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DETERMINANTS OF BEHAVIORAL INTENTION TO DONATE VIA SADAQAH PLATFORMS IN MALAYSIA AND ITS IMPLICATIONS FOR SOCIETAL WELL-BEING: A NARRATIVE REVIEW BASED ON UTAUT

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Abstract: *The rapid development of digital financial technology has significantly transformed the landscape of Islamic philanthropy, making online charity (sadaqah) platforms a major innovative medium for collecting donations. Although smartphone usage and internet access are becoming increasingly widespread, the level of acceptance and intention among the Malaysian public to fully transition to digital charity methods still requires in-depth examination. Therefore, this article aims to examine the determinants of the public's behavioral intention in using charity platforms by applying the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. This study employs a qualitative design through a literature review method, specifically sourcing and analyzing articles from Scopus and other prominently indexed journals, where previous empirical studies related to digital financial platforms and philanthropy are systematically synthesized. The results of the literature analysis found that the four main UTAUT constructs namely Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions consistently prove to be positive determinants that drive donors' intentions to use the technology. Overall, this article proposes a comprehensive conceptual framework to explain the dynamics of donor behavior in Malaysia. These findings are expected to provide strategic guidance to policymakers, charitable institutions, and platform developers in designing trusted, user-friendly charity applications. Ultimately, by ensuring the sustainability and continued usage of digital philanthropic platforms, these efforts will empower marginalized communities and foster greater financial inclusion. This digital transition is vital to promote the development of social welfare undertakings and contribute to the socioeconomic betterment of living conditions, thereby significantly enhancing the overall societal well-being of the nation.*

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Keywords: *Online Charity (Sadaqah), Digital Platforms, UTAUT, Societal well-being*

Introduction

The rapid development of financial technology (FinTech) has transformed the landscape of the Islamic finance industry by introducing digital innovations that enhance the efficiency, accessibility, and delivery of Islamic financial products and services. Beyond the banking and takaful sectors, FinTech has increasingly been adopted within the Islamic Social Finance (ISF) ecosystem, particularly in zakat, waqf, and *sadaqah,* to improve the efficiency, transparency, and accountability of fund collection, management, and distribution (Kamaruddin et al., 2023). Digital transformation has accelerated the use of technology in the Islamic Social Finance sector through the development of web-based platforms, mobile applications, blockchain and digital payment systems. This technology can not only improve the operational efficiency of Islamic institutions, but can also strengthen aspects of transparency, transaction traceability and donor confidence in Islamic welfare fund management institutions (Kasmon, Balkis, et al.,2025). The increasing penetration of internet services and the widespread adoption of cashless payment systems have accelerated the emergence of digital *sadaqah* platforms as an alternative method for facilitating charitable giving among Muslims, enabling donations to be made anytime and anywhere. This development is also supported by the increasing use of digital technology in the Malaysian Islamic financial ecosystem, which opens up space for new innovations in Islamic philanthropy practices.

The rapid growth of digital platforms offering by zakat, waqf, Islamic crowdfunding and *sadaqah* as collection services has created increasingly fierce competition for attracting donors. Therefore, the provision of platforms needs to offer a better experience to users, which is easy to use and trusted by them to increase the rate of use of their respective platforms (Bakri, 2025). However, trust is one of the most important factors influencing the acceptance of Islamic financial technology because donors will tend to use platforms that are trusted, capable of managing and distributing funds in a trustworthy and integrity. In the context of Islamic social finance, trust in institutions and digital platforms was found to have a positive relationship with the intention to use technology (Ahmad & Yahaya, 2023). Transparency in reporting the use of funds and beneficiary information is one of the important elements to increase donor confidence. Platforms that provide clear, periodic and easily accessible distribution information have the potential to increase the level of trust and encourage repeated donations from the community (Kasmon, Balkis, et al., 2025). The security of digital transactions is one of the main concerns of users when involving online financial transactions. The perception of the security of payment systems and the protection of personal data affects users' willingness to use digital platforms for Islamic welfare and philanthropy purposes. Although, Malaysia has a rapidly growing Islamic FinTech ecosystem, the adoption rate of some digital platforms in the Islamic social finance sector has not yet reached its maximum potential. This situation shows that there are still factors that influence the intention to use technology that need to be identified and understood in more depth.

Previous studies have focused on digital zakat payments, Islamic mobile banking adoption and Islamic crowdfunding, while research that specifically focuses on digital *sadaqah* platforms is still quite limited. In addition, most previous studies have tested technology adoption models such as TAM, TPB and UTAUT on zakat or Islamic FinTech in general, while the application of these models in the context of *sadaqah* platforms has not yet been widely explored. More importantly, limited attention has been given to examining how technology adoption influences

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broader societal well-being within the context of digital *sadaqah* platforms. Consequently, the relationship between technology acceptance, digital charitable behaviour, and societal well-being remains insufficiently explored. This deficiency was opened space for research that integrates the dimensions of technology, Islamic philanthropy and societal well-being in a more comprehensive conceptual framework.

This paper is expected to enrich the literature in the field of Islamic social finance by synthesizing empirical evidence related to factors that influence donation intentions through digital *sadaqah* platforms based on the UTAUT perspective. Meanwhile, from a practical point of view, this paper can help platform operators understand the factors that influence donor behavior, as well as enable improvements to be made to platform design, communication strategies and information delivery mechanisms when the understanding of the findings produced is clearer and broader. In addition, the study findings can also be a reference for policymakers and Islamic institutions in formulating more effective digitalization strategies to strengthen the Islamic philanthropy ecosystem and improve the overall well-being of society.

Based on the identified research gaps, accordingly for this article pursues three objectives:(1) to synthesise the determinants of behavior intention to donate through digital *sadaqah* platforms; (2) to examine the applicability of the Unified Theory of Acceptance and Use of Technology (UTAUT) in explaining the adoption of digital *sadaqah* platforms in Malaysia; and (3) to discuss the implications of digital *sadaqah* platforms for societal well-being by integrating the perspectives of technology adoption, Islamic philanthropy and social development.

Methodology

This study employs a narrative review approach to synthesize and critically evaluate literature on the determinants influencing behavioral intention to donate via digital *sadaqah* platforms, grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT). Rather than relying solely on descriptive summaries, a narrative review prioritizes critical synthesis, cross-study comparison, and conceptual interpretation to uncover overarching themes, identify empirical gaps, and map out future research avenues. While this methodology does not demand full compliance with the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines, maintaining transparency throughout the search and selection process remains vital for ensuring methodological rigor, credibility, and replicability (Ferrari, 2015; Green et al., 2006).

Relevant scholarly literature was identified using major academic databases and search engines, including Science Direct (https://www.sciencedirect.com), SAGE Publications (https://us.sagepub.com), Emerald Publishing (https://www.emerald.com), and Google Scholar (https://scholar.google.com). To ensure a targeted yet comprehensive search strategy, specific keyword combinations were queried including *"digital sadaqah," "online sadaqah," "Islamic social finance,""behavioural intention," "UTAUT," "technology acceptance," "online donation," "charitable giving,"* and *"Malaysia."*These search terms were systematically joined using Boolean operators as AND and OR to optimize precision and retrieve the most relevant empirical and conceptual studies.

The retrieved publications were subsequently screened based on the relevance of their titles, abstracts, and full-text content to ensure their alignment with the objectives of this review. The selected studies were then analysed and synthesised narratively according to the major themes

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identified in the literature, thereby providing a comprehensive understanding of the determinants influencing behavioural intention to donate through digital *sadaqah* platforms and their implications for societal well-being.

Literature Review

Determinants of Behavioural Intention to Donate through Digital Sadaqah Platforms

Islamic institutions are particularly based on waqf and *sadaqah* institutions, are increasingly encouraged to enhance their service delivery through the development of online platforms. A digital *sadaqah* platform refers to a web-based or mobile application that enables individuals to channel charitable donations electronically to beneficiaries through religious institutions, non-governmental organisations (NGOs), or other recognised platform providers. The digitalisation of donation collection and distribution processes has significantly improved transaction efficiency, expanded donor outreach, and promoted greater transparency and accountability in the governance of Islamic philanthropic funds (Kamaruddin et al., 2023; Kasri & Chaerunnisa, 2022).

The rapid advancement of digital technology has transformed the landscape of Islamic philanthropy from conventional donation practices into a more technology-driven ecosystem. The integration of digital platforms, electronic payment systems, mobile applications, and financial technology (FinTech) has enabled Islamic institutions to manage the collection and distribution of charitable funds more efficiently, transparently, and systematically. Consequently, these technological innovations have enhanced public accessibility to Islamic social finance instruments such as *zakat, waqf*, and *sadaqah* while improving the overall effectiveness of philanthropic service delivery (Mohd Nor et al., 2021; Kasmon et al., 2024).

The emergence of digital *sadaqah* platforms has further expanded the functionality of Islamic philanthropic services by facilitating three primary activities which is donating, sharing information, and utilising waqf and *sadaqah* products or services. These integrated functions create a more comprehensive digital ecosystem that encourages greater public participation in charitable activities (Haron et al., 2023). The transition towards online platforms became particularly significant during the COVID-19 pandemic, when movement restrictions and lockdown measures limited physical interactions. Under such circumstances, digital platforms served as an effective alternative for ensuring the continuity of charitable giving and Islamic philanthropic activities despite restrictions on face-to-face transactions (Daud et al., 2022).

In Malaysia, digital *sadaqah* platforms can be broadly classified into several categories, including platforms operated by zakat institutions, non-governmental organisations (NGOs), Islamic FinTech companies, and Islamic crowdfunding platforms specialising in charitable fundraising. This diversity provides donors with a wider range of options based on their philanthropic objectives, level of trust, and preferred platform features (Kamaruddin et al., 2023). One notable innovation introduced within the Islamic social finance ecosystem is the benefidonor concept, which integrates the roles of beneficiaries and donors within a single digital platform. Under this model, digital platforms function as interactive hubs that connect donors directly with beneficiaries, thereby ensuring that waqf and *sadaqah* projects are implemented more effectively and efficiently. Furthermore, the benefidonor model leverages popular social media platforms such as Facebook, Twitter (X), Instagram, and YouTube to disseminate project information and publicise the social impact of charitable initiatives (Haron

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et al., 2023). By showcasing the positive outcomes of donations, these platforms encourage wider community engagement and inspire more individuals to participate in charitable giving.

The emergence of crowdfunding as an innovative financing mechanism has also expanded beyond commercial fundraising to become an important instrument for financing social and humanitarian initiatives through small-scale digital fundraising campaigns. Within the context of Islamic Social Finance, Islamic crowdfunding is particularly donation-based crowdfunding has evolved beyond its traditional financing role to become one of the key instruments supporting the Islamic philanthropic ecosystem. Guided by Shariah principles that emphasis social justice, cooperation, and equitable wealth distribution, Islamic crowdfunding platforms enable individuals to collectively contribute through charitable instruments such as *sadaqah, zakat,* and *waqf* to support various community development and social welfare projects (Karakulah & Muneeza, 2024). In addition, zakat institutions in Malaysia have significantly expanded their digital services through the development of online payment applications, official digital portals, and integration with electronic payment systems. These initiatives have not only enhanced payment convenience but have also improved the efficiency of zakat collection and accelerated the distribution of financial assistance to eligible beneficiaries (Kamaruddin et al., 2023). Malaysia has emerged as one of the leading countries in developing the Islamic FinTech ecosystem, supported by strong governmental commitment, Islamic financial institutions, and regulatory agencies such as Bank Negara Malaysia and the Securities Commission Malaysia. These developments have contributed substantially to the growing adoption of digital platforms across the Islamic Social Finance sector, including zakat, waqf, and *sadaqah* services (Bank Negara Malaysia, 2022; Securities Commission Malaysia, 2023).

The digitalisation of *sadaqah* platforms has fundamentally transformed charitable giving from conventional face-to-face transactions into borderless digital interactions that can be performed anytime and anywhere using smartphones. Enhanced accessibility, real-time transaction capabilities, digital reporting systems, and social media integration have not only increased public participation but have also encouraged recurring donations while expanding the reach of Islamic philanthropy among younger, digitally literate generations (Saxton & Wang, 2014; Kasmon et al., 2024). Despite these encouraging developments, several challenges continue to hinder the sustainable growth of digital *sadaqah* platforms. These include issues related to public trust in fund management, transparency in reporting and fund distribution, cybersecurity, personal data protection, Shariah compliance, and varying levels of digital literacy among users. Furthermore, the increasing competition among digital fundraising platforms requires platform providers to continuously improve service quality, user experience, technological innovation, and governance practices to maintain donor confidence, satisfaction, and long-term engagement (Kasmon et al., 2024; Kamaruddin et al., 2023).

UTAUT Determinants Influencing Behavioral Intention

i. Performance Expectancy

According to Venkatesh et al. (2003), performance expectancy refers to the extent to which an individual believes that using a particular technology will enhance performance or facilitate the achievement of desired objectives. In the context of digital *sadaqah* platforms, this construct reflects donors' perceptions that the platform can simplify the donation process, accelerate the delivery of assistance to beneficiaries, and improve the overall effectiveness of charitable giving.

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Within the technology adoption literature, performance expectancy is consistently recognised as one of the most influential determinants of users' behavioural intention to adopt financial technology (FinTech). This construct reflects users' confidence that a technological system can process transactions more quickly, efficiently, and effectively, thereby enhancing the overall user experience (Abdullah et al., 2024; Bakria et al., 2023). When applied to the Islamic Social Finance ecosystem, including Islamic e-wallets and crowdfunding platforms, high-performance expectancy is reflected in the platform's ability to facilitate low-cost, time-efficient, and seamless financial transactions. Such capabilities enable donors to channel financial assistance directly to eligible beneficiaries, including *asnaf* and other vulnerable communities, without geographical constraints (Arzam et al., 2023). Consequently, users are more likely to perceive digital *sadaqah* platforms as effective mechanisms for fulfilling their charitable obligations in a convenient and efficient manner.

One of the key advantages of digital *sadaqah* platforms lies in their ability to facilitate real-time transactions, allowing donations to be processed almost instantaneously. Unlike conventional donation methods, which often require physical attendance or manual documentation, digital platforms enable donors to complete transactions within minutes using smartphones or other internet-enabled devices. The perceived speed and efficiency of the donation process enhance users' performance expectancy, thereby strengthening their intention to adopt and continuously use digital charitable platforms (Venkatesh et al., 2003; Oliveira et al., 2016). This finding is further supported by studies on mobile payment adoption, which consistently demonstrate that users are more inclined to embrace technologies that save time, simplify financial transactions, and improve the efficiency of their daily activities.

From a broader perspective, the influence of performance expectancy extends beyond technology adoption to the effectiveness of Islamic Social Finance in achieving its socio-economic objectives. When donors perceive that digital *sadaqah* platforms can deliver charitable assistance more efficiently, transparently, and promptly, they are more likely to engage in recurring donations and sustain their participation in philanthropic activities. This, in turn, strengthens the capacity of Islamic philanthropic institutions to mobilize financial resources more effectively, improve the timely distribution of assistance to those in need, and contribute to the broader goal of enhancing societal well-being.

ii. Effort Expectancy

According to Venkatesh et al. (2003), effort expectancy refers to the degree of ease perceived by users when learning and using a particular technology. In the context of digital *sadaqah* platforms, this construct reflects users' perceptions that the platform is easy to understand, simple to learn, and does not require advanced technical skills to complete the donation process. When users perceive a system as easy to use, they are more likely to accept it and continue using it over time.

In the literature based on the UTAUT framework, effort expectancy is defined as the degree of ease experienced by users, whereby they believe that the use of a technological system is user-friendly and free from unnecessary complexity or excessive physical and mental effort (Bouzekouk & Mansor, 2025). In relation to the determinants of donors' behavioral intention to use digital *sadaqah* platforms in Malaysia, effort expectancy suggests that a virtual platform with a simple, easy-to-learn, and flexible design can facilitate a smoother donation process. This high level of convenience and system usability plays an important role in encouraging

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donors' behavioral intention to continuously choose and repeat their charitable giving through digital platforms (Rasida, Ahmad Mujahid Mat, et al., 2023; Bakri, M. H. et al., 2023).

From a broader perspective, this ease of use, free from technological barriers, has the potential to encourage faster and more consistent fundraising activities, thereby generating significant positive impacts on sustainability and societal well-being. This is because financial assistance can be channelled continuously and more efficiently to vulnerable groups who are in need.

iii. Social Influence

Within the UTAUT model, social influence is defined as the extent to which an individual believes that important people around them, such as family members, friends, or society, influence their decision to use a particular technological innovation (Andini, Efri, et al., 2025). In explaining the determinants of donors' behavioural intention to use digital *sadaqah* platforms or Islamic digital financial technology innovations in Malaysia, social influence is not limited solely to compliance arising from environmental or social pressure. Rather, it is also driven by aspects of social validation and status enhancement, whereby individuals who adopt such platforms may be perceived as being more modern, knowledgeable, and socially responsible in fulfilling prevailing social norms (Bakri, Mohammed Hariri, 2025). Preliminary studies on the adoption of Islamic financial innovations, such as digital zakat applications and online donation platforms in Malaysia, have also demonstrated that social influence contributes to a favourable level of public acceptance of these technologies (Saro et al., 2023).

The literature consistently reports that social influence exerts a strong and significant effect on the behavioral intention of investors and donors to contribute to charitable campaigns through digital platforms. From a broader perspective, when prevailing social norms successfully encourage more individuals to donate through digital channels, the resulting impact on societal well-being can be substantial. A culture of collective participation fostered through digital platforms has the potential to accelerate large-scale fundraising efforts to finance social initiatives, support vulnerable communities, and develop as well as maintain public facilities for the overall benefit and well-being of society (Abd Aziz et al., 2026).

iv. Facilitating Conditions

According to the UTAUT model, facilitating conditions refer to the degree to which users believe that the necessary technical and organisational infrastructure is available to support the use of a particular technology. In the context of digital *sadaqah* platforms, facilitating conditions encompass the availability of internet access, smartphone usage, efficient payment gateway systems, and adequate technical support. Recent studies have shown that these infrastructural facilities constitute important factors that enhance users' intention to adopt digital financial technologies (Moorthy, Krishna, et al., 2020).

Based on the existing literature, the role and impact of facilitating conditions on donors' behavioural intention have produced mixed findings, depending on the context and the level of technological maturity of the system. One stream of research reports a positive and significant effect, indicating that the availability of supporting infrastructure and technical assistance plays an important role in encouraging donors' intention to use a digital platform when the system is perceived as capable of providing a smooth and reliable user experience. For example, a study on crowdfunding campaigns for the maintenance of public schools in Malaysia found that enabling circumstances (facilitating conditions) had a positive and highly significant influence on the intention of potential investors and donors to contribute financially

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(Abd Aziz, Nurul Aien, et al., 2026). Similarly, a study examining the acceptance of the benefidonor concept a hybrid model integrating donors and beneficiaries within waqf and *sadaqah* institutions—reported that facilitating conditions had a significant impact on users perceived behavioural control, thereby encouraging the continued acceptance and use of this digital donation concept (Haron, Hasnah, et al., 2023).

Conversely, facilitating conditions have also been found to exert a non-significant effect in certain digital platform contexts. Several studies have revealed that the influence of facilitating conditions may become weak or statistically insignificant under specific circumstances. For instance, Li et al. (2018), in their study of charitable crowdfunding platforms in China, reported that although facilitating conditions demonstrated a positive relationship with donation intention, the effect was not statistically significant when compared with other factors such as trust and social influence (Abd Aziz, Nurul Aien, et al., 2026). Similar findings supporting the rejection of this construct have also been reported in the context of Islamic e-wallet adoption among the millennial generation in Malaysia. Facilitating conditions were found not to influence user acceptance because the Islamic financial application ecosystem at that time was still relatively limited, resulting in users perceiving inadequate infrastructure, technical support, and knowledge to maximise the utilisation of the technology (Bakria et al., 2023).

In summary, the role of facilitating conditions depends largely on the level of technological maturity offered by the platform. If donors perceive that a digital *sadaqah* platform is supported by a well-established technological ecosystem, reliable infrastructure, and comprehensive support facilities, their intention to donate is likely to increase. Conversely, if the market is not yet adequately equipped with the necessary infrastructure, technical assistance, or data connectivity to support the system effectively, users are less likely to perceive facilitating conditions as a key determinant of their donation intention (Bakri, Mohammed Hariri, 2025).

Implications of Digital Sadaqah Platforms for Societal Well-Being

The widespread adoption of digital *sadaqah* platforms has profound implications for societal well-being by enhancing both social and spiritual welfare in a comprehensive manner. Charitable practices such as *sadaqah, zakat, infaq*, and *waqf,* which are facilitated through digital technologies, play a crucial role in safeguarding the socioeconomic well-being of the poor and underprivileged (Othman & Sharim, 2022; Abd Jalil et al., 2023).

From an economic perspective, when charitable funds can be distributed efficiently through digital platforms, they directly stimulate more dynamic community development while strengthening purchasing power and contributing to national economic growth. This argument is supported by the charity model, which posits that the redistribution of surplus income to those in need has the potential to improve living standards and social welfare for both donors and beneficiaries, thereby promoting overall societal well-being (Othman, A., & Sharim, M. H., 2022).

From the perspective of infrastructure development and sustainability, the ability of donation-based digital crowdfunding platforms to accelerate fundraising provides significant advantages. These platforms enable a wide range of community initiatives to be financed effectively, including educational development projects, improvements in the healthcare sector, rapid disaster relief, support for *asnaf* communities, and the preservation of historical heritage sites, all of which can generate employment opportunities and support the growth of local community businesses (Kamarudin et al., 2023; Ishak & Kamaruddin, 2021).

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Finally, from the perspective of social integration, the continued practice of digital *sadaqah* serves as a strong instrument for fostering social cohesion. It not only helps to alleviate debt burdens and reduce poverty but also promotes the spirit of *ukhuwah* (brotherhood), cultivates the values of tolerance, and narrows social inequalities within society.

Conclusion

The rapid advancement of digital technology has transformed the landscape of Islamic Social Finance (ISF) by enhancing the efficiency, accessibility, and transparency of Islamic charitable activities. In this context, digital sadaqah platforms have emerged as a promising medium for strengthening the culture of Islamic philanthropy by facilitating faster, more systematic, and geographically unrestricted charitable giving. To better understand the adoption of this technology, this article applies the Unified Theory of Acceptance and Use of Technology (UTAUT) to synthesise the factors influencing behavioural intention to donate and to examine their implications for societal well-being**.**

The literature review indicates that the four core UTAUT constructs are performance expectancy, effort expectancy, social influence, and facilitating conditions are the primary determinants influencing individuals' intention to use digital sadaqah platforms. At the same time, this article argues that the success of these platforms should not be measured solely by increased usage intention or the total amount of donations collected, but also by their contribution to the economic, social, and spiritual well-being of society. Beyond strengthening the practice of Islamic philanthropy, digital sadaqah platforms also support the achievement of the Sustainable Development Goals (SDGs)**,** the realisation of Maqasid al-Shariah, and the promotion of financial inclusion.

The main contribution of this article is the proposed conceptual model linking the UTAUT constructs to behavioural intention**,** digital donation, and ultimately societal well-being. The model demonstrates that technology adoption not only increases the utilisation of digital sadaqah platforms but also generates broader social impacts through the enhancement of societal well-being. From a practical perspective, the findings provide valuable guidance for policymakers, religious institutions, zakat institutions, non-governmental organisations (NGOs), and Islamic FinTech providers to improve platform usability, governance transparency, transaction security, and digital accessibility in order to strengthen the digital Islamic philanthropy ecosystem.

Although this study successfully synthesises the existing body of literature, it remains conceptual in nature and has not been supported by empirical validation. Therefore, future research is recommended to empirically examine the proposed model using Structural Equation Modelling (SEM) or Partial Least Squares Structural Equation Modelling (PLS-SEM), while incorporating additional factors such as trust, religiosity, perceived security, digital literacy, and transparency**.** Overall, digital sadaqah platforms represent not merely a technological innovation but a strategic instrument with the potential to strengthen the Islamic Social Finance ecosystem, increase public participation in Islamic philanthropy, and contribute to the holistic enhancement of societal well-being.

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Conflict of interest statement

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

Ethics statement

The authors declare that this research did not involve human or animal subjects.

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