

Integrating Islamic Digital Compliance into the UTAUT Model: The Moderating Role of Islamic Governance on Zakat Intention

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ABSTRACT

The modern economy is now dominated by the explosion of digital platforms that penetrate all walks of life, from financial transactions to business operations. In the realm of Islamic philanthropy, this trend is reflected in the surge in zakat income paid via online channels (Haryanto et al., 2023). On the other hand, even though the opportunities for digital zakat are so large, the actual achievement is still far from the ideal target. Technological advancements intended to facilitate zakat collection highlight a deep gap in the process. In fact, empirical evidence indicates that the benefits of zakat for economic growth and poverty reduction will be maximised only if capital is managed effectively. Zakat can encourage economic expansion when allocated to consumption, investment, or government spending (Jedidia, 2021). The shift towards digital zakat seems promising, but the core challenge is motivating donors to donate virtually. Studies of religious behaviour show that the intention to pay zakat depends strongly on spiritual values, as well as zakat literacy and income (Elsotouhy et al., 2023; Jamal et al., 2019; Maulida et al., 2022). However, these results conflicted with other findings that stated that religiosity does not always strengthen online zakat intentions; in fact, it has a minimal significant impact (Saad et al., 2020). This inconsistency underscores the complexity of the relationship between religiosity and the desire for digital zakat, which is determined by literacy, belief, income, and access to technology (Kasri & Sosianti, 2023). In addition, the urgency of understanding the elements of the influence of digital zakat based on the UTAUT theory is increasingly urgent, where expectations of performance, effort, social support, infrastructure, and trust form the intention to use digital. However, a standard version of UTAUT developed for secular environments often ignores aspects of Sharia emotion and validity, such as religious satisfaction and compliance (Mutmainah et al., 2024).

JEL Codes:

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