

ATTITUDES TOWARD DIGITAL ZAKAT PLATFORMS AMONG RESIDENTS IN KUANTAN BARAT

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Abstract: *The rapid advancement of financial technology has accelerated the digital transformation of religious financial institutions, including the administration of zakat in Malaysia. Zakat authorities have increasingly introduced digital platforms to facilitate online payments, improve efficiency in collection and enhance transparency in fund management. However, the effectiveness of these digital initiatives depends largely on the attitudes and behavioural readiness of contributors toward the use of such platforms. Therefore, this study aims to examine the attitudes toward the digital Zakat platform among residents in Kuantan Barat, with a particular focus on the factors influencing understanding, knowledge, advocacy and intention to use the system. This study employs a quantitative approach using a survey method to collect data from residents in Kuantan Barat who are eligible zakat payers. The research investigates the level of acceptance of the digital platform and identifies potential barriers that may limit its usage, despite the availability of the technology. The concept of the intention-behaviour gap is used to explain the discrepancy between awareness of the digital zakat platform and the actual practice of using it for payment transactions. The findings provide empirical evidence that can assist PAID Kuantan Barat in improving its digital outreach strategies, strengthening public trust and enhancing user-friendly services. Furthermore, the study contributes to the academic discussion on digital adoption in religious institutions by highlighting the importance of psychological, technological, and trust-related factors in shaping positive attitudes toward digital zakat platforms.*

Keywords: *Attitudes, Digital Platform, Zakat*

Introduction

The rapid evolution of financial technology has significantly transformed the landscape of religious philanthropy, particularly in the administration of zakat in Malaysia. In recent years, zakat institutions have increasingly migrated toward electronic and digital platforms to enhance operational transparency, improve efficiency in fund collection and strengthen accountability to contributors (Arwen et al, 2025). This transformation reflects the broader global movement toward digital governance, where technological integration is viewed as a strategic mechanism to modernize public and religious financial management. However, the effectiveness of such initiatives depends not only on the availability of digital infrastructure but also on the willingness of contributors to adopt and continuously use these platforms (Ghofar et al., 2024). Therefore, understanding the attitudes toward the digital zakat platform among contributors has become an essential area of academic and institutional inquiry.

Trust in formal zakat institutions plays a crucial role in encouraging Muslims to fulfil their zakat obligations, as higher levels of institutional trust are associated with stronger compliance in zakat payment (Febriandika et al., 2023). Traditionally, zakat payments were closely associated with physical interaction at Zakat counters or through direct engagement with institutional representatives, which fostered a sense of trust and religious fulfilment. The introduction of digital platforms, although offering advantages such as 24-hour accessibility, faster processing and wider reach, requires users to adapt to new technological procedures that may not yet be fully familiar to all segments of the community. In the specific context of Kuantan Barat, the shift from conventional, face-to-face transactions to digital interfaces represents a substantial behavioural and cultural transition. Consequently, the success of digital zakat services is not solely determined by system reliability, but also by users' psychological readiness and perceptions of the technology such as innovativeness, perceived usefulness and confidence in the platform, which influence their intention to adopt online zakat payment platforms (Radzi et al., 2025). Factors such as knowledge, understanding, trust, and perceived ease of use play a crucial role in shaping user attitudes and ultimately influencing their intention to utilize the digital system.

This study is important because it addresses the critical issue commonly referred to as the intention–behaviour gap, which frequently emerges in the implementation of digital transformation within religious and public institutions. Although awareness of digital services is generally high, especially among educated and technologically exposed individuals, actual usage often remains lower than expected. This challenge is also associated with differences in digital infrastructure and variations in digital literacy among users, which may limit the effectiveness and accessibility of digital services. (Oktaviana et al., 2025). This discrepancy indicates that awareness alone is insufficient to ensure behavioural adoption. In the case of Pejabat Agama Islam Daerah (PAID) Kuantan Barat, institutional reports suggest that while contributors acknowledge the existence of digital zakat facilities, not all of them actively use the platform for payment transactions. Identifying the specific determinants that influence this gap is therefore necessary to develop more effective strategies for digital engagement.

Furthermore, examining variables such as understanding, knowledge, advocacy, and intention provide empirical evidence that can assist PAID Kuantan Barat in refining its communication and outreach approaches. A deeper understanding of these factors enables the institution to design digital frameworks that are not only technically efficient but also aligned with the

religious values, trust expectations and technological capabilities of the local community. Ultimately, this research contributes to the broader effort of strengthening the sustainability of zakat institutions by ensuring that digital innovation is supported by positive user attitudes and consistent behavioural participation.

Literature Review

The adoption of digital zakat platforms is often analysed through the lens of the Technology Acceptance Model (TAM), where perceived usefulness (PU) and perceived ease of use (PEOU) are key determinants of a user's intention to adopt the system. Recent research in Malaysia indicates that while PEOU and PU significantly drive the intention to use digital platforms, perceived risk stemming from uncertainties in transaction handling and data privacy acts as a significant negative influencer. Studies in Malaysia show that perceived risk such as financial, legal and operational risks negatively influence consumers intention to use financial technology services (Tang et al., 2020).

The key factors that influencing digital adoption are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). According to Rahim et al. (2024), these two factors significantly influence users' attitudes and intention to adopt e-payment zakat systems. When individuals believe a platform will make their religious obligations easier to fulfil and that the system is not challenging to navigate, their intention to use it increases significantly. This is particularly evident among "digital natives", namely younger and educated individuals aged between 18 and 35, who demonstrate a higher readiness to embrace these technologies due to their familiarity with mobile platforms and cashless systems.

While ease of use drives the intention to use, perceived risk acts as a substantial inhibitor. Users, especially those less technically proficient, often harbour concerns regarding cybersecurity, data privacy and the risk of fraud. According to Syafira et al. (2020), trust plays a critical role in influencing individuals' intention to contribute to zakat and other Islamic funds through digital platforms. To mitigate these risks, recent literature proposes the integration of blockchain-based technology to provide real-time, traceable and tamper-proof reporting, which bolsters public confidence in the distribution process (Mariyam et al., 2025).

A recurring phenomenon in this field is the "intention-behaviour gap," where high levels of awareness and positive attitudes do not translate into regular usage. Research indicates that while many intend to use digital platforms in the future, their current actual usage remains low. The intention to use digital platforms for zakat payments is also influenced by factors such as social influence, digital infrastructure and zakat literacy (Ghofar et al., 2024). This gap is often attributed to a lack of "zakat literacy", which is refer to a deep understanding of how digital platforms operate and whether they comply with Shariah principles. Past studies also mention that there are challenges such as low digital literacy and concerns regarding Shariah compliance in the implementation of digital zakat platforms (Syam et al., 2025). Furthermore, many individuals maintain a lingering preference for traditional, face-to-face transactions, which offer a stronger sense of personal contact and religious fulfilment that current digital interfaces have yet to replicate (Maulida et al., 2025).

To bridge these gaps, effective adoption digital zakat platforms rely heavily on localized "da'wah" and awareness campaigns. Utilizing community-based networks such as local

mosques and religious leaders (imams) is essential for legitimizing digital platforms. These localized strategies help simplify technical complexities and address security fears through trusted communal channels. Zakat institutions are also necessary to increase awareness and motivate zakat payers to adopt online zakat payment platforms (Omar et al., 2022)

Methodology

The study adopts a quantitative research design to objectively measure awareness, usage, and perceived barriers to digital zakat adoption. The target population consists of 80 Muslim residents living in the area surrounding PAID Kuantan Barat who are eligible to contribute zakat. Based on the Krejcie and Morgan (1970) sampling table, a minimum sample size of 66 respondents was determined for this population. The sampling process utilizes a dual-stage approach: purposive sampling is first applied to ensure participants meet the Islamic eligibility and geographic requirements, followed by simple random sampling. To maintain high objectivity, a lottery technique is used where identifiers for each population member are placed in a container and selected randomly, ensuring every eligible individual has an equal and independent probability of being chosen (Mulisa, 2022).

Data were collected through a structured survey administered via Google Forms, consisting of 20 questionnaire items. Section A captures demographic variables (gender, age, education), while Sections B, C and D utilize a five-point Likert scale (1: Strongly Disagree to 5: Strongly Agree) to measure attitudes and challenges. To ensure data quality, strict inclusion and exclusion criteria are enforced: participants must be Muslim residents of Kuantan Barat with basic literacy. Conversely, non-Muslims, non-residents and those with incomplete or partial responses are excluded to maintain the integrity of the findings. Data were analysed using SPSS version 26 to perform a descriptive statistical analysis to organize and summarize the responses.

Findings

Profile of Respondents

Section A covered demographic information, including gender, respondents' ages, educational level, occupational sector and experience with zakat payments. Table 1 presents the respondents' demographic background.

The demographic data provides a foundational understanding of the respondent base, which is characterized by a predominantly young, educated and male-majority group. Out of 66 total respondents, 69.7% were male, while 30.3% were female. This gender distribution suggests that the study's insights may lean more heavily toward male perspectives on digital zakat platforms.

The age distribution is notably skewed toward the youth, with 65.2% of respondents falling within the 18-25 age brackets. When combined with the 26-35 age group (21.2%), it is evident that over 86% of the sample represents the "digital-native" generation. This high concentration of younger individuals likely correlates with the education levels observed: 63.6% hold a bachelor's degree and another 7.6% possess postgraduate qualifications (master's or PhD).

Regarding employment, the data show that 39.9% of respondents are unemployed (39.9%). This high percentage might be explained by the large number of students within the 18-25 age range. Despite this, the participation in zakat is relatively high, with 72.7% of respondents indicating they have experience in zakat. This suggests that even within the younger or unemployed demographics, there is a strong adherence to Islamic religious obligations.

Table 1: Profile of Respondents

Construct		Frequency	Percentage (%)
Gender	Male	46	69.7
	Female	20	30.3
	Total	66	100
Age	18 – 25 years old	43	65.2
	26 – 35 years old	14	21.2
	36 – 45 years old	7	10.6
	45 years and above	2	3.0
	Total	66	100
Education Level	SPM	4	6.1
	STPM/STAM/Diploma	15	22.7
	Bachelor's Degree	42	63.6
	Master's Degree	4	6.1
	PhD	1	1.5
	Total	66	100
Occupation Sector	Government Servant	21	31.8
	Private Sector	18	27.3
	Self-employed	2	3.0
	Unemployed	25	39.9
	Total	66	100
Zakat Payment	Yes	48	72.7
	No	18	27.3
	Total	66	100

Attitudes toward Using Digital Zakat Platform

This section provides an analytical overview of the psychological and behavioural perspectives of residents in Kuantan Barat regarding the transition to digital zakat platforms. The analysis facilitates a comprehensive examination of various attitudinal factors, ranging from the general awareness of digital payment options to the specific knowledge of services provided by PAID Kuantan Barat.

The discussion further evaluates the perceived convenience of digital systems compared with traditional methods, the level of trust in platform security and the depth of respondents' understanding and exposure to digital zakat promotions. Ultimately, this part of the study measures the community's intention to utilize these platforms in the future and their likelihood of advocating for digital zakat services, while contrasting these sentiments against their actual current usage patterns.

Table 2: Attitudes Toward Digital Zakat Platforms

Attitudes	Item	Mean	Std. Deviation
Advocacy	I would recommend digital zakat platforms to others.	4.28	1.02
Affective	I am aware of the benefits of digital zakat.	4.03	1.05
Awareness	I am aware that zakat can be paid through digital platforms.	4.12	1.17
Convenience	I find digital zakat payment more convenient than traditional methods.	4.15	1.08
Exposure	I have seen or heard about digital zakat promotions.	3.87	1.22
Intention	I intend to use digital zakat platforms in the future.	4.33	0.98
Knowledge	I know that PAID Kuantan Barat offers online zakat payment services.	3.72	1.18
Trust	I trust the security of digital zakat platforms.	4.07	1.10
Understanding	I understand how to access and use the digital zakat platforms.	3.69	1.14
Usage	I have used digital Zakat platforms to pay zakat.	3.34	1.25

The attitudinal data reveal a generally positive reception toward digital zakat platforms among the respondents. The highest mean score is recorded for Intention ($M= 4.33$), followed closely by Advocacy ($M= 4.28$). This indicates that residents are not only personally willing to adopt these platforms in the future but are also highly likely to recommend them to others. Key drivers for this favourable outlook include Convenience ($M= 4.15$) and Awareness ($M= 4.12$), suggesting that the perceived utility and accessibility of digital methods are well-recognized by the community. Furthermore, a mean score of 4.07 for Trust indicates that security concerns, which often act as a barrier to digital financial adoption, are relatively low among this group.

However, the data highlight a notable "intention-behaviour gap." Despite the high scores for intention and advocacy, the usage variable recorded the lowest mean score in the set ($M= 3.34$). This suggests that while respondents hold a positive attitude toward the concept of digital zakat, this has not yet been translated into consistent daily practice.

This gap may be partially attributed to lower scores in *Understanding* ($M= 3.69$) and *Knowledge* of local services ($M= 3.72$), implying that some residents may still find the platforms somewhat complex to navigate or are unaware of the specific online services offered by PAID Kuantan Barat. Consequently, while the foundation for digital transformation is strong, efforts should be directed toward enhancing user education and localized promotion to convert high intentions into actual usage.

Discussion and Conclusion

The demographic profile of the 66 respondents reveals a predominantly young and educated group, with 65.2% aged 18–25 and 63.6% holding a bachelor's degree. Although 37.9% were

unemployed, largely due to the high student ratio, 72.7% reported having zakat payment experience, suggesting a strong commitment to religious obligations among the youth.

Attitudinal data show a generally positive reception toward digital zakat platforms. Respondents expressed high intention ($M= 4.33$) to use these systems in the future and were highly likely to advocate ($M= 4.28$) for them. The perceived convenience ($M= 4.15$) and general awareness ($M= 4.12$) of digital payment options were also strong. While security is often a barrier, this group showed moderate trust ($M= 4.07$) in the platform's safety.

However, a significant "intention-behaviour gap" is evident; the usage variable recorded the lowest mean score ($M= 3.34$). This indicates that positive attitudes have not yet translated into regular practice. This gap is further explained by lower scores in understanding ($M= 3.69$) and specific knowledge of local services ($M= 3.72$) at PAID Kuantan Barat.

The Muslim community in Kuantan Barat is fundamentally open to digital zakat innovation, recognizing its benefits and convenience. However, the adoption of these digital zakat platforms remains constrained by several factors, including limited technical confidence or digital literacy (Arwen et al., 2025), limited localized promotion and awareness of digital zakat channels (Aini et al., 2025), and a continuing preference for traditional methods (Sofiyawati & Halimah, 2024). To improve adoption, zakat institutions must bridge the gap between awareness and usage. Strategies should focus on community-based awareness campaigns by utilizing local mosques and imams to build trust. Mosques also have a strategic role in raising public awareness and strengthening trust through outreach and educational activities related to zakat management (Huda et al., 2025).

Additionally, providing digital literacy workshops and hands-on demonstrations is essential to empower users and encourage more participation in digital zakat platforms. Educational initiatives such as socialization, training and simulation activities have been shown to improve understanding and interest in the use of digital zakat platforms (Nasution & Risty, 2025). Ultimately, the results suggest that the residents of Kuantan Barat are socially and demographically "ready" for digital zakat. To move past the current plateau, PAID Kuantan Barat should focus on digital literacy workshops and localized demonstrations to build technical confidence. As noted by Arwen et al. (2025), addressing this gap requires strategies that consider demographic differences and levels of digital literacy among users.

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