

The Effect of Digital Zakat and Zakat Education on Muzakki Compliance in Zakat Payment

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ABSTRACT

This study investigates the impact of digital zakat platforms and zakat education on muzakki compliance in fulfilling their zakat obligations. Utilizing a quantitative approach, data were collected from 90 respondents through a structured questionnaire using a Likert scale (1–5). The analysis was conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS 3). The findings reveal that both digital zakat and zakat education significantly and positively influence compliance, with zakat education exhibiting a stronger impact. Digital zakat enhances accessibility, transparency, and convenience, while zakat education fosters awareness and understanding of zakat's religious and social significance. The study highlights the importance of integrating technology and education to optimize zakat management. These results provide valuable insights for policymakers, zakat institutions, and digital platform developers to enhance compliance and maximize zakat's societal benefits.

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1. INTRODUCTION

Zakat, a fundamental pillar of Islam, promotes social and economic welfare by redistributing wealth to reduce disparities and assist those in need. Its effectiveness depends on muzakki compliance and efficient management systems, though challenges like limited awareness, accessibility, and trust persist. In Indonesia, zakat has proven to support economic growth by addressing poverty and income inequality [1]. Beyond its religious obligation, zakat enhances socioeconomic conditions by purifying muzakki wealth and aiding mustahik in meeting basic needs [2]. However, traditional

systems often misalign with Islamic principles, requiring professional management to improve effectiveness [3]. Productive zakat, which provides business capital and training, empowers mustahik by increasing income, creating jobs, and fostering economic self-sufficiency [2].

The integration of digital technology into zakat management has enhanced convenience, transparency, and accessibility, improving muzakki compliance by streamlining payments. Digital platforms leveraging blockchain and artificial intelligence address traditional challenges and optimize fund distribution [4], [5].

Younger Muslims in Indonesia and Malaysia prefer these platforms due to digital infrastructure and social influence, while organizations like LazisMu Jombang effectively use SEO and social media for accessible online donations [6], [7]. Despite challenges such as fund transfer risks and sharia compliance issues, advancements in cybersecurity and fintech can provide solutions [4]. Context-specific approaches and zakat education are crucial to fostering awareness and encouraging participation.

Despite the potential of digital zakat and zakat education to improve compliance, empirical studies investigating their combined influence are limited. This study seeks to fill this gap by exploring the effect of digital zakat platforms and zakat education on muzakki's compliance. Using a quantitative research approach, this study analyzes data collected from 90 respondents to examine the relationship between these variables.

2. LITERATURE REVIEW

2.1 Zakat Compliance

Zakat compliance is influenced by religious knowledge, trust in institutions, and the efficiency of zakat mechanisms, with governance, transparency, and societal development playing key roles. Effective governance and transparent administration, as seen in Indonesia's zakat law, are vital for economic empowerment and compliance [8]. Trust, shaped by the credibility and accountability of zakat institutions, is the most significant factor affecting compliance within formal institutions [9]. Social factors, such as community awareness and the perceived impact of zakat, alongside payer factors like religiosity and knowledge, positively influence compliance, though knowledge does not always have a significant effect [10], [11]. Challenges include low awareness and limited counseling on zakat obligations, while opportunities lie in enhancing institutional credibility through stakeholder engagement and effective communication strategies [10].

2.2 Digital Zakat

Digital zakat platforms have transformed zakat practices by leveraging technology to enhance efficiency, transparency, and accessibility, addressing barriers like inaccessibility and trust issues to improve muzakki compliance. Features such as automated zakat calculators, secure payment gateways, and real-time fund updates foster trust and accountability. Programs like e-Zakat and digital adoption by institutions like BAZNAS West Java demonstrate increased collection rates and expanded muzakki involvement [12], [13]. Technologies like blockchain and AI further enhance efficiency and community participation [4]. The younger Muslim generation's preference for digital solutions highlights a shift towards integrating religious practices with modern technology, influenced by factors such as effort expectancy and digital infrastructure [6].

2.3 Zakat Education

Zakat education is essential in enhancing compliance and understanding of its religious and socio-economic significance, influencing participation and contributing to poverty alleviation and economic equality. Educational initiatives through mosques, community centers, and digital platforms effectively address misconceptions, increasing awareness and fostering a sense of community responsibility. By highlighting zakat's role in poverty reduction, wealth redistribution, and economic empowerment, education motivates individuals to fulfill their obligations, as seen in studies showing its impact on preventing wealth accumulation and promoting financial support for the needy [8], [12], [14]. Strategies such as community engagement, digital media, and support from institutions like Rumah Zakat enhance outreach and compliance while ensuring adherence to Islamic economic principles [15], [16].

2.4 Theoretical Framework

This study adopts the Theory of Planned Behavior [17] to explain the factors influencing Muzakki's compliance. According to this theory, an individual's

attitude, subjective norms, and perceived behavioral control influence an individual's behavior. Digital zakat platforms and zakat education can be mapped to these factors: digital zakat enhances perceived behavioral control by making payment processes easier, while zakat education shapes attitudes and subjective norms by fostering a sense of responsibility and communal belonging.

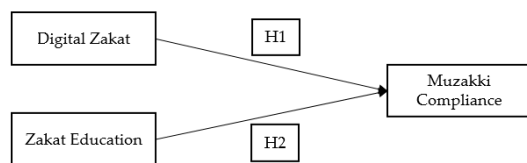


Figure 1. Theoretical Framework

2.5 Research Gap

While existing studies highlight the individual effects of digital zakat and zakat education on compliance, limited research explores their combined impact. Additionally, there is a lack of empirical evidence on how these factors interact to influence compliance behavior in specific cultural contexts. This study aims to address this gap by investigating the influence of digital zakat and zakat education on muzakki's compliance in Indonesia, where zakat practices are deeply rooted in religious and cultural traditions.

3. METHODS

3.1 Research Design

This study employs a quantitative research design to examine the influence of digital zakat and zakat education on muzakki's compliance. The study uses a cross-sectional approach, collecting data at a single point in time to analyze the relationships between the variables. Structural Equation Modeling-Partial Least Squares (SEM-PLS) is utilized to test the hypothesized relationships and assess the overall model fit.

3.2 Population and Sample

The population for this study consists of muzakki in Indonesia who are eligible to pay zakat and have experience using digital zakat platforms. The sample size was determined using purposive sampling, focusing on individuals with knowledge or exposure to both digital zakat and zakat

education. A total of 90 respondents were selected as the sample for this study, which meets the minimum threshold for SEM-PLS analysis as recommended by [18].

3.3 Data Collection

Primary data were collected using a structured questionnaire distributed to respondents through online platforms. All items were measured using a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree").

3.4 Data Analysis

Data analysis was conducted using SEM-PLS with SmartPLS version 3, following several steps: Outer Model Evaluation assessed the reliability and validity of the measurement model through composite reliability (CR), average variance extracted (AVE), and factor loadings; Inner Model Evaluation examined the structural model, including path coefficients, R^2 values, and effect sizes (f^2); and Hypothesis Testing tested the significance of relationships between variables using bootstrapping with 5,000 resamples. Validity and reliability testing included construct validity, verified through factor loadings above the threshold of 0.7; convergent validity, ensured by an AVE value of at least 0.5 for each construct; discriminant validity, confirmed using the Fornell-Larcker criterion and cross-loading analysis; and reliability, assessed through Cronbach's alpha and composite reliability, with acceptable values above 0.7.

4. RESULTS AND DISCUSSION

4.1 Demographic Profile of Respondents

The demographic data of the 90 respondents reveal that 55% are male and 45% are female. A majority (65%) of the respondents fall within the age range of 25-40 years old. Regarding education, 70% hold a bachelor's degree or higher, reflecting a well-educated sample. Additionally, 60% of the respondents earn above the minimum wage, highlighting their eligibility for zakat payment.

4.2 Descriptive Statistics

The descriptive statistics show the mean scores for each construct as follows: Digital Zakat has a mean score of 4.2, indicating a

positive perception of digital platforms in facilitating zakat payments. Zakat Education has a mean score of 4.0, reflecting a moderate-to-high level of awareness about zakat principles and obligations. Muzakki's Compliance achieves a mean score of 4.3, suggesting a high level of compliance among respondents.

4.3 Measurement Model

The measurement model was evaluated to ensure the constructs' reliability and validity. The analysis focused on factor loadings, Cronbach's alpha (CA), composite reliability (CR), and average variance extracted (AVE) for each construct.

Table 1. Validity and Reliability

Variable	Code	Loading Factor	CA	CR	AVE
Digital Zakat	ZD.1	0.879	0.905	0.940	0.840
	ZD.2	0.936			
	ZD.3	0.934			
Zakat Education	EZ.1	0.734	0.775	0.870	0.692
	EZ.2	0.892			
	EZ.3	0.898			
Muzakki Compliance	MC.1	0.890	0.798	0.881	0.714
	MC.2	0.837			
	MC.3	0.763			

The measurement model evaluation confirms the reliability and validity of the constructs for Digital Zakat, Zakat Education, and Muzakki Compliance. Digital Zakat indicators achieved factor loadings ≥ 0.879 , Cronbach's alpha 0.905, composite reliability 0.940, and AVE 0.840, indicating excellent reliability and validity. Zakat Education indicators had loadings of 0.734–0.898, Cronbach's alpha 0.775, composite reliability 0.870, and AVE 0.692, while Muzakki Compliance showed loadings of 0.763–0.890, Cronbach's alpha 0.798, composite reliability

0.881, and AVE 0.714. All constructs exceeded the thresholds for reliability and validity, ensuring robust assessments.

4.4 Discriminant Validity

Discriminant validity evaluates whether a construct is distinct and not highly correlated with other constructs. This is assessed using the Fornell-Larcker criterion, which requires the square root of the average variance extracted (AVE) for each construct to be greater than the correlations between that construct and others.

Table 2. Discriminant Validity

	Digital Zakat	Muzakki Compliance	Zakat Education
Digital Zakat	0.817		
Muzakki Compliance	0.682	0.832	
Zakat Education	0.705	0.833	0.845

The Fornell-Larcker criterion results confirm discriminant validity, as each construct is more strongly associated with its own indicators than with any other construct,

and inter-construct correlations are lower than the square root of AVE for their respective constructs.

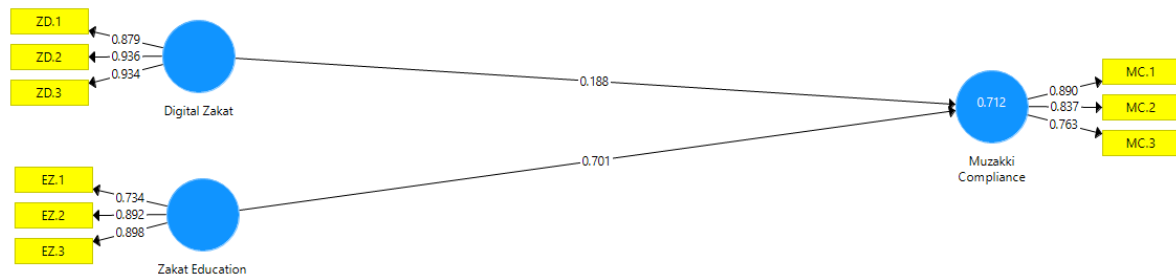


Figure 2. Internal Model

4.5 Hypothesis Testing

Hypothesis testing examines the relationships between constructs in the structural model. It evaluates the strength,

direction, and significance of the proposed hypotheses. The results are interpreted using the path coefficients (Original Sample), t-statistics, and p-values, as shown in the table.

Table 3. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Digital Zakat -> Muzakki Compliance	0.388	0.386	0.070	5.699	0.001
Zakat Education -> Muzakki Compliance	0.701	0.703	0.060	11.636	0.000

The analysis shows that both Digital Zakat and Zakat Education significantly influence Muzakki Compliance. Digital Zakat has a positive path coefficient (0.388), with a t-statistic of 5.699 and a p-value of 0.001, indicating a statistically significant relationship at the 95% confidence level. This suggests that the convenience, accessibility, and transparency of digital zakat platforms enhance compliance by reducing barriers and building trust. Similarly, Zakat Education demonstrates a strong positive path coefficient (0.701), a t-statistic of 11.636, and a p-value of 0.000, confirming a highly significant relationship at the 99% confidence level. Increased awareness and understanding of zakat principles foster compliance by addressing knowledge gaps and emphasizing the importance of zakat in fulfilling religious and social responsibilities.

4.6 Discussion

The findings of this study highlight the significant roles of digital zakat platforms and zakat education in enhancing muzakki compliance.

4.6.1 Digital Zakat and Compliance

The results indicate that digital zakat has a positive and significant impact on compliance ($\beta = 0.388$, $t = 5.699$, $p = 0.001$). Digital zakat platforms provide convenience, transparency, and accessibility, which reduce barriers to zakat payment and foster trust in zakat institutions. Features such as automated payment reminders, user-friendly interfaces, and secure payment options are instrumental in motivating muzakki to fulfill their obligations consistently.

These findings align with prior research by [15], [19] and [4], [16], which demonstrated that technology-driven solutions simplify the zakat payment process and increase compliance rates. However, the relatively moderate path coefficient suggests that while digital platforms are effective, their impact is contingent on factors such as user familiarity with technology and trust in the platform.

4.6.2 Zakat Education and Compliance

Zakat education emerges as a more dominant factor influencing compliance ($\beta = 0.701$, $t = 11.636$, $p = 0.000$). Educational initiatives enhance awareness and understanding of zakat's religious, social, and

economic significance. Respondents with a higher level of zakat knowledge exhibited greater compliance, as they were more motivated by both spiritual and societal considerations.

This result is consistent with studies by [9], [20] and [21], [22], which emphasize that well-informed muzakki are more likely to comply with their obligations. Effective educational programs not only address misconceptions but also instill a sense of moral and religious responsibility.

The findings suggest a synergistic relationship between digital zakat and zakat education. While digital platforms provide the technical means for efficient zakat payment, education addresses the motivational and cognitive dimensions. Together, these factors ensure that muzakki are both willing and able to comply. This synergy is crucial for maximizing the effectiveness of zakat management strategies.

4.6.3 Practical Implications

The results have several practical implications for stakeholders:

- 1) Zakat institutions should prioritize user-centric design and transparency in digital platforms to build trust and encourage adoption among muzakki.
- 2) Targeted educational campaigns can bridge knowledge gaps and foster a deeper understanding of zakat obligations, particularly in underserved communities.
- 3) Policymakers and zakat institutions should integrate digital and educational initiatives to create a holistic approach to zakat management.

4.6.4 Contribution to Knowledge

This study contributes to the growing literature on zakat compliance by providing empirical evidence of the combined effects of digital zakat and zakat education. It also emphasizes the importance of a dual approach that leverages both technology and education to enhance compliance.

4.6.5 Limitations and Future Research

While the study provides valuable insights, it has limitations, including a sample

size of 90 respondents, which, though adequate for SEM-PLS analysis, may limit generalizability, and a focus on Indonesia, where cultural or regional factors could influence the results. Future research could examine the moderating effects of demographic variables, such as age and income, on the relationships between digital zakat, zakat education, and compliance. Longitudinal studies are also recommended to explore how compliance behaviors evolve over time with sustained exposure to digital platforms and educational interventions.

5. CONCLUSION

This study highlights the significant roles of digital zakat platforms and zakat education in enhancing muzakki compliance. Digital zakat platforms minimize barriers to payment by offering convenience, accessibility, and transparency, while zakat education addresses motivational and cognitive aspects by fostering a deeper understanding of zakat obligations. The findings reveal that zakat education has a greater impact on compliance, emphasizing the importance of informed decision-making among muzakki. The integration of digital technology and educational initiatives creates a synergistic effect, ensuring that muzakki are both willing and able to comply. These results have practical implications for zakat institutions, policymakers, and digital platform developers, advocating for strategies that merge technological advancements with educational campaigns.

Despite its valuable insights, the study has limitations, including a relatively small sample size and a focus on Indonesia, which may limit the generalizability of the findings. Future research could examine these relationships in diverse cultural contexts or explore moderating factors such as demographic characteristics. Overall, this research contributes to the discourse on zakat management and provides actionable recommendations for optimizing zakat's impact on social and economic welfare.

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