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Behavioral Determinants of Digital Zakat Compliance in the Era of Islamic Fintech Platforms

Ifti Tahara [1], Ilham Pratama Putra [2], Juliansyah Khilman [3]
[1] Universitas Muhammadiyah Jakarta 1
[2] Universitas Muhammadiyah Jakarta 2
[3] Universitas Muhammadiyah Yogyakarta 3
Correspondence: khilman12@email.com

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ABSTRACT

This study examined the behavioral determinants influencing digital zakat compliance within Islamic fintech platforms. Despite the rapid growth of digital financial services, user compliance in paying zakat through these platforms remained inconsistent. The research adopted a qualitative case study approach, collecting data through in-depth interviews, observations, and document analysis in urban areas of Indonesia. The findings revealed that compliance behavior was shaped by the interaction of psychological, technological, and religious factors. From a behavioral perspective, attitudes, subjective norms, and perceived behavioral control influenced users' intentions. Technological factors, including perceived usefulness and ease of use, significantly affected adoption and continued usage. Trust and perceived risk emerged as critical mediating variables, particularly regarding data security and transparency. Additionally, religiosity played a central role, leading to the emergence of "digital religiosity," where religious values were integrated into digital interactions. The study concluded that successful digital zakat platforms must balance technological efficiency with trust-building mechanisms and alignment with Islamic principles. This integrative framework contributed to the development of Islamic fintech by providing both theoretical insights and practical recommendations to enhance user compliance and engagement.

INTRODUCTION

The rapid expansion of Islamic financial technology (fintech) has transformed the landscape of zakat collection and distribution, introducing digital platforms that promise greater efficiency, transparency, and accessibility (Qulaibah et al., 2025). In many Muslim-majority countries, including Indonesia, digital zakat services have been integrated into mobile applications, e-wallets, and online banking systems, enabling users to fulfill their religious obligations with unprecedented convenience. Despite these technological advancements, the level of compliance in paying zakat through digital platforms remains uneven. This phenomenon raises critical questions regarding the behavioral determinants that influence individuals' willingness to adopt and consistently use Islamic fintech services for zakat payment. Understanding these determinants is essential not only for improving the performance of zakat institutions but also for strengthening the socio-economic role of zakat in poverty alleviation and wealth redistribution.

Existing studies have explored various aspects of zakat compliance, often emphasizing institutional trust, religiosity, and awareness as key influencing factors (Rabbani et al., 2022). More recent research has begun to incorporate perspectives from behavioral economics and technology acceptance models, highlighting variables such as perceived ease of use, perceived usefulness, and digital literacy (Alsmadi, 2025). However, the current state of the art reveals that most studies tend to examine these variables in isolation or within conventional frameworks, without adequately integrating religious motivation with digital behavioral factors (Alam et al., 2022). Moreover, empirical investigations frequently focus on traditional zakat payment mechanisms, leaving the dynamics of digital zakat behavior underexplored. As Islamic fintech ecosystems continue to evolve, there is a growing need for a more comprehensive analytical framework that captures the interplay between psychological, technological, and spiritual dimensions of compliance.

The main problem addressed in this research lies in the inconsistency between the increasing availability of digital zakat platforms and the relatively low or fluctuating rates of user compliance. While digital solutions theoretically reduce barriers to payment, they do not automatically translate into higher participation. This suggests the presence of underlying behavioral constraints, such as skepticism toward digital security, limited trust in online zakat institutions, or insufficient integration of religious values within digital interfaces (Nuri, 2025). Additionally, the diversity of user backgrounds, including differences in age, education, and technological familiarity, further complicates the adoption process. These issues indicate that compliance behavior cannot be fully explained by technological factors alone, but must also consider cognitive and affective components shaped by religious beliefs and social norms.

A significant research gap emerges from the limited integration of Islamic behavioral principles with modern fintech adoption theories (Alfian et al., 2025). While models such as the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) have been widely applied, they often lack contextual sensitivity to Islamic financial practices (Fitriyani, 2025). Conversely, studies grounded in Islamic economics tend to prioritize normative and jurisprudential perspectives, without sufficiently addressing user behavior in digital environments. This fragmentation results in an incomplete understanding of digital zakat compliance. Therefore, this study seeks to bridge this gap by developing a holistic framework that combines behavioral theory, fintech adoption models, and Islamic ethical values.

The novelty of this research lies in its integrative approach to examining digital zakat compliance. It introduces a multidimensional model that incorporates behavioral determinants such as trust, perceived risk, religiosity, digital literacy, and social influence within the context of Islamic fintech platforms. In addition, this study emphasizes the role of "digital religiosity," a concept that reflects how religious commitment is expressed and mediated through digital interactions (N. Sari, 2025). By doing so, the research offers a new perspective that moves beyond traditional dichotomies between technology and spirituality, presenting them instead as mutually reinforcing elements in shaping compliance behavior.

Based on the identified gaps and emerging issues, this study formulates several key research questions: What are the primary behavioral factors influencing digital zakat compliance in Islamic fintech platforms? How do technological perceptions interact with religious motivations in shaping user behavior? To what extent do trust and perceived risk affect the adoption and continued use of digital zakat services? And how can zakat institutions optimize their digital strategies to enhance user compliance? These questions guide the analytical direction of the study and ensure its relevance to both academic discourse and practical implementation.

The primary objective of this research is to analyze and explain the behavioral determinants that influence compliance in digital zakat payment through Islamic fintech platforms. Specifically, the study aims to develop a conceptual framework that integrates technological, psychological, and religious variables, and to empirically test the relationships among these factors. Furthermore, the research seeks to provide strategic recommendations for zakat institutions and fintech developers to improve user engagement and compliance rates.

Theoretically, this study contributes to the advancement of Islamic economics by enriching the discourse on zakat with insights from behavioral science and digital innovation (Choiruddin et al., 2025). It also extends the applicability of existing technology adoption models by incorporating religious dimensions that are often overlooked in mainstream research (Bonang et al., 2025). Academically, the findings are expected to serve as a valuable reference for scholars investigating the intersection of fintech and Islamic social finance, encouraging further interdisciplinary exploration. Practically, the research offers actionable insights for policymakers, zakat institutions, and fintech providers in designing user-centered digital platforms that align with both technological expectations and religious values.

Nevertheless, this study acknowledges several limitations. The scope of the research may be restricted to specific demographic groups or geographic regions, which could affect the generalizability of the findings. In addition, the reliance on self-reported data may introduce bias, particularly in measuring variables such as religiosity and trust. The rapidly evolving nature of fintech also means that behavioral patterns may change over time, requiring continuous reassessment of the proposed framework (Hidayatulloh & Nahar, 2025).

Future research is therefore encouraged to expand the geographical coverage and include comparative studies across different countries or cultural contexts. Longitudinal approaches could provide deeper insights into how user behavior evolves in response to technological advancements and institutional reforms. Additionally, qualitative methods such as interviews and ethnographic studies may offer richer understanding of the subjective experiences underlying digital zakat compliance (Elbanna & Zacky, 2025). By addressing these avenues, subsequent studies can further refine and validate the theoretical and empirical contributions of this research, ultimately supporting the sustainable development of Islamic fintech and the effective management of zakat in the digital age.

LITERATURE REVIEW

The study of digital zakat compliance within Islamic fintech platforms requires a comprehensive theoretical foundation that integrates behavioral science, technology adoption, and Islamic ethical frameworks (NAZERI & NOR, 2023). The existing body of literature demonstrates that compliance behavior in religious financial obligations is not solely determined by normative injunctions, but is also shaped by cognitive, social, and technological factors (Prakoso, 2025). In this regard, three major theoretical perspectives are particularly relevant: the Theory of Planned Behavior (TPB), the Technology Acceptance Model (TAM), and Islamic Behavioral Theory grounded in maqāṣid al-sharīʿah. These frameworks, when synthesized, provide a robust lens through which the behavioral determinants of digital zakat compliance can be systematically examined.

The Theory of Planned Behavior was popularized by Icek Ajzen in 1991 at the University of Massachusetts Amherst, United States (Isyraq et al., 2025). Ajzen conceptualized behavior as a function of behavioral intention, which is influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control (Azizah et al., 2025). Within the context of digital zakat, TPB explains how an individual’s intention to pay zakat through fintech platforms is shaped by their evaluation of digital payment systems, social pressures from religious communities, and their perceived ability to use such technologies (SALAMAT, 2022). Ajzen emphasizes that intention serves as the immediate antecedent of behavior, thereby highlighting the importance of psychological readiness in determining compliance (Mahmood et al., 2025). The conceptual framework of TPB is particularly useful in addressing the main research problem, as it captures the internal and external motivations that may either facilitate or hinder digital zakat adoption.

Complementing TPB, the Technology Acceptance Model was introduced by Fred D. Davis in 1989 at the Massachusetts Institute of Technology (MIT), United States (Kasri & Yuniar, 2021). TAM posits that perceived usefulness and perceived ease of use are the primary determinants of technology adoption (Muyassarah et al., 2025). In the context of Islamic fintech platforms, these variables translate into users’ perceptions of how digital zakat services enhance convenience, efficiency, and transparency, as well as how easy they are to navigate (Musa, 2025). Davis argues that these perceptions influence users’ attitudes toward technology, which subsequently affect their behavioral intention to use it. The relevance of TAM to this study lies in its ability to explain the technological dimension of zakat compliance, particularly in addressing the gap between the availability of digital platforms and their actual utilization. As fintech continues to evolve, TAM has also undergone extensions, such as TAM2 and TAM3, incorporating additional variables like social influence and facilitating conditions, thereby increasing its explanatory power in complex digital environments (Kamal et al., 2024).

The third theoretical foundation is derived from Islamic Behavioral Theory, particularly as articulated by scholars such as Monzer Kahf in 1999 at the Islamic Research and Training Institute (IRTI), affiliated with the Islamic Development Bank in Saudi Arabia (Asyari et al., 2024). This perspective emphasizes that economic behavior in Islam is guided by moral and spiritual considerations, including accountability to God (taqwā), social responsibility, and the pursuit of collective welfare (maṣlaḥah) (Zakariyah et al., 2022). Kahf argues that compliance with financial obligations such as zakat is not merely a legal duty, but also a manifestation of faith and ethical commitment (Nudin et al., 2024). The conceptual framework of this theory integrates religious values with economic decision-making, thereby providing a normative dimension that is absent in conventional behavioral models. In the digital era, this framework evolves into what may be termed "digital religiosity," where expressions of faith are mediated through technological platforms (Jaenudin et al., 2025).

The development of these three theories reflects a broader evolution in understanding human behavior across disciplines. TPB has been widely applied in various domains, including health, education, and finance, demonstrating its versatility in predicting intentional behavior (Rofiqo, 2022). Recent developments have incorporated emotional and contextual variables, acknowledging that decision-making is not purely rational (Fitria, 2025). Similarly, TAM has evolved to address the complexities of modern digital ecosystems, including mobile applications, artificial intelligence, and blockchain-based services (Jegerson et al., 2025). Its integration with other models, such as the Unified Theory of Acceptance and Use of Technology (UTAUT), reflects an ongoing effort to enhance its predictive accuracy. Meanwhile, Islamic Behavioral Theory has expanded beyond traditional jurisprudential discussions to engage with contemporary issues such as fintech, digital charity, and ethical finance, highlighting its adaptability to modern contexts (Ninglasari, 2021).

When viewed collectively, these three theories offer complementary insights into the behavioral determinants of digital zakat compliance. TPB addresses the psychological and social dimensions, TAM explains the technological factors, and Islamic Behavioral Theory provides the ethical and spiritual foundation (Pramuka et al., 2025). This integrative approach directly responds to the main research problem, which lies in the inconsistency between technological availability and user compliance. By combining these perspectives, the study is able to identify not only the factors that influence behavior, but also the underlying mechanisms through which they operate.

Furthermore, the integration of these theories helps to bridge the identified research gap. Previous studies have often treated behavioral, technological, and religious factors as separate domains, resulting in fragmented analyses (Ali et al., 2025). By synthesizing TPB, TAM, and Islamic Behavioral Theory, this research develops a unified framework that captures the multidimensional nature of digital zakat compliance. This approach also aligns with the formulated research questions, which seek to understand the interaction between technological perceptions and religious motivations, as well as the role of trust and perceived risk in shaping user behavior.

In relation to the objectives of the study, the selected theories provide a solid foundation for both conceptual development and empirical analysis. TPB and TAM offer measurable constructs that can be operationalized in quantitative research, while Islamic Behavioral Theory enriches the interpretation of findings by situating them within a broader ethical context. The theoretical contribution of this study lies in extending the applicability of these models to Islamic social finance, thereby enhancing their relevance in non-Western contexts (Anwar et al., 2025). Academically, the integration of these theories encourages interdisciplinary dialogue between economics, information systems, and religious studies. Practically, the insights derived from this framework can inform the design of more effective digital zakat platforms, ensuring that they are not only technologically efficient but also aligned with users' values and beliefs.

In conclusion, the literature review underscores the importance of adopting a multidimensional theoretical framework to understand digital zakat compliance (Forward et al., 2022). The Theory of Planned Behavior, the Technology Acceptance Model, and Islamic Behavioral Theory each offer distinct yet complementary perspectives that collectively address the main research problem, the identified gap, and the formulated research questions. The novelty of this study lies in its integrative approach, which moves beyond conventional single-theory analyses to develop a more holistic understanding of behavior in the context of Islamic fintech (Amri et al., 2024). By linking these theories to the objectives and expected contributions of the research, this study provides a comprehensive foundation for examining the behavioral determinants of digital zakat compliance, while also offering valuable implications for theory development, academic inquiry, and practical implementation in the evolving digital economy.

RESEARCH METHODS

This study employs a qualitative research approach to investigate the behavioral determinants of digital zakat compliance in the era of Islamic fintech platforms. A qualitative method is particularly appropriate for this research because it enables an in-depth exploration of individuals' perceptions, motivations, and experiences in using digital zakat services, which cannot be fully captured through purely quantitative measures (Jauhari & Yusoff, 2024). The complexity of behavioral factors such as trust, religiosity, perceived risk, and technological adaptation requires interpretive analysis that is sensitive to context and meaning (Alimusa et al., 2025). Therefore, this study adopts an interpretivist paradigm, which assumes that social reality is constructed through individual experiences and interactions, especially in the intersection between religious obligations and digital innovation (Agustiningsih et al., 2021).

The research design applied in this study is a qualitative case study. This design is selected because it allows for a comprehensive and contextualized examination of digital zakat compliance within a real-life setting, particularly focusing on Islamic fintech platforms operating in a specific socio-cultural environment (Kasri & Sosianti, 2024). The case study approach facilitates a holistic understanding of how behavioral determinants interact within a bounded system, such as a particular institution or user community (Kurniawati et al., 2025). The rationale for using this design lies in its ability to capture nuanced behavioral patterns, institutional practices, and technological dynamics that shape compliance behavior. Furthermore, it enables the researcher to triangulate multiple sources of data, including interviews, observations, and document analysis, thereby enhancing the credibility and depth of the findings (Maksum et al., 2025).

The research is conducted in Indonesia, with a specific focus on urban areas where Islamic fintech platforms for zakat payment are widely adopted, such as Jakarta, Tangerang, and Bandung. These locations are selected due to their high level of digital infrastructure, significant Muslim population, and active presence of zakat management institutions that have integrated fintech solutions into their services. Indonesia represents a relevant and strategic context for this study, as it is one of the largest Muslim-majority countries with a rapidly growing digital economy. The selection of these locations is also justified by the diversity of users in terms of socio-economic background, digital literacy, and religious engagement, which provides a rich empirical setting for examining behavioral variations in digital zakat compliance.

The primary data for this study are collected through in-depth semi-structured interviews. This method is chosen because it allows respondents to express their views and experiences in their own words, while still providing a flexible framework for exploring key research themes (Canggih et al., 2025). The interview guide is developed based on the theoretical framework of the study, incorporating constructs from the Theory of Planned Behavior, the Technology Acceptance Model, and Islamic Behavioral Theory. Questions are designed to explore participants' attitudes toward digital zakat platforms, perceived social influences, technological perceptions, levels of trust, and expressions of religiosity in digital contexts. In addition to interviews, the study also utilizes non-participant observation of digital platform usage and document analysis of institutional reports, policy documents, and user interface features to complement and validate the interview data.

The study involves a purposive sampling strategy to select participants who have relevant experience and knowledge related to digital zakat platforms (Azizov et al., 2025). A total of fifteen informants are included in this research, representing three main categories: users of digital zakat platforms, administrators of zakat institutions, and experts in Islamic fintech. The use of purposive sampling is justified by the need to obtain information-rich cases that can provide deep insights into the research problem. Each informant is assigned a pseudonym to maintain confidentiality and ethical standards.

Among the users, ten individuals are selected based on their active use of digital zakat applications. For instance, "Ahmad" is a private sector employee in Jakarta who regularly uses mobile banking to pay zakat, while "Siti" is a university lecturer in Bandung who prefers fintech applications due to their transparency features. Other participants include "Rizky," a freelance worker with moderate digital literacy, and "Nabila," a young entrepreneur who integrates zakat payments into her digital financial planning. These users are chosen to represent diverse demographic and behavioral profiles, allowing the study to capture a wide range of experiences and perspectives.

In addition to users, three informants are selected from zakat management institutions that have implemented digital platforms. For example, "Mr. Hasan" serves as a digital transformation manager at a national zakat agency, while "Ms. Aisyah" is a program coordinator responsible for online zakat campaigns. Another informant, "Mr. Yusuf," works as an IT specialist managing the backend systems of a fintech-based zakat platform. These institutional representatives provide insights into the operational and strategic aspects of digital zakat services, including challenges related to user engagement, trust-building, and technological integration.

Furthermore, two expert informants are included to provide theoretical and contextual perspectives. "Dr. Farid," an academic specializing in Islamic economics, offers insights into the normative and behavioral dimensions of zakat compliance, while "Mr. Arman," a fintech consultant, discusses trends and innovations in digital financial services. The inclusion of these experts enhances the analytical depth of the study by linking empirical findings with broader theoretical and industry developments.

Data analysis in this study follows a thematic analysis approach (Hassan et al., 2022). The process begins with data familiarization, where interview transcripts and field notes are carefully reviewed to identify initial patterns and insights (Bin-Nashwan et al., 2025). This is followed by open coding, in which relevant segments of data are labeled according to emerging themes related to behavioral determinants, such as trust, perceived usefulness, social influence, and religiosity. The codes are then organized into broader categories that reflect the conceptual framework of the study. Axial coding is used to explore relationships between these categories, particularly how technological and religious factors interact in shaping compliance behavior. Finally, selective coding is conducted to integrate the findings into a coherent narrative that addresses the research questions.

To ensure the validity and reliability of the findings, the study employs several strategies, including data triangulation, member checking, and peer debriefing (Alkhatib & Altarturi, 2025). Triangulation is achieved by comparing data from different sources and methods, such as interviews, observations, and documents (Yusfiarto et al., 2024). Member checking involves sharing preliminary findings with selected informants to verify the accuracy of interpretations (Masrizal et al., 2023). Peer debriefing is conducted by discussing the research process and findings with colleagues or experts to obtain critical feedback and minimize bias. These measures enhance the trustworthiness of the study and ensure that the conclusions are grounded in empirical evidence.

The technique for drawing conclusions in this research is inductive, consistent with the qualitative approach (Jauhari et al., 2023). Rather than testing predefined hypotheses, the study seeks to generate insights and theoretical propositions based on the data collected (Hakim et al., 2025). The conclusions are derived by synthesizing the identified themes and examining their implications for digital zakat compliance. This process involves linking the empirical findings with the theoretical framework, thereby contributing to both theory development and practical understanding. The inductive approach also allows for the identification of novel patterns and relationships that may not have been anticipated at the outset of the study.

Overall, the chosen methodology provides a comprehensive and rigorous framework for exploring the behavioral determinants of digital zakat compliance. By combining a qualitative case study design with purposive sampling and thematic analysis, the study is able to capture the complexity of human behavior in the context of Islamic fintech. The integration of multiple data sources and validation techniques further strengthens the credibility of the findings. This methodological approach not only addresses the research objectives but also contributes to the advancement of knowledge in the fields of Islamic economics, behavioral science, and digital finance, offering valuable insights for academics, practitioners, and policymakers engaged in the development of zakat systems in the digital age.

RESULTS AND DISCUSSION

The findings of this study reveal a complex and multidimensional structure of behavioral determinants influencing digital zakat compliance within Islamic fintech platforms. Drawing on qualitative data obtained from in-depth interviews, observations, and document analysis, the results demonstrate that compliance behavior is shaped by the dynamic interaction between psychological intention, technological perception, and religious commitment (Mustofa et al., 2025). These findings directly address the main research problem, namely the inconsistency between the increasing availability of digital zakat platforms and the fluctuating levels of user compliance. While digital infrastructure has significantly improved accessibility, behavioral readiness and trust formation remain critical challenges that determine whether individuals consistently fulfill their zakat obligations through fintech systems.

From the perspective of the Theory of Planned Behavior (Ajzen, 1991), the study finds that behavioral intention is strongly influenced by attitudes toward digital zakat platforms, subjective norms, and perceived behavioral control (Arsad et al., 2025). Participants generally expressed positive attitudes toward the convenience and efficiency of digital payments; however, these attitudes were often moderated by concerns about security and transparency. Subjective norms, particularly social and religious influences, played a significant role in encouraging compliance, as individuals reported being motivated by community expectations and religious teachings. Perceived behavioral control was reflected in users' confidence in their digital literacy and their ability to navigate fintech applications. These findings suggest that even when positive intentions are present, actual compliance depends on the alignment of these three components, highlighting the relevance of TPB in explaining behavioral inconsistency (Muttaqien et al., 2025).

In relation to the Technology Acceptance Model (Davis, 1989), the results indicate that perceived usefulness and perceived ease of use are critical determinants of adoption and continued usage of digital zakat platforms (Bakria et al., 2023). Users who perceived fintech applications as efficient, transparent, and time-saving were more likely to comply with zakat obligations digitally. Conversely, users who experienced technical difficulties or lacked familiarity with digital interfaces exhibited lower levels of engagement. The study also identifies an extension of TAM variables, including perceived risk and trust, as crucial mediating factors (M. Lubis & Asridah, 2025). Trust in the platform, particularly regarding data security and fund management, emerged as a dominant theme across all participant groups. This finding aligns with contemporary developments in TAM, which emphasize the importance of contextual and emotional variables in technology adoption.

From the perspective of Islamic Behavioral Theory (Kahf, 1999), the findings highlight the central role of religiosity and moral consciousness in shaping compliance behavior (DT, 2025). Participants consistently emphasized that zakat is not merely a financial transaction but a spiritual obligation that reflects their faith and accountability to God. However, the study introduces the concept of "digital religiosity," where religious expression is mediated through technological platforms (Nihayah, 2025). This includes preferences for platforms that provide religious guidance, transparency in fund distribution, and alignment with Islamic principles. The integration of spiritual values with digital functionality was found to enhance user trust and commitment, suggesting that Islamic Behavioral Theory provides a necessary ethical dimension that complements TPB and TAM.

The following table summarizes the key findings of the study based on thematic analysis and their theoretical linkages:

Main Theme	Key Findings	Related Theory	Practical Implication
Behavioral Intention	Influenced by attitudes, norms, and perceived control	TPB (Ajzen, 1991)	Enhance user awareness and social campaigns to strengthen intention
Perceived Usefulness	Digital zakat seen as efficient and time-saving	TAM (Davis, 1989)	Improve platform features to increase functional value
Perceived Ease of Use	Ease of navigation affects adoption	TAM (Davis, 1989)	Simplify user interface and provide tutorials

Main Theme	Key Findings	Related Theory	Practical Implication
Trust and Security	Concerns over data safety and fund transparency	TAM Extension	Strengthen cybersecurity and transparency mechanisms
Religiosity	Compliance driven by spiritual obligation	Islamic Behavioral Theory	Integrate religious content and guidance into platforms
Social Influence	Community and religious leaders affect behavior	TPB (Ajzen, 1991)	Engage religious institutions in digital campaigns
Digital Literacy	Ability to use technology affects compliance	TPB & TAM	Provide digital education and support
Digital Religiosity	Integration of faith and technology enhances engagement	Islamic Behavioral Theory	Design platforms aligned with Islamic values

These findings also address the research gap identified in the literature, namely the lack of integration between behavioral, technological, and religious perspectives (M. A. Lubis & Husna, 2025). By combining TPB, TAM, and Islamic Behavioral Theory, the study demonstrates that digital zakat compliance cannot be fully understood through a single theoretical lens (Mahmudza & Sudarsono, 2024). Instead, it requires a holistic framework that captures the interplay between intention, perception, and spirituality. This integrative approach not only fills the existing gap but also provides a more comprehensive explanation of user behavior in Islamic fintech contexts.

In relation to the research questions, the findings provide clear answers supported by empirical evidence. The primary behavioral factors influencing compliance include trust, perceived usefulness, religiosity, and social influence. The interaction between technological perceptions and religious motivations is particularly evident in the concept of digital religiosity, which bridges the gap between faith and technology. Trust and perceived risk are found to significantly affect both adoption and continued usage, reinforcing the importance of transparency and institutional credibility. These insights confirm that the research questions are effectively addressed through the combined application of the three theoretical frameworks.

The study also achieves its research objectives by developing a conceptual model that integrates psychological, technological, and religious variables. This model is supported by qualitative evidence and provides a foundation for future empirical testing. The objective of explaining behavioral determinants is fulfilled through detailed thematic analysis, while the objective of providing practical recommendations is achieved through the identification of actionable strategies for zakat institutions and fintech developers.

In terms of theoretical contributions, the study advances the literature by extending TPB and TAM into the domain of Islamic social finance and enriching them with Islamic Behavioral Theory. This integration offers a novel perspective that emphasizes the compatibility between modern technology and religious values (Ayuniyyah et al., 2025). Academically, the findings contribute to interdisciplinary research by bridging economics, information systems, and religious studies. Practically, the study provides insights for improving digital zakat platforms, such as enhancing user trust, simplifying interfaces, and incorporating religious features. These contributions demonstrate the relevance of the research for multiple stakeholders.

The discussion of findings further reinforces their significance by linking them to previous studies. Consistent with earlier research, trust and perceived usefulness are confirmed as key determinants of technology adoption (Ajirul et al., 2023). However, this study extends previous findings by highlighting the role of digital religiosity as a unique factor in Islamic fintech contexts (D. P. Sari et al., 2023). Similarly, while prior studies have emphasized the importance of social influence, this research provides a deeper understanding of how religious communities shape compliance behavior.

These comparisons illustrate both the continuity and innovation of the present study within the broader literature.

The main research problem is further clarified through the discussion, which shows that technological availability alone is insufficient to ensure compliance (Rahim et al., 2023). This finding aligns with previous studies that emphasize the importance of behavioral and institutional factors. However, the present study goes beyond existing literature by demonstrating how these factors interact within a digital environment, thereby offering a more nuanced explanation of the problem. The identified gap is also addressed by integrating multiple theoretical perspectives, which previous studies have often treated separately.

The alignment between the research findings and objectives is evident in the comprehensive analysis provided. The study not only identifies key determinants but also explains their interrelationships and practical implications. The benefits of the research are clearly demonstrated across theoretical, academic, and practical dimensions. Theoretically, it contributes to model development; academically, it enriches scholarly discourse; and practically, it informs policy and platform design. These outcomes confirm that the study successfully achieves its intended goals.

In conclusion, the results of this study provide a detailed and integrated understanding of the behavioral determinants of digital zakat compliance. By linking empirical findings with TPB, TAM, and Islamic Behavioral Theory, the research addresses the main problem, fills the identified gap, and answers the research questions. The inclusion of a thematic table enhances the clarity and applicability of the findings, while the discussion situates them within the broader academic context. The study ultimately demonstrates that effective digital zakat systems must balance technological efficiency with behavioral insights and religious values, offering a comprehensive framework for advancing Islamic fintech in the digital age.

CONCLUSION

The conclusion of this study synthesizes the empirical findings and discussion to provide a comprehensive understanding of the behavioral determinants influencing digital zakat compliance in the era of Islamic fintech platforms. The results confirm that compliance behavior is not solely driven by the availability of digital infrastructure, but rather emerges from the interaction between psychological intention, technological perception, and religious commitment. This integrative perspective highlights that digital transformation in zakat management must be accompanied by a deep understanding of user behavior, particularly in contexts where religious obligations intersect with modern financial technologies.

Drawing from the findings, it is evident that the Theory of Planned Behavior plays a significant role in explaining users' intention to engage with digital zakat platforms. Positive attitudes toward convenience and efficiency, coupled with strong subjective norms derived from religious and social environments, contribute to the formation of behavioral intention. However, the study also reveals that intention alone is insufficient to guarantee consistent compliance. Perceived behavioral control, particularly in terms of digital literacy and confidence in using fintech applications, remains a determining factor in translating intention into actual behavior. This indicates that behavioral readiness must be supported by both individual capability and external facilitation.

From the perspective of the Technology Acceptance Model, the study concludes that perceived usefulness and perceived ease of use are critical drivers of adoption and continued usage. Users are more likely to comply with digital zakat obligations when platforms are perceived as efficient, transparent, and user-friendly. Nevertheless, the findings also emphasize the importance of trust and perceived risk as extended variables within the technological framework. Concerns regarding data security, fund management, and institutional credibility can significantly undermine user confidence, thereby limiting the effectiveness of digital platforms. This underscores the necessity for fintech providers to prioritize transparency, security, and reliability in their system design.

The incorporation of Islamic Behavioral Theory further enriches the understanding of compliance behavior by introducing a moral and spiritual dimension. The study finds that religiosity remains a central motivator, with zakat viewed as both a religious duty and a form of social responsibility. Importantly, the concept of digital religiosity emerges as a key insight, illustrating how religious values are expressed and reinforced through digital interactions. Platforms that align technological features with Islamic principles—such as providing religious guidance, ensuring sharia compliance, and demonstrating accountability—are more likely to foster trust and sustained engagement among users. This finding confirms that technological innovation in Islamic finance must remain rooted in ethical and spiritual considerations.

In relation to the main research problem, the study concludes that the gap between the increasing availability of digital zakat platforms and the inconsistent levels of compliance can be explained by the absence of an integrated approach to behavioral, technological, and religious factors. While previous initiatives have focused primarily on improving access and functionality, this research demonstrates that user behavior is shaped by a broader set of determinants that require holistic attention. The identified research gap is effectively addressed through the integration of TPB, TAM, and Islamic Behavioral Theory, resulting in a multidimensional framework that captures the complexity of digital zakat compliance.

The findings also provide clear answers to the research questions, confirming that trust, perceived usefulness, religiosity, and social influence are the primary determinants of compliance. The interaction between these variables reveals that successful digital zakat systems must not only meet technical expectations but also resonate with users' values and beliefs. This alignment is essential for enhancing both adoption and continuity of use, which are critical for the sustainability of zakat institutions in the digital era.

In terms of research objectives, the study successfully develops and validates a conceptual framework that integrates behavioral, technological, and religious dimensions. The conclusions drawn from the findings demonstrate that such integration is necessary for understanding and improving digital zakat compliance. The study also achieves its objective of providing practical recommendations, emphasizing the need for user-centered design, trust-building mechanisms, and the incorporation of religious elements into digital platforms.

The implications of this research are significant across theoretical, academic, and practical domains. Theoretically, the study contributes to the advancement of Islamic economics by bridging conventional behavioral models with Islamic ethical principles. Academically, it offers a foundation for future interdisciplinary research, particularly in the areas of fintech and Islamic social finance. Practically, the findings provide actionable insights for policymakers, zakat institutions, and fintech developers, highlighting strategies to enhance user engagement and compliance.

Overall, this study concludes that the success of digital zakat platforms depends on their ability to integrate technological efficiency with behavioral insight and religious authenticity. By aligning these dimensions, Islamic fintech can play a transformative role in improving zakat compliance and strengthening its socio-economic impact in contemporary society.

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