usage. This argument seems in line with the empirical studies. For example, Kwon and Noh (2010) investigated the impact of past online shopping experiences on the online apparel purchase intentions of mature consumers. Their survey, which included 293 male and female respondents in the U.S., revealed that the extent of prior online shopping experience significantly influenced mature consumers' perceived risks and benefits. Similarly, Wang et al. (2020) found that previous learning experiences are positively linked to students' evaluations of and satisfaction with current online education.

In the context of Zakat, prior experience with online Zakat services is a crucial determinant of the intention to adopt online payment systems. Individuals with previous exposure to these services develop familiarity and comfort with the platform, positively influencing their perception and trust in adopting similar online payment systems. The experience provides users with insights into the convenience, efficiency, and security aspects of online transactions for zakat payments. This familiarity helps mitigate concerns related to the novelty of online payment systems, reducing perceived risks and uncertainties. As a result, individuals with prior positive experiences are more likely to exhibit a higher intention to adopt online payment systems for Zakat, as their past encounters contribute to a favorable attitude and increased confidence in the reliability and effectiveness of such platforms. Based on this literature and argument, the following hypothesis is developed:

H₄: Prior experience has a significant positive effect on online zakat payment usage intention
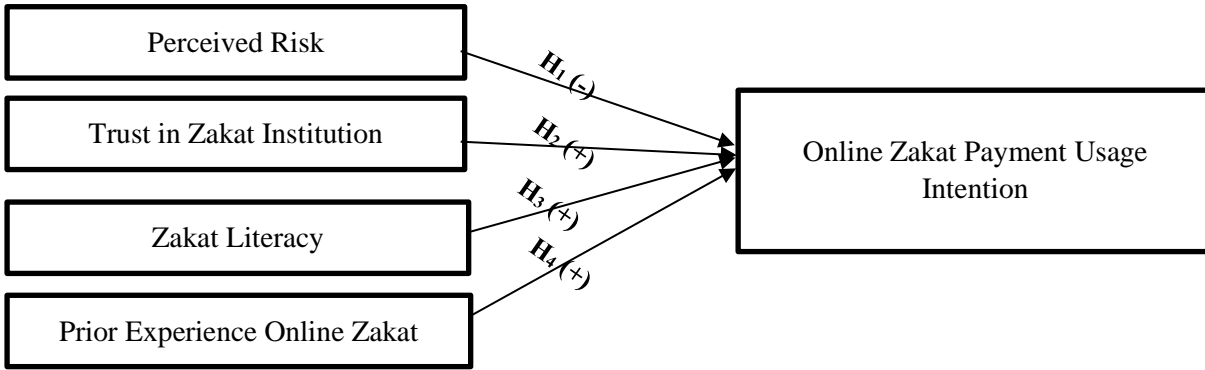
Conceptual Framework

Figure 1. Research Framework

MATERIALS AND METHODS

Research Design, Research Instrument, and Data Collection

The survey method and questionnaires were employed in this study to collect data. The questionnaires were structured into three sections for comprehensive information gathering. Section A was dedicated to obtaining demographic details, including age, gender, education level, and occupation. Section B delved into factors influencing muzakkis' intention to use online zakat payment services, while Section C comprised questions specifically addressing this intention. A seven-point Likert scale was utilized to measure the independent and dependent variables, ranging from 1 ("strongly disagree") to 7 ("strongly agree"). The first independent variable, perceived risk, comprised seven indicators adapted from Chiu and Cho (2021). Zakat literacy and trust in zakat institutions were assessed using a four-item questionnaire adapted from Kasri and Yuniar (2021). The dependent variable, online zakat payment service adoption intention, was measured using three items adapted from Muflih (2023).

In this study, researchers sought to understand the factors influencing the intention to adopt the e-zakat payment service among muzakkis in Malaysia. Participants were asked to indicate their likelihood of using the online Zakat system to fulfill their obligations. The questionnaires were administered in person, with respondents assured confidentiality, and data was collected solely for research purposes.

The study targeted Muslim employees, referred to as muzakkis, who work in both the government and private sectors across three states in Malaysia: Perak, Selangor, and Kelantan. These participants represented a cross-section of working Muslims responsible for fulfilling zakat obligations. A cluster sampling technique was used to select the sample. The clusters were defined based on location (the three selected states), and sectors (government and private) within these states were included to ensure diversity within the sample.

A total of 350 questionnaires were distributed, of which 288 were returned as valid and used for the analysis, representing an 82% response rate. This sample size was sufficient to achieve statistical power and precision for the study's objectives, providing a robust basis for analyzing adoption intention trends among the target population.

RESULTS

Respondent Profile

Table 1 shows the demographic makeup of the 288 zakat payers (muzakkis) who participated in the study.

Table 1. Demographic Characteristics of Respondents

Characteristics	Items	Frequency	%
Gender	Male	170	59%
	Female	118	41%
Age	21 - 30 years old	35	12%
	31 - 40 years old	65	23%
	41 - 50 years old	133	46%
	More than 50 years old	55	19%
Academic background	PhD	11	4%
	Master degree	91	32%
	Bachelor degree	135	47%
	Diploma and below	51	18%
Occupation	Government	161	56%
	Private	127	44%

Of the respondents, 170 (59%) were male muzakkis, and 118 (41%) were female muzakkis. The largest age group among the participants was those aged 41–50 years old, comprising 42% of the total. Additionally, a significant portion of

the respondents had completed a bachelor's degree (36%), and the majority were employed in government positions (56%).

Assessment of the Measurement Model

The two-step Smart PLS approach—an evaluation of the measurement model and an evaluation of the structural model—was used to analyze the questionnaire data. In the research model, a structural model gives the relationships between the exogenous and endogenous constructs, while a measurement model illustrates the relationships between the items and constructs. In Figure 2, the measurement model is shown. According to Hair et al. (2017), the measurement model must evaluate loadings, composite reliability (CR), and average variance explained (AVE) to meet convergent validity requirements. The loading, AVE, and CR values must all be at least 0.6, 0.5, and 0.7, respectively.

Table 2. The Measurement Model Assessment

Constructs	Measurement items	Loadings	Cronbach's α	CR	AVE
Perceived risk	PR1	0.748	0.901	0.918	0.617
	PR2	0.717			
	PR3	0.788			
	PR4	0.784			
	PR5	0.819			
	PR6	0.843			
	PR7	0.793			
Trust in Zakat institution	TI1	0.937	0.950	0.964	0.870
	TI2	0.888			
	T13	0.963			
	TI4	0.941			
Zakat literacy	ZL1	0.883	0.910	0.936	0.786
	ZL2	0.905			
	ZL3	0.881			
	ZL4	0.876			
Perceived risk	PR1	0.748	0.901	0.918	0.617
	PR2	0.717			
	PR3	0.788			
	PR4	0.784			
	PR5	0.819			
	PR6	0.843			
	PR7	0.793			
Online zakat payment usage intention	OZI1	0.919	0.905	0.941	0.841
	OZI2	0.962			
	OZI3	0.868			

Table 2 shows that the loading, AVE, and CR values exceeded the suggested values, indicating that the construct's convergent validity was satisfactory. The loading, AVE, and CR ranges were 0.717 to 0.963, 0.617 to 0.870, and 0.918 to 0.964. Therefore, these findings suggested that convergent validity had been attained.

In the meantime, the heterotrait monotrait (HTMT) ratio of correlations criterion was used to evaluate the discriminant validity of the model to ascertain whether each construct was distinct from the other constructs in the established model, implying that each construct in the model was unique (Hair et al., 2017).

Table 3. Measurement Model's Discriminant Validity – HTMT

Constructs	Online zakat payment usage intention	Perceived risk	Prior experience online Zakat	Trust in Zakat institution	Zakat literacy
Online zakat payment usage intention					
Perceived risk	0.314				
Prior experience online Zakat	0.595	0.353			
Trust in Zakat institution	0.418	0.164	0.100		
Zakat literacy	0.394	0.098	0.046	0.669	

Table 4. Measurement Model's Discriminant Validity - Fornell and Larcker

Constructs	Online zakat payment usage intention	Perceived risk	Prior experience online Zakat	Trust in Zakat institution	Zakat literacy
Online zakat payment usage intention	0.917				
Perceived risk	-0.320	0.786			
Prior experience online Zakat	0.570	-0.337	1		
Trust in Zakat institution	0.395	-0.029	0.1	0.933	
Zakat literacy	0.364	-0.017	0.046	0.638	0.886

Table 3 illustrates that every HTMT value was below the 0.90 cut-off value (Hair et al., 2017). In addition, Table 4 details the evaluation of discriminant validity utilizing the Fornell and Larcker to ascertain whether every construct seen in this investigation is devoid of unidimensionality. The findings show that there was a more excellent square value for AVE than there was for the correlation between the components. Therefore, these findings showed that the model complied with the suggested specifications and that discriminant validity for each of the study's constructs was verified.

Assessment of the Structural Model

The four hypotheses were tested by a structural model analysis that followed the validation of the measurement model. Hair et al. (2017) recommended that the direction of the beta value, the significant level of the t-values, and the p-value were all considered in the structural model assessment. A bootstrapping technique with a 5,000 resampling was carried out to test the direct effect. The study's structural model is shown in Figure 2. The results of the hypothesis test are shown in Table 5.

Table 5. Structural Model Assessment and Hypothesis Testing

Hypothesis	Relationship	Beta	Std Deviation	t value	p-value	Decision
H₁	Perceived risk -> Online zakat payment usage intention	-0.145	0.075	1.977	0.042	Supported
H₂	Trust on zakat institution -> Online zakat payment usage intention	0.211	0.076	2.757	0.006	Supported
H₃	Zakat Literacy -> Online zakat payment usage intention	0.205	0.107	1.998	0.039	Supported
H₄	Prior Experience Online Zakat -> Online Zakat payment usage intention	1.158	0.189	6.118	0.000	Supported

In particular, the hypothesis for H1 was that perceived risk would negatively impact the intention to pay for Zakat online. The results showed a significant negative correlation (β= -0.145, t = 1.977, $p < 0.05$). H1 was therefore supported. Regarding H2, which posited that trust in zakat institutions would positively influence online zakat payment intention, consistent with the prediction, the result was positive and significant (β= 0.211, t = 2.757, $p > 0.05$). H2 was therefore supported. Regarding hypothesis H3, which predicted that zakat literacy would positively influence online zakat payment intention, the findings corroborated this hypothesis (β= 0.205, t = 1.998, $p < 0.05$). Lastly, concerning H4, which predicted that prior experience online zakat would positively influence online zakat payment intention, the findings indicated that previous online zakat experience positively influenced such intention (β = 1.158, t = 6.118, p < 0.01), thereby providing support for H4.
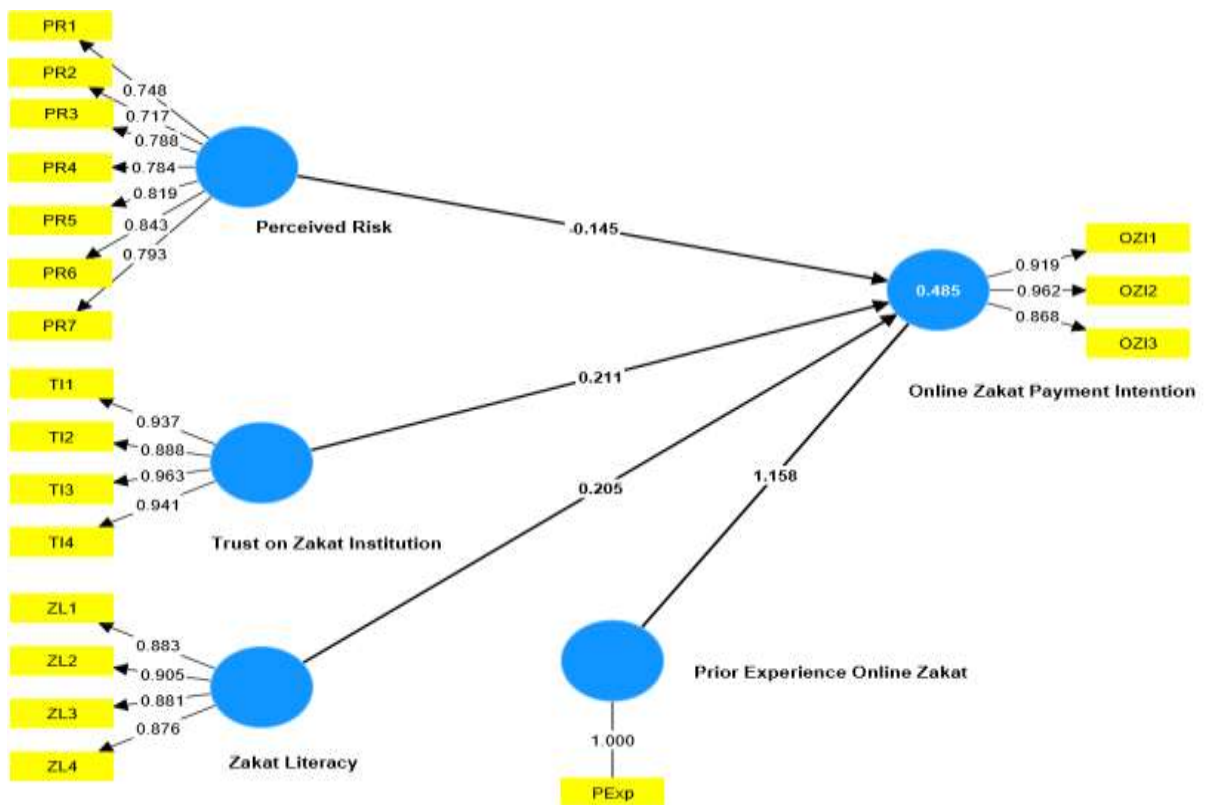

Figure 2. Measurement & Structural Model

The values of the exogenous variables' coefficient of determination (R^2) and effect size (f^2) on the endogenous variable are shown in Table 6.

Table 6. Result of R^2 and f^2

Construct	R^2	f^2	Decision
Online zakat payment usage intention	0.485		
Perceived Risk		0.036	Small
Prior Experience Online Zakat		0.411	Large
Trust in Zakat Institution		0.051	Small
Zakat Literacy		0.048	Small

The table indicates that the exogenous variables (perceived risk, trust in the zakat institution, zakat literacy, and previous experience with online Zakat) accounted for 48.5% of the variance in the endogenous variable (intention to make an online zakat payment). Regarding the effect size, or f^2, this is the variation in R^2 *resulting from removing* a particular construct from the model. Cohen (1988) states that the effect size was classified as small for f^2 values of 0.02, medium for f^2 values of 0.15, and high for f^2 values of 0.35. According to Table 6's results, exogenous variables (perceived risk, $f^2 = 0.036$; trust in Zakat institution, $f^2 = 0.051$ and Zakat literacy, $f^2 = 0.048$) had a small effect size on the endogenous variable except for prior experience online Zakat, f^2, = 0.411, large effect size.

DISCUSSIONS

This study offers valuable insights into online zakat payment services by presenting empirical evidence regarding the factors influencing the intention of zakat payers in Malaysia to utilize these services. The direct effects of this research model emerge as interesting findings. First, on the issue of perceived risk, the results found that Muzakki's perceived risk negatively influences his/her intentions to adopt an online Zakat payment system. The findings confirm earlier studies conducted in various research settings (Park et al., 2019; Xie et al., 2021). Muzakki may hesitate to adopt online zakat payment systems due to uncertainties regarding the platform's reliability, fear of financial loss, or doubts about protecting their financial and personal data. Additionally, concerns about the recipient's genuineness and the process's transparency may further exacerbate perceived risks. Therefore, zakat institutions in Malaysia should play necessary roles in mitigating perceived risks through measures like enhanced security protocols and transparent processes. These, in turn, could significantly bolster Muzakki's confidence in utilizing online Zakat payment systems, which ultimately foster greater adoption and participation in fulfilling their religious obligations.

The research indicates that trust in zakat organizations significantly influences individuals' inclination to fulfill their obligations and utilize online payment channels. When individuals have faith in these organizations' integrity, transparency, and ethical standards, they are more inclined to utilize online platforms for their zakat contributions. Essentially, the trust serves as the foundation upon which individuals base their readiness to interact with online zakat payment services, confident that their donations will be utilized for their intended charitable objectives transparently and securely, as demonstrated by prior studies in the donation research area (Bilgin & Kethüda, 2022; Chen et al., 2019; Beldad et al., 2014; Li et al., 2022).

In addition, the empirical evidence indicated that prior experience positively correlates with intention to adopt the online Zakat payment system. A positive online platform experience can significantly increase the intention to adopt an online zakat system. Users' satisfaction and trust in the system grow when they find the platform user-friendly, reliable, and efficient. Features such as easy navigation, secure transactions, responsive customer support, and timely updates contribute to a smooth and pleasant user experience. Because of this encouraging interaction, users are likelier to continue utilizing the platform to make zakat contributions because it gives them a sense of ease and confidence. Furthermore, satisfied users are more likely to tell others about the site, which raises its legitimacy and adoption rates even more. Consequently, a positive initial experience becomes crucial in driving the adoption of online zakat systems.

Furthermore, the outcome shows that muzakki's intention to use online platforms for zakat payment is positively influenced by their level of zakat literacy. This suggests that the likelihood of paying for zakat through an internet payment method increases with zakat literacy. This is because zakat literacy is particularly crucial for those who pay for zakat using an online system compared to traditional means, where assistance from zakat institution officers is readily available. In a traditional setting, zakat payers often have direct access to knowledgeable officers who can guide them through the calculation, distribution, and various intricacies of zakat obligations. This personalized assistance ensures that Zakat is paid correctly and according to Islamic principles.

Conversely, online zakat systems require users to independently navigate the process, making it essential to understand zakat rules and regulations comprehensively. Zakat literacy empowers users to accurately determine the amount due and utilize online tools effectively, minimizing the risk of errors or misinterpretations. Therefore, enhancing zakat literacy for online users ensures they can confidently fulfill their religious duties without direct institutional support, fostering a more knowledgeable and self-sufficient community of zakat payers. The study by Kasri and Yuniar (2021), which showed a favorable correlation between zakat literacy and intention to pay for zakat using online zakat services in Indonesia, lends weight to this conclusion.

CONCLUSIONS

This study investigates how economic and socio-psychological factors, perceived risk, trust in zakat institutions, zakat literacy, and prior experience affect zakat payers' intention to use online zakat payment systems. This study's empirical findings provide key insights that can support zakat institutions in increasing the adoption of online zakat services among payers. Firstly, the research provides valuable guidance to zakat institution managers seeking to increase the adoption of online zakat services by highlighting the crucial role of perceived risk. The results indicate that muzakkis (zakat payers) are highly concerned about the risks of using online platforms. To significantly boost the intention to adopt online zakat services, zakat institution managers should prioritize and invest in robust security measures to mitigate risks such as data breaches and fraud. Building and maintaining trust involves transparent communication about these security protocols, demonstrating a commitment to safeguarding users' information.

Additionally, offering reliable and accessible customer support can help address concerns promptly, reducing perceived risks. Establishing a reputable online presence through user testimonials, transparent policies, and regular updates reinforces trust. By focusing on these aspects, zakat institutions can create a more secure and trustworthy environment, encouraging more zakat payers to transition to and consistently use online payment systems, streamlining the zakat collection and distribution process.

Secondly, the study finds that prior experience with online zakat services significantly determines the intention to adopt online payment systems. This underscores the importance of zakat institutions in ensuring that individuals who have previously engaged with online zakat platforms or similar technological solutions have positive experiences. Smooth and convenient interactions with technology can boost confidence in adopting online zakat payment systems. Conversely, negative experiences, such as technical glitches or security concerns, can deter individuals, leading to skepticism about online zakat payment systems. Negative encounters can erode trust and raise doubts about the system's reliability and security, potentially reducing adoption intentions. Therefore, prior experiences, whether positive or negative, significantly shape attitudes and intentions toward adopting online zakat payment systems, with positive experiences facilitating adoption and negative experiences posing potential barriers.

While this study makes significant contributions by filling research gaps, offering practical insights, and conducting a comparative analysis of theoretical models, it is important to acknowledge its limitations. The survey was exclusively administered to the muzakki population in Perak, Selangor, and Kelantan, Malaysia. The cross-sectional research design also means that results may vary in different contexts and times. Therefore, generalizing the findings should be done with caution. Future studies should encompass a more diverse geographical range, including other countries, to ensure the generalization of the results obtained in this study.

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