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Muzakki Readiness Toward The Implementation Of Sharia-Based Artificial Intelligence in Zakat Collection: A Study at Baitul Maal Hidayatullah, East Kalimantan

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Abstract

The transformation of zakat collection in Indonesia remains far below its optimal potential despite the advancement of digitalization. Previous studies have focused on governance, trust, and digital service quality; however, they have not examined muzakki readiness toward the implementation of Sharia-based artificial intelligence. This study introduces the concept of Sharia-AI Assurance as a construct representing confidence in Sharia-compliant technology. The objective of this research is to analyze the influence of Perceived Sharia Compliance and Digital Service Quality on Trust and Intention, as well as to examine the role of Sharia-AI Assurance as both a predictor and a moderator. This study employs an explanatory quantitative approach through a survey of 383 muzakki across seven regions of Baitul Maal Hidayatullah in East Kalimantan. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that Perceived Sharia Compliance and Digital Service Quality have significant effects on Trust and Intention, while Trust does not have a significant effect on Intention. Sharia-AI Assurance has a positive effect on Intention and strengthens the relationship between digital service quality and the intention to pay zakat. These findings recommend strengthening Sharia compliance governance, improving digital service quality, and developing a Sharia-based artificial intelligence assurance framework to optimize zakat collection.

Keywords: Digital zakat, Sharia compliance, digital service quality, Sharia-compliant AI assurance, intention to pay zakat

Introduction

Global Islamic philanthropy has experienced significant development over the past decade, particularly in the context of digital transformation and the adoption of intelligent technologies. Zakat, as a key instrument for wealth redistribution in Islam, faces increasing demands for efficiency and transparency within the evolving digital economy. Globally, the potential of zakat is estimated to reach hundreds of billions of US dollars annually; however, its actual collection remains far below this potential (Djaghballou, 2018; Shaikh, 2017). This gap reflects limitations in management systems, low public trust, and the suboptimal use of

technological innovation in zakat institutions (Krishnan & Hamzah, 2017; Mukhlishin et al., 2024; Zahid & Razali, 2020).

At the global level, the integration of intelligent technologies and digital Islamic financial systems has begun to be implemented in zakat governance in countries such as Malaysia and Turkey, supporting muzakki potential prediction, operational efficiency, and real-time financial reporting (Rahman et al., 2023; Salim et al., 2025). This integration creates opportunities to strengthen transparency, accountability, and alignment with the principles of maqaṣid al-shari'ah (Beik et al., 2021). In Indonesia, the potential of zakat exceeds IDR 300 trillion annually, yet actual collection remains around three to four percent (Amalia, 2019; Hidayatullah, 2018). This condition is partly driven by uneven digitalization and performance disparities across regions in zakat management (Hanifah & Nurzaman, 2019; Kesuma & Sobri, 2020). Prior studies highlight that governance, transparency, and digital service quality play critical roles in building muzakki trust and loyalty (Amar et al., 2024; Munir, 2021; Nasri et al., 2019). Recent studies further emphasize that zakat literacy and the development of digital Islamic financial ecosystems also play an important role in strengthening community engagement and economic empowerment through zakat (Damirah et al., 2024). However, many zakat institutions still rely on traditional operational systems without advanced technologies capable of predictive and adaptive analysis (Hadi et al., 2024; Kasri, 2021; Widiastuti, 2021b).

East Kalimantan provides a relevant context due to its significant zakat potential and diverse socio-economic characteristics, although collection effectiveness remains suboptimal. Baitul Maal Hidayatullah, operating across seven regions, faces performance disparities among branches due to differences in muzakki demographics, amil capacity, and technological readiness. Although basic digitalization has been implemented, artificial intelligence has not yet been adopted as part of its strategic management, despite its potential to enhance zakat potential prediction, muzakki behavior analysis, priority area mapping, and inter-branch transparency (Rahman et al., 2023; Salim et al., 2025). This condition indicates that zakat collection systems are not yet fully effective, despite zakat ideally functioning as a sustainable and productive instrument of social justice (Al-Haddad et al., 2024; Zahid & Razali, 2020). Limitations in information systems, low technological innovation, and weak public trust remain major challenges (Amar et al., 2024; Munir, 2021; Nasri et al., 2019). Empirical evidence also shows that information technology and accountability significantly influence muzakki trust in zakat distribution, highlighting the importance of strengthening institutional credibility in the digital era (Ali & Amsari, 2023). The integration of Sharia-based artificial intelligence (Sharia-AI Assurance) emerges as a strategic alternative to improve efficiency while ensuring compliance with Sharia principles through transparent and ethical systems (Cao & Peng, 2024; Rahman et al., 2023; Salim et al., 2025).

Previous studies have examined factors influencing the effectiveness of zakat institutions. Amalia (2019) shows that governance and accountability significantly affect public trust. Kasri (2021) emphasizes the importance of digital system quality in influencing online zakat payment intention. Widiastuti (2021b) and Beik et al. (2021) demonstrate that digitalization improves efficiency but has not yet integrated intelligent technologies into decision-making processes. Meanwhile, Rahman et al. (2023) and Salim et al. (2025) indicate that the

integration of artificial intelligence in zakat institutions remains largely conceptual, with limited empirical studies on public readiness and acceptance. In addition, recent findings indicate that trust remains a key factor in strengthening donor loyalty in zakat institutions, although its role may vary depending on the context of digital service adoption (Salamun & Indra, 2025). Existing studies are still dominated by evaluations of actual system usage and have not explicitly examined muzakki readiness for adopting Sharia-compliant artificial intelligence. This reveals a significant research gap, namely the lack of empirical studies investigating muzakki readiness and confidence in adopting Sharia-compliant artificial intelligence in zakat collection (Beik et al., 2024; Kasri, 2021; Rahman et al., 2023).

This study does not aim to evaluate existing AI implementation but rather to examine muzakki readiness and confidence toward its potential future adoption. In this context, the construct of Sharia-AI Assurance (SAIA) is introduced, defined as muzakki confidence in the use of artificial intelligence systems that comply with and are supervised under Sharia principles. This approach shifts the focus from actual usage to perceived readiness, which is relevant in the study of technology adoption in modern Islamic finance (Beik et al., 2024; Kasri, 2021; Rahman et al., 2023).

Based on this gap, the study contributes to the literature on digital zakat in three ways. First, conceptually, it develops the Sharia-AI Assurance construct as a representation of muzakki confidence in Sharia-compliant intelligent technologies. Second, contextually, it focuses on seven regions of Baitul Maal Hidayatullah in East Kalimantan, which remain underexplored in digital zakat studies, providing insights into regional variations. Third, methodologically, it employs Partial Least Squares Structural Equation Modeling (PLS-SEM) with inter-regional analysis to capture variations in relationships among variables.

Theoretically, this study enriches the literature on religious behavior and technology adoption by integrating trust, digital service quality, and Sharia-based AI readiness. Practically, the findings provide empirical insights for zakat institutions in designing AI-based digitalization strategies, enhancing cross-branch transparency, and strengthening muzakki trust in Sharia compliance.

This study aims to analyze the effects of Perceived Sharia Compliance and Digital Service Quality on Trust and Intention, as well as to examine the role of Sharia-AI Assurance as a moderating factor in the context of AI readiness across seven regions of Baitul Maal Hidayatullah in East Kalimantan, selected due to their diverse muzakki demographics, digital adoption levels, and zakat collection performance.

Literature Review

Theoretical Framework of Behavioral and Technology Readiness in Digital Zakat

Zakat is an Islamic social finance instrument that plays a crucial role in wealth redistribution and the enhancement of societal welfare. From the perspective of Islamic economics, zakat is not merely a religious obligation but also encompasses economic and social dimensions that can promote inclusive growth when managed effectively (Hidayatullah, 2018; Shaikh, 2017; Zahid & Razali, 2020). The performance of modern zakat institutions is no longer assessed solely based on the amount of funds collected and distributed, but also on their

ability to build muzakki trust through transparent, efficient, and Sharia-compliant governance (Amalia, 2019; Hanifah & Nurzaman, 2019; Nasri et al., 2019).

The advancement of digital technology has introduced a new paradigm in zakat management, often referred to as the digital zakat ecosystem. In this context, behavioral theories such as the Theory of Planned Behavior (TPB) (Ajzen, 1991) and the Technology Readiness Model (TRM) (Lin et al., 2007) are widely used to explain individuals' intentions to adopt Sharia-based financial technologies (Asmalia & Kasri, 2019; Kasri, 2021). Meanwhile, Relationship Marketing Theory emphasizes that trust and relationship quality are key determinants in fostering muzakki loyalty (Febriandika & Kusuma, 2023; Rusanti & Anwar, 2025). The integration of religious values, trust, and technology readiness constitutes the primary foundation of this study.

Perceived Sharia Compliance (PSC)

Perceived Sharia Compliance (PSC) refers to the degree to which muzakki believe that a zakat institution operates in accordance with Sharia principles across all its activities, including financial, administrative, and technological aspects (Asmalia & Kasri, 2019; Hudayati et al., 2023). Sharia compliance serves as a form of spiritual legitimacy that influences the level of public trust and participation (Hanifah & Nurzaman, 2019; Hidayatullah, 2018). In the digital context, PSC is not limited to institutional compliance with fatwas or regulations, but also extends to how digital systems ensure that all transactions are conducted free from elements of riba, gharar, and tadlis (Mukhlishin et al., 2024; Widiastuti, 2021b). Previous studies indicate that PSC has a positive effect on muzakki trust (Munir, 2021; Nasri et al., 2019) as well as on the intention to pay zakat (Asmalia & Kasri, 2019). Therefore, PSC acts as an initial determinant in the religious behavior model, influencing both trust and intention.

Trust (Trust Muzakki)

Trust is a key element in the relationship between muzakki and zakat institutions. In the context of religious behavior, trust encompasses confidence in the integrity, accountability, and competence of zakat administrators (amil) (Febriandika & Kusuma, 2023; Hanifah & Nurzaman, 2019). Trust is formed through positive perceptions of Sharia compliance (PSC) as well as positive experiences with digital systems, particularly digital service quality (DSQ). Theoretically, trust functions as a mediating variable that bridges the influence of PSC and DSQ on the intention to pay zakat digitally. When muzakki trust both the system and the management of zakat, they are more likely to demonstrate loyalty and consistency in fulfilling their zakat obligations through digital platforms (Munir, 2021; Rusanti & Anwar, 2025).

Intention (Intention to Pay Zakat Digitally)

Intention in the context of digital zakat refers to the willingness or readiness of muzakki to fulfill their zakat obligations through online platforms provided by official zakat institutions. Based on the Theory of Planned Behavior (TPB), intention is the primary predictor of actual behavior (Asmalia & Kasri, 2019; Beik et al., 2024). Several studies have found that trust has a significant influence on intention (Febriandika & Kusuma, 2023; Rusanti & Anwar, 2025), while Perceived Sharia Compliance (PSC) and Digital Service Quality (DSQ) may influence intention indirectly through trust (Asmalia & Kasri, 2019;

Kasri, 2021). This suggests that higher levels of trust and more positive perceptions of Sharia-compliant and digital systems lead to stronger intentions among muzakki to pay zakat online.

Sharia-AI Assurance (SAIA)

Sharia-AI Assurance (SAIA) is a novel concept developed in this study to capture the level of muzakki confidence in the implementation of artificial intelligence (AI) that complies with Sharia principles. SAIA encompasses several dimensions, including confidence in Sharia supervisory oversight, data security, algorithmic fairness, and system transparency (Rahman et al., 2023; Salim et al., 2025).

The role of artificial intelligence in zakat collection can be understood as a technological innovation that enhances the effectiveness, efficiency, and transparency of zakat institutions without compromising Sharia values. In this context, AI can be utilized to perform predictive analysis of muzakki data, estimate zakat potential across regions, identify donation patterns, and segment communities based on their economic capacity (Rahman et al., 2023; Salim et al., 2025).

Through this approach, zakat collection strategies can be implemented in a more targeted and data-driven manner. Furthermore, AI-based systems are capable of delivering personalized and interactive digital services, such as automated zakat calculators, fiqh-based chatbots, and payment reminders aligned with Sharia requirements (Beik et al., 2024; Kasri, 2021). AI can also support real-time monitoring through anomaly detection and transparent tracking systems, thereby enhancing institutional accountability (Hadi et al., 2024). All these applications operate within the framework of Sharia-AI Assurance, ensuring that algorithms and decision-making processes are subject to Sharia supervision, free from elements of gharar and data manipulation, and solely intended to strengthen trust and professionalism in zakat management. Thus, AI does not replace the role of human amil but serves as a supporting tool to enhance the professionalism of zakat institutions in managing funds in a digital and accountable manner (Mukhlishin et al., 2024; Rahman et al., 2023).

In the context of Baitul Maal Hidayatullah in East Kalimantan, AI has not yet been implemented; therefore, SAIA is measured as perceived readiness and potential acceptance of future AI adoption. Conceptually, SAIA is positioned in this study as both a direct predictor of muzakki intention to pay zakat digitally and as a moderating variable that strengthens the relationship between Digital Service Quality (DSQ) and Intention (INT). This implies that confidence in Sharia-compliant AI not only directly increases the intention to use digital zakat services but also amplifies the effect of digital service quality on such intention.

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Conceptual Framework

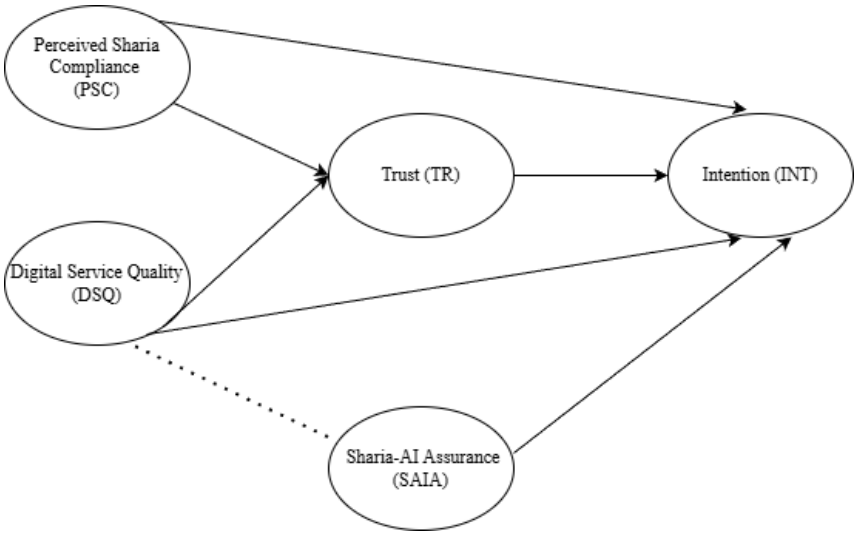


Figure 1. Conceptual Framework

This research model explains the relationships among variables that form the conceptual framework for examining the readiness of implementing Sharia-based artificial intelligence in digital zakat institutions across seven regions of Baitul Maal Hidayatullah in East Kalimantan. The model is developed based on the integration of behavioral and technology adoption theories, namely the Theory of Planned Behavior (TPB) and the Technology Readiness Model (TRM). These frameworks suggest that the intention to use a digital system is influenced by trust, perceived compliance, and the quality of services provided.

Perceived Sharia Compliance (PSC) reflects the degree to which muzakki believe that zakat institutions operate in accordance with Sharia principles in both their systems and operations. Higher levels of perceived Sharia compliance lead to greater trust in the institution, which in turn enhances the intention to pay zakat digitally. Digital Service Quality (DSQ) represents muzakki perceptions of the quality of digital systems provided by zakat institutions, including ease of access, speed, security, and reliability. High-quality digital services create positive user experiences that foster trust and encourage continued use of digital zakat platforms.

Trust (TR) acts as a mediating variable that links the effects of PSC and DSQ on Intention (INT). When muzakki trust the integrity of the institution, they are more likely to have stronger confidence in fulfilling their zakat obligations through digital systems. Intention (INT) reflects the willingness of muzakki to continuously use digital platforms for zakat payment. According to TPB, intention serves as the primary predictor of actual behavior. Sharia-AI Assurance (SAIA) functions both as a predictor and a moderating variable in the model. As a predictor, SAIA represents muzakki confidence that the implementation of artificial intelligence will comply with Sharia principles, thereby increasing their intention to pay zakat digitally. As a moderator, SAIA strengthens the relationship between Digital Service Quality (DSQ) and Intention (INT), indicating that higher confidence in Sharia-compliant AI amplifies the effect of digital service quality on zakat payment intention.

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The model demonstrates that the intention of muzakki to adopt digital zakat services is influenced not only by service quality and Sharia compliance but also by trust and confidence in the implementation of ethical and Sharia-compliant intelligent technologies. This study contributes to the literature by introducing the concept of Sharia-AI Assurance as a bridge between technological innovation and religious trust in the context of digital zakat management. Previous studies indicate that research on digital zakat and intelligent technology adoption still offers significant opportunities for further development. To clarify the position of this study and distinguish its contribution from prior research, the identified research gap is summarized in the following tabulated model.

Hypothesis Development

The relationships among variables in this study are grounded in behavioral theory, trust, and technology readiness within the context of digital zakat. The conceptual model (Figure 1) illustrates that Perceived Sharia Compliance and Digital Service Quality influence muzakki trust and intention, while Sharia-AI Assurance (SAIA) serves as a moderating variable that strengthens the relationship between digital service quality and trust.

The Effect of Perceived Sharia Compliance on Trust and Intention

Perceived Sharia Compliance (PSC) reflects muzakki confidence that zakat institutions manage funds in accordance with Sharia principles such as trustworthiness (amanah), honesty, and transparency (Amalia, 2019; Hudayati et al., 2023). This perception has been shown to enhance trust and encourage the intention to pay zakat digitally (Asmalia & Kasri, 2019; Munir, 2021; Nasri et al., 2019). In the digital context, PSC also includes system compliance with principles free from riba, gharar, and data manipulation (Mukhlishin et al., 2024; Widiastuti, 2021a).

H1: Perceived Sharia Compliance has a positive effect on Trust.
H2: Perceived Sharia Compliance has a positive effect on Intention.

The Effect of Digital Service Quality on Trust and Intention

Digital Service Quality (DSQ) refers to the quality of digital systems in delivering services that are accessible, secure, and informative. High-quality digital services enhance user convenience, credibility, and trust (Setiawan, 2019; Widiastuti, 2021b). Previous studies indicate that DSQ significantly influences both trust and the intention to use digital financial services (Beik et al., 2024; Haryanto et al., 2023; Kasri, 2021).

H3: Digital Service Quality has a positive effect on Trust.
H4: Digital Service Quality has a positive effect on Intention.

The Effect of Trust on Intention

In behavioral theory, trust is a key factor linking beliefs and actions. In the context of digital zakat, trust reflects confidence in institutional credibility and system security (Febriandika & Kusuma, 2023; Hanifah & Nurzaman, 2019). Empirical studies suggest that trust significantly influences zakat payment intention (Munir, 2021; Rusanti & Anwar, 2025).

H5: Trust has a positive effect on Intention.

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The Effect of Sharia-AI Assurance on Intention

Sharia-AI Assurance (SAIA) represents muzakki confidence in the implementation of artificial intelligence that is Sharia-compliant, transparent, and properly supervised (Rahman et al., 2023; Salim et al., 2025). Perceptions of compliance and technological security have been shown to encourage the adoption of digital financial services (Beik et al., 2024; Kasri, 2021).

H6: Sharia-AI Assurance has a positive effect on Intention.

The Mediating Role of Trust

PSC and DSQ may enhance muzakki trust through perceived compliance and service quality (Beik et al., 2024; Rahman et al., 2023). This trust subsequently influences the intention to pay zakat digitally, positioning trust as a mediating variable.

H7: Trust mediates the effect of Perceived Sharia Compliance on Intention.

H8: Trust mediates the effect of Digital Service Quality on Intention.

The Moderating Role of Sharia-AI Assurance

SAIA reflects confidence in the readiness of AI implementation aligned with Sharia principles (Rahman et al., 2023; Salim et al., 2025). In this study, SAIA strengthens the relationship between DSQ and Trust, indicating that digital service quality has a stronger impact on trust when supported by confidence in Sharia-compliant technology.

H9: Sharia-AI Assurance moderates the relationship between Digital Service Quality and Trust.

Research Methodology

This study employs an explanatory quantitative approach aimed at examining the causal relationships among variables influencing muzakki's intention to engage in digital zakat payment. This approach is selected due to its capability to test complex structural relationship models involving both mediating and moderating variables simultaneously (Hair et al., 2019, 2021). The research was conducted across seven operational regions of Baitul Maal Hidayatullah (BMH) in East Kalimantan, namely Balikpapan, Samarinda, Bontang, Berau, East Kutai, Kutai Kartanegara, and Paser. The selection of this context is based on the characteristics of BMH as a regional zakat institution with a wide geographical coverage and varying levels of digitalization.

The study population consists of all active muzakki of BMH East Kalimantan, including both individuals and institutions, who regularly contribute zakat, infaq, or sadaqah through BMH. The sampling technique employed is purposive sampling, with the following criteria: (1) muzakki who have paid zakat at least twice through the BMH system, (2) those who possess an understanding of digital zakat channels, and (3) those willing to complete an online questionnaire. The use of purposive sampling is justified by the need to obtain respondents with direct experience (experienced users) of digital zakat services, ensuring alignment with the research objectives. Although this technique may introduce selection bias, the relatively large sample size and the distribution of respondents across seven operational regions enhance representativeness and help mitigate potential bias (Hair et al., 2019).

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Based on the guidelines for Partial Least Squares Structural Equation Modeling (PLS-SEM), the minimum sample size is determined as ten times the largest number of structural paths directed at any endogenous construct (Hair et al., 2019). Accordingly, the minimum required sample size is 70 respondents. However, the data collection process successfully obtained 383 respondents, exceeding the minimum requirement and providing a higher level of representativeness.

Primary data were collected through a self-administered questionnaire using a 5-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (5) (Chomeya, 2010). The research instrument was adapted from previously validated scales: Perceived Sharia Compliance (PSC) (Amalia, 2019; Hudayati et al., 2023), Digital Service Quality (DSQ)(Beik et al., 2024; Widiastuti, 2021b), Trust (TR) (Febriandika & Kusuma, 2023), and Intention (INT) (Asmalia & Kasri, 2019).

Specifically, the Sharia-AI Assurance (SAIA) construct was developed as a reflective construct comprising five key indicators: (1) confidence in Sharia supervision of AI systems, (2) AI-based data security and protection, (3) algorithmic fairness, (4) transparency in AI-driven decision-making processes, and (5) alignment of AI utilization with the principles of maqasid al-shari'ah (Rahman et al., 2023; Salim et al., 2025). Sample measurement items include: "I believe that AI systems in zakat management are supervised by Sharia authorities," "I trust that AI algorithms are free from elements of gharar or data manipulation," and "I perceive that the use of AI in zakat aims to enhance public welfare (maslahah)." The inclusion of these indicators and sample items is intended to strengthen the conceptual validity of the SAIA construct within the context of digital zakat.

The data collection procedure was conducted using a hybrid approach, combining online questionnaire distribution and direct dissemination through BMH representative offices in each region. Prior to the main data collection, a pilot test was conducted with 30 respondents to ensure the clarity of questionnaire items and to assess initial validity and reliability using Cronbach's Alpha and Average Variance Extracted (AVE) (Hair et al., 2019).

This study adheres to research ethical principles. All respondents were informed about the purpose of the study, data confidentiality, and their right to withdraw participation at any time. Participation was voluntary and based on informed consent provided at the beginning of the questionnaire. The collected data were ensured to be anonymous and used solely for academic purposes. This approach aligns with ethical principles in Islamic economics, particularly the values of honesty (ṣidq) and trustworthiness (amanah).

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS version 3.0 software. The analysis procedures include: (1) evaluation of the measurement model (outer model), encompassing convergent validity, discriminant validity, and construct reliability; (2) evaluation of the structural model (inner model), including path coefficients, t-statistics, and R^2 values; and (3) testing of mediation and moderation effects using the bootstrapping technique with 5,000 resamples (Hair et al., 2019, 2021).

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To enrich the interpretation of the findings, the analysis was conducted not only at the aggregate level but also complemented by descriptive comparative analysis across regions to illustrate variations in respondent characteristics and data distribution among BMH branches in East Kalimantan. This approach aims to identify differences in socio-economic contexts, levels of digital adoption, and the intensity of digital zakat service usage in each region. However, this study does not perform multi-group structural analysis; therefore, the inter-regional comparisons remain descriptive and are not used to draw inferential conclusions.

This methodological approach is chosen due to the advantages of PLS-SEM in handling complex models, moderate sample sizes, and the development of new constructs such as Sharia-AI Assurance, which lacks standardized measurement scales (Hair et al., 2019, 2021). Furthermore, this approach enables the simultaneous testing of direct, indirect (mediation), and interaction (moderation) effects.

Results and Discussion

Table 3 presents the characteristics of the 383 respondents in this study, including their distribution across several relevant demographic categories. This presentation aims to provide a general overview of the respondent profile as a basis for interpreting the research findings.

Table 3 Respondent Characteristics

Category	Frequency (n=383)
Jenis Kelamin	
Male	182
Famele	201
Age	
25–34 years	29
35–44 years	99
45–54 years	170
≥ 55 years	85
Education Level	
Senior High School / Equivalent	127
Diploma	49
Bachelor's Degree (S1)	147
Postgraduate Degree (Master's/Doctoral) (S2/S3)	60
Occupation	
Civil Servant	130
Private Sector Employee	124
Entrepreneur	38
Professional (doctor, consultant, etc.)	8
Others	83
Monthly Income	
< Rp 5.000.000	182
Rp 5.000.000 – Rp 10.000.000	123
Rp 10.000.001 – Rp 15.000.000	44
> Rp 15.000.000	34

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Region of Residence / BMH Branch	
Samarinda	32
Balikpapan	140
Bontang	42
Berau	56
Kutai Kartanegara	20
Kutai Timur	42
Paser	14
Frequency of Paying Zakat through BMH	
Once a year	157
2–3 times a year	56
More than 3 times a year	170
Type of Zakat Commonly Paid	
Income Zakat	186
Wealth Zakat (Zakat Maal)	80
Zakat al-Fitr	117

A total of 383 respondents participated in this study, with a relatively balanced gender distribution between males (182) and females (201). The largest age group was 45–54 years (170 respondents), followed by 35–44 years (99), ≥ 55 years (85), and 25–34 years (29). In terms of educational attainment, the majority held a bachelor's degree (147), followed by senior high school/equivalent (127), postgraduate degrees (60), and diplomas (49).

Regarding occupation, respondents were predominantly civil servants (130) and private sector employees (124), followed by entrepreneurs (38), professionals (8), and others (83). Most respondents reported a monthly income of less than IDR 5,000,000 (182), followed by IDR 5–10 million (123), IDR 10–15 million (44), and more than IDR 15 million (34). Based on domicile, the majority of respondents were from Balikpapan (140), followed by Berau (56), Bontang and East Kutai (42 each), Samarinda (32), Kutai Kartanegara (20), and Paser (14). In terms of zakat payment frequency, most respondents reported paying zakat more than three times per year (170), followed by once a year (157) and two to three times per year (56). The most commonly paid type of zakat was income zakat (186), followed by zakat al-fitr (117) and zakat maal (80).

Overall, this profile indicates that the respondents are generally from a mature productive-age group, possess relatively high educational attainment, and demonstrate a considerable level of engagement in digital zakat payments through BMH. Overall, this profile indicates that the respondents are generally from a mature productive-age group, possess relatively high educational attainment, and demonstrate a considerable level of engagement in digital zakat payments through BMH. Furthermore, based on the distribution of respondents across regions, it is observed that the majority are concentrated in Balikpapan and Samarinda, while other regions contribute relatively smaller proportions. This pattern reflects a higher concentration of respondents in urban areas. Descriptively, respondents residing in urban regions tend to exhibit a higher level of engagement in digital zakat services compared to those in non-urban areas. However, it is important to note that this observation remains descriptive and is not intended to infer statistically significant differences across regions.

PLS-SEM Analysis Results

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1. Outer Model

In PLS-SEM, the initial step of the analysis involves evaluating the outer model to ensure that all constructs demonstrate adequate validity and reliability. Referring to Hair et al. (2019), the assessment of the outer model includes tests of indicator and construct reliability, convergent validity, and discriminant validity. Since only valid and reliable constructs can be utilized in the inner model, the evaluation of the outer model is conducted prior to hypothesis testing. This assessment involves examining outer loadings, Cronbach's Alpha, Composite Reliability, Average Variance Extracted (AVE), as well as discriminant validity using the Fornell–Larcker criterion, cross-loadings, and the Heterotrait–Monotrait Ratio (HTMT).

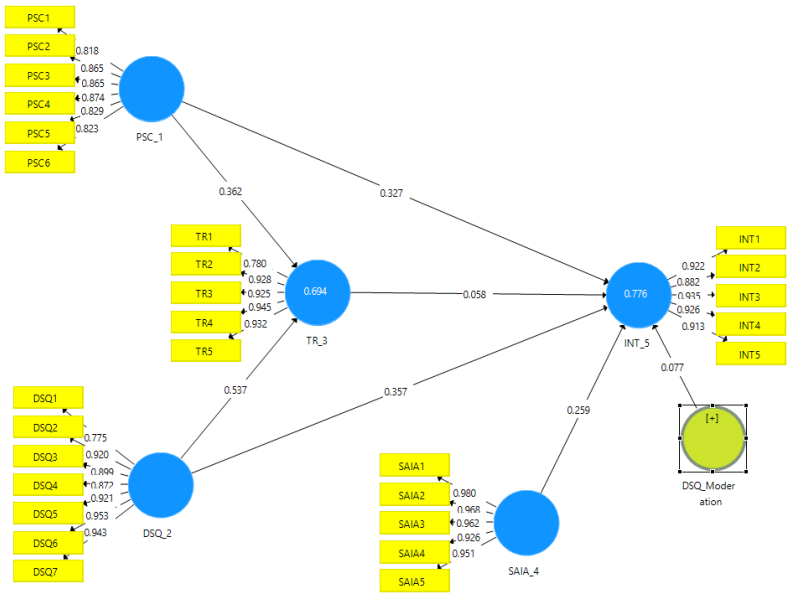


Figure 1. Outer Loading Values

The results of the outer model evaluation indicate that all indicators have outer loading values exceeding the recommended threshold of 0.70 as suggested by Hair et al. (2019). The loading values for indicators across the constructs DSQ, INT, PSC, SAIA, and TR range from 0.775 to 0.980. This demonstrates that all indicators are able to adequately represent their respective constructs. Therefore, all indicators are considered to have met convergent validity and are retained for further analysis.

Table 4 Construct Reliability and Validity

Indicator	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
DSQ_2	0.960	0.967	0.809
DSQ_Moderation	1.000	1.000	1.000
INT_5	0.952	0.963	0.838
PSC_1	0.920	0.938	0.716
SAIA_4	0.977	0.982	0.917
TR_3	0.943	0.957	0.817

Based on the reliability assessment results, all constructs exhibit Cronbach's Alpha and Composite Reliability (CR) values above the recommended threshold of 0.70 (Hair et al., 2019), with ranges of 0.920–1.000 and 0.938–1.000, respectively. In addition, all Average Variance Extracted (AVE)

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values exceed 0.50 (ranging from 0.716 to 1.000), indicating that convergent validity has been achieved. Therefore, all constructs are considered reliable and valid for use in subsequent structural analysis.

2. Inner Model

Following the validation of the measurement model, the next step involves evaluating the structural model (inner model). This stage assesses the strength of relationships between variables, the model's predictive capability, and the significance of each path. In accordance with Hair et al. (2019), the evaluation includes VIF testing, examination of R^2 and Q^2 values, and path coefficient testing via bootstrapping.

Table 5 R Square dan Q Square

Indicator	R Square	Q Square
INT_5	0.776	0.637
TR_3	0.694	0.559

After confirming the absence of multicollinearity, the analysis proceeds by examining the model's predictive capability. The results show that the construct INT_5 has an R^2 value of 0.776, while TR_3 has an R^2 value of 0.694, indicating substantial explanatory power. The positive Q^2 values for both constructs further suggest that the model has predictive relevance. Overall, the structural model demonstrates good predictive capability.

Tabel 6 Hypotheses

Variable Relationships	Koefisien	T Statistics	P Values	Keterangan
PSC_1 -> INT_5	0.348	9.072	0.000	Significant
PSC_1 -> TR_3	0.362	7.230	0.000	Significant
DSQ_2 -> INT_5	0.388	7.130	0.000	Significant
DSQ_2 -> TR_3	0.537	10.373	0.000	Significant
TR_3 -> INT_5	0.058	1.347	0.178	Not Significant
SAIA_4 -> INT_5	0.259	4.678	0.000	Significant
PSC_1 -> TR_3 -> INT_5	0.021	1.329	0.184	Not Significant
DSQ_2 -> TR_3 -> INT_5	0.031	1.306	0.192	Not Significant
DSQ_Moderation -> INT_5	0.077	2.362	0.018	Significant

After the structural model has been confirmed to meet the adequacy criteria through collinearity, R^2, and Q^2 assessments, the next step is to examine the relationships among variables in the research model. Hypothesis testing is conducted to evaluate three main types of relationships: (1) direct effects between constructs, (2) indirect effects through mediating variables, and (3) interaction or moderating effects, which indicate whether a variable strengthens or weakens the relationship between other constructs. The results of these three categories of relationships are presented in the following section.

1. Direct Effects

The findings indicate that perceived Sharia compliance **(PSC)** plays a crucial role in shaping muzakki behavior. When muzakki perceive that BMH genuinely adheres to Sharia principles, they not only develop greater trust in the institution but are also more motivated to engage in digital zakat payment ($\beta = 0.348$; $p = 0.000$). Digital service quality **(DSQ)** also exerts a substantial impact. A digital system that is fast, secure, and user-friendly has been shown to enhance trust ($\beta = 0.537$; $p = 0.000$) while simultaneously encouraging the intention to pay zakat digitally ($\beta = 0.388$; $p = 0.000$).

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Furthermore, confidence in the implementation of Sharia-compliant artificial intelligence **(SAIA)** positively influences the intention to pay zakat digitally (β = 0.259; p = 0.000). This suggests that technology perceived as "Sharia-compliant and properly supervised" increases muzakki's readiness to engage in digital transactions. However, although trust **(TR)** is typically considered a key determinant in behavioral models, the results of this study show that it does not have a significant effect on the intention to pay zakat digitally (β = 0.058; p = 0.178). This finding suggests that, within the context of this study, trust may function as a baseline condition that is already established among muzakki, thereby reducing its role as a differentiating factor in shaping intention. Instead, muzakki appear to place greater emphasis on Sharia-related assurance, digital service quality, and technological readiness when deciding to engage in digital zakat payments.

2. Indirect Effects

The findings indicate that trust **(TR)** does not serve as a mediating mechanism in the relationship between perceived Sharia compliance **(PSC)** and the intention to pay zakat digitally. The indirect effect is small (0.021) and statistically insignificant. This implies that muzakki's perception of Sharia compliance is sufficiently strong to directly influence their intention to engage in digital zakat payment without the need for an intermediate increase in trust. This condition suggests that the perceived adherence to Sharia principles already provides a direct sense of assurance for muzakki, thereby reducing the necessity of trust as an intervening mechanism in shaping their intention.

A similar pattern is observed in the relationship between digital service quality **(DSQ)** and the intention to pay zakat digitally. Although DSQ significantly enhances trust, this increase is not strong enough to function as a mediating mechanism toward digital zakat intention. The indirect effect through trust is only 0.031 and is not statistically significant. Thus, both PSC and DSQ influence the intention to pay zakat digitally directly, rather than indirectly through trust as a mediating variable. This finding indicates that improvements in digital service quality are more directly perceived in terms of usability and efficiency, which immediately influence intention, rather than operating through an incremental increase in trust.

3. Moderating Effect

The findings reveal that Sharia-AI Assurance **(SAIA)** strengthens the relationship between digital service quality **(DSQ)** and the intention to pay zakat digitally. With an interaction coefficient of 0.077 and a statistically significant p-value (0.018), the results indicate that when muzakki have strong confidence that AI technologies implemented by BMH operate within Sharia principles, improvements in digital service quality have a greater impact on their intention to engage in digital zakat payment. In other words, SAIA enhances muzakki's responsiveness to the quality of services they receive.

Discussion

Trust dan Intention the Effect of Perceived Sharia Compliance on Trust and Intention

Perceived Sharia Compliance (PSC) is found to be a key determinant in shaping muzakki trust. This finding reinforces the perspective of Shariah Governance Theory, which posits that Sharia compliance serves as the primary source of legitimacy in building trust toward Islamic financial institutions (Beik et al., 2024; Rahman et al., 2023). In the context of digital zakat, adherence to Sharia principles functions not merely as a normative attribute, but also as a credibility signal that strengthens muzakki confidence in the integrity of fund management.

However, the role of PSC in shaping trust is not universally consistent. Some studies in the context of Islamic fintech suggest that utilitarian factors such as ease of use and efficiency may be more dominant, particularly among younger and more technology-oriented users (Damirah et al., 2024;

Ryandono, 2023). This difference indicates that the strength of PSC is context-dependent. In this study, where respondents are predominantly mature, well-educated individuals, Sharia compliance remains a primary consideration in the formation of trust.

In addition, PSC also exerts a direct influence on muzakki intention to use digital zakat services. This suggests that in the context of religious behavior, compliance with Sharia principles functions as an intrinsic motivator that directly drives behavior, without necessarily requiring additional psychological mechanisms. This finding is consistent with the theory of planned behavior, which emphasizes the role of normative beliefs and values in shaping intention, particularly in religious contexts (Ajzen, 1991).

Furthermore, the strong direct effect of PSC on intention, combined with the insignificant indirect effect through trust, indicates the presence of a phenomenon that can be described as a "trust redundancy effect," where trust no longer acts as a mediating variable because it has already been internalized as a baseline condition among muzakki. This phenomenon can be further explained by recent developments in digital adoption literature, which suggest that at more mature stages of digital service usage, trust tends to shift from a primary determinant to a hygiene factor, while variables such as perceived usefulness, system quality, and value alignment become more influential in shaping intention (Beik et al., 2021).

Overall, this finding highlight that in the context of digital zakat, PSC not only functions as an antecedent of trust but also as a direct determinant of intention. This contributes to the Islamic social finance literature by demonstrating that Sharia compliance plays a more dominant role than other psychological factors in influencing muzakki behavior in digital religious services.

The Effect of Digital Service Quality on Trust and Intention

Digital Service Quality (DSQ) emerges as a key determinant of trust, highlighting the importance of system performance in shaping muzakki confidence in digital zakat services. This finding is consistent with prior studies in Islamic social finance, which emphasize that digital infrastructure, system reliability, and service transparency are critical in strengthening trust in zakat institutions (Hadi et al., 2024; Kasri, 2021; Widiastuti, 2021a). In this context, DSQ represents a tangible dimension through which institutional credibility is directly experienced by users.

Interestingly, this result indicates a contextual shift in the formation of trust within digital zakat services. While previous studies often emphasize governance, transparency, and Sharia compliance as primary drivers of trust (Amar et al., 2024; Munir, 2021; Nasri et al., 2019), this study shows that trust is increasingly shaped by direct interaction with digital systems, particularly through perceived system performance and service quality. This finding aligns with recent research highlighting the growing role of digital literacy and user experience in influencing zakat payment behavior in online environments (Ghofar et al., 2024; Haryanto et al., 2023).

In addition to its influence on trust, DSQ also directly affects muzakki intention to adopt digital zakat services. This finding supports prior evidence that digital system quality significantly enhances the adoption of zakat platforms and Islamic financial services (Beik et al., 2024; Kasri, 2021). Within this study, DSQ reflects key functional attributes such as efficiency, accessibility, and transaction security, which are directly evaluated by users in forming their behavioral intention.

Moreover, the strong direct influence of DSQ on intention, alongside its limited indirect effect through trust, suggests that digital service quality operates as a direct value driver rather than through a mediating mechanism. This indicates that the perceived benefits of system performance are immediately internalized by users, reducing the need for trust as an intermediate construct in shaping intention. This pattern is consistent with emerging findings in digital zakat and Islamic

financial services, where users tend to prioritize system effectiveness and usability in their decision-making processes (Asni et al., 2025; Haryanto et al., 2023).

Overall, these findings demonstrate that Digital Service Quality plays a fundamental role in shaping both trust and intention, reinforcing the argument that technology-driven factors have become central in influencing muzakki behavior in digital zakat services, alongside traditional institutional and religious determinants.

The Effect of Trust on Intention

The findings indicate that trust does not have a significant effect on muzakki intention to adopt digital zakat services. This result contrasts with dominant technology adoption frameworks, which generally position trust as a key determinant of behavioral intention. However, in the context of digital zakat services, this relationship appears to operate differently.

The insignificant effect of trust can be explained through the notion of a trust redundancy effect, where trust no longer functions as a differentiating factor because other variables provide stronger and more immediate assurances. In this study, Perceived Sharia Compliance (PSC) and Digital Service Quality (DSQ) jointly offer both normative (Sharia-based) and functional (system-based) guarantees, thereby reducing the additional explanatory role of trust. This indicates that muzakki may directly form intention based on perceived Sharia assurance and system performance, without requiring trust as an intermediate or reinforcing factor.

This finding is consistent with recent studies in digital zakat and Islamic financial services, which highlight that intention is increasingly driven by factors such as digital system effectiveness, usability, and Sharia alignment rather than trust alone (Haryanto et al., 2023; Kasri, 2021; Zakiy & Falikhatun, 2024). In such contexts, trust tends to function as a baseline condition important but relatively stable thus limiting its variability and statistical influence on intention.

Furthermore, the characteristics of respondents in this study reinforce this interpretation. The majority belong to a mature and experienced user group that is already familiar with formal zakat institutions. This condition suggests the presence of relatively high and homogeneous trust levels, which reduces its ability to explain variation in intention. As a result, even though trust remains conceptually important, it does not emerge as a statistically significant predictor.

Overall, this study provides important insight that trust does not always act as a primary driver of intention in digital zakat adoption. Instead, its role may become secondary in contexts where institutional legitimacy and system quality are already well established, allowing other factors particularly Sharia compliance and digital service performance to play a more dominant role in shaping muzakki behavior.

Effect of Sharia-AI Assurance on Intention

The results show that Sharia-AI Assurance (SAIA) has a positive and significant effect on muzakki intention to adopt digital zakat services. This finding indicates that assurance regarding the Sharia compliance of artificial intelligence systems plays an important role in shaping users' behavioral intention in digital zakat transactions. In the context of Islamic social finance, technological systems are not only evaluated based on efficiency and functionality but also on their alignment with Islamic principles. Therefore, assurance that AI-based systems operate in accordance with Sharia values becomes an additional layer of legitimacy that strengthens users' willingness to engage with digital zakat platforms.

This result is consistent with recent literature emphasizing the growing role of technological integration within zakat institutions. The use of advanced technologies, including artificial intelligence, has been recognized as a strategic tool to improve the efficiency, transparency, and

management of zakat collection and distribution(Dahlawi et al., 2021; Habeebullah & Habeebullah, 2022; Rahman et al., 2023; Salim et al., 2025). However, the adoption of such technologies in Islamic financial contexts requires additional ethical and Sharia-based assurance mechanisms to ensure that technological decision-making processes remain aligned with Islamic norms. In this regard, Sharia-AI Assurance functions as a mechanism that bridges technological innovation with religious legitimacy.

The significance of SAIA also complements the results obtained for Perceived Sharia Compliance (PSC) and Digital Service Quality (DSQ). While PSC reflects institutional adherence to Islamic principles and DSQ represents the functional performance of digital systems, SAIA extends Sharia assurance into the technological layer of the service architecture. In other words, muzakki not only evaluate whether the institution operates according to Sharia principles, but also whether the underlying digital technologies including AI-based processes are ethically and religiously compliant. This multidimensional evaluation reflects the increasing complexity of digital zakat ecosystems, where institutional legitimacy, system quality, and technological ethics jointly influence user intention.

Moreover, the significance of SAIA becomes particularly important in light of the finding that trust does not significantly influence intention in this study. This suggests that technological assurance grounded in Sharia principles may function as an alternative form of trust in digital environments, especially when users interact with automated systems whose decision-making processes are not directly visible. In such contexts, explicit assurance regarding the Sharia compliance of AI systems can reduce uncertainty and strengthen confidence in the technology used by zakat institutions.

From a theoretical perspective, the inclusion of SAIA contributes to the emerging discussion on the role of ethical technology in Islamic digital finance. Recent studies highlight that the digital transformation of zakat institutions increasingly involves technological platforms that require governance mechanisms capable of maintaining transparency, accountability, and Sharia compliance (Asni et al., 2025; Beik et al., 2021; Hadi et al., 2024). The findings of this study provide empirical evidence that assurance related to the ethical and Sharia-compliant implementation of AI can directly influence user intention, suggesting that technological legitimacy has become an important determinant in the adoption of digital zakat services.

Overall, these findings demonstrate that Sharia-AI Assurance represents an important dimension in the evolving digital zakat ecosystem. By ensuring that artificial intelligence systems operate transparently and in accordance with Islamic ethical principles, zakat institutions can strengthen muzakki confidence and encourage greater adoption of digital zakat services. This highlights the importance for zakat institutions to develop clear governance frameworks, transparency mechanisms, and Sharia supervisory oversight for AI-based technologies used in zakat management.

The Mediating Role of Trust in the Relationship between PSC, DSQ, and Intention

The findings indicate that trust does not mediate the relationship between Perceived Sharia Compliance (PSC) and Digital Service Quality (DSQ) on muzakki intention to adopt digital zakat services. This suggests that both PSC and DSQ influence intention directly, without requiring trust as an intervening mechanism.

The absence of mediation in the PSC–intention relationship can be explained by the inherently normative nature of zakat. As a religious obligation, zakat decisions are strongly anchored in Sharia compliance, allowing intention to be formed directly once Sharia conformity is perceived. This interpretation is consistent with prior studies highlighting that Sharia compliance plays a central and immediate role in shaping zakat behavior (Asmalia & Kasri, 2019; Beik et al., 2024). In this

context, trust becomes less relevant as a psychological bridge, because the assurance derived from Sharia legitimacy is already sufficient to drive intention.

Similarly, the non-significant mediating role of trust in the DSQ intention relationship indicates that the functional value of digital service quality is directly internalized by users. When digital systems are perceived as efficient, secure, and easy to use, users tend to form behavioral intentions without relying on trust as an intermediate construct. This finding aligns with research showing that system quality and usability are key drivers of digital zakat adoption, often operating independently of trust (Ghofar et al., 2024; Haryanto et al., 2023; Kasri, 2021).
A key explanation for this pattern lies in the presence of baseline trust, where users already possess a relatively stable level of trust toward the institution. In such conditions, trust exhibits limited variability and therefore lacks explanatory power as a mediating variable. This implies that trust functions more as a prerequisite condition rather than a dynamic mechanism in influencing intention. This interpretation is supported by studies emphasizing that institutional transparency, governance, and prior experience contribute to relatively stable trust levels in zakat institutions (Amar et al., 2024; Munir, 2021; Nasri et al., 2019).

Overall, these findings suggest that both PSC and DSQ operate through direct-effect mechanisms, rather than indirect pathways through trust. This highlights a structural shift in digital zakat behavior, where religious assurance (PSC) and technological performance (DSQ) independently and directly shape user intention, reducing the mediating relevance of trust.

From a theoretical perspective, this finding refines existing models of technology adoption in Islamic social finance by demonstrating that trust may lose its mediating role in contexts where Sharia legitimacy and system quality are already well established. This contributes to the literature by offering a more nuanced understanding of how behavioral intention is formed in digitally enabled zakat ecosystems.

The Moderating Role of Sharia-AI Assurance in the Relationship between Digital Service Quality and Intention

The findings reveal that Sharia-AI Assurance (SAIA) significantly moderates the relationship between Digital Service Quality (DSQ) and muzakki intention to adopt digital zakat services. The positive interaction effect indicates an enhancing moderation, meaning that the impact of DSQ on intention becomes stronger when SAIA is higher. This implies that the effectiveness of digital service quality is contingent upon the presence of Sharia assurance in AI-based systems.

From a conceptual perspective, this result highlights that DSQ alone is not sufficient to fully explain user intention in AI-enabled zakat services. While DSQ captures functional aspects such as system efficiency, reliability, and usability, SAIA introduces a normative layer that ensures the technology operates within Sharia boundaries. Therefore, SAIA acts as a reinforcing mechanism that amplifies the perceived value of DSQ by aligning technological performance with religious expectations.

This finding is consistent with recent developments in digital zakat and Islamic financial services, where technological adoption is increasingly shaped by the interaction between system capability and Sharia compliance (Beik et al., 2024; Rahman et al., 2023; Salim et al., 2025). Studies on digital zakat behavior also emphasize that users evaluate not only how well a system performs but also whether it adheres to Islamic principles, particularly in religious financial activities (Ghofar et al., 2024; Kasri, 2021). In this context, the presence of Sharia assurance enhances users' sensitivity to system quality, leading to stronger behavioral responses.

The moderating effect of SAIA also reflects a broader shift in technology adoption within Islamic social finance. As artificial intelligence becomes more integrated into zakat management such as in data processing, personalization, and decision support users require additional assurance regarding the ethical and Sharia implications of these technologies. Without such assurance, the perceived benefits of digital service quality may not be fully internalized, thereby weakening its impact on intention. Conversely, when SAIA is high, users are more likely to translate positive system evaluations into actual behavioral intention.

Moreover, the respondent profile in this study strengthens the interpretation of this moderating mechanism. The majority of respondents are relatively well educated and digitally experienced, making them more aware of the potential risks and implications of AI-based systems. This group tends to evaluate digital services more critically, and therefore requires explicit Sharia assurance before fully responding to improvements in system quality.

From a theoretical standpoint, this finding contributes by positioning SAIA as a boundary condition in the relationship between DSQ and intention. It demonstrates that the effect of digital service quality is not universally constant, but depends on the extent to which users perceive the underlying technology as Sharia-compliant. This extends existing models of digital zakat adoption by integrating technological performance with Sharia-based assurance into a single interactive framework.

Overall, the results suggest that the successful adoption of AI-enabled digital zakat services depends on the simultaneous alignment of functional quality and Sharia assurance. Digital excellence alone is insufficient; it must be accompanied by credible and transparent Sharia governance of AI systems to maximize its impact on muzakki intention.

Conclusion

This study demonstrates that Perceived Sharia Compliance (PSC) and Digital Service Quality (DSQ) are the primary determinants of muzakki intention to adopt digital zakat services, while trust does not play a significant role either as a direct predictor or as a mediating variable. These findings indicate a structural shift in digital zakat behavior, where intention is shaped more directly by normative (Sharia compliance) and functional (system quality) factors rather than by trust as an intermediary construct. In addition, Sharia-AI Assurance (SAIA) emerges as a significant determinant and moderating factor, reinforcing the effect of digital service quality on intention. This highlights the importance of integrating technological performance with Sharia-based assurance in AI-enabled zakat systems.

From a theoretical perspective, this study contributes by introducing Sharia-AI Assurance as a novel construct in the digital zakat literature and by demonstrating that trust may lose its central role in contexts where institutional legitimacy and system quality are already well established. The findings extend existing models of technology adoption in Islamic social finance by emphasizing the interaction between Sharia compliance, digital service quality, and technology-based assurance.

From a practical perspective, the results imply that zakat institutions need to prioritize not only the improvement of digital system quality but also the strengthening of transparent and accountable Sharia governance, particularly in the adoption of AI-based technologies. Ensuring that digital platforms operate efficiently while maintaining clear Sharia compliance can enhance user confidence and encourage wider adoption of digital zakat services.

However, this study has several limitations. First, the use of purposive sampling may limit the generalizability of the findings beyond the specific context of Baitul Maal Hidayatullah in East

Kalimantan. Second, this study focuses on perceived readiness rather than actual implementation of AI, meaning that the results reflect expectations rather than real usage behavior. Third, the cross-sectional design does not capture changes in muzakki behavior over time, particularly in response to technological advancements.

Future research is recommended to address these limitations by employing probability sampling techniques to enhance representativeness, as well as longitudinal approaches to better capture behavioral dynamics over time. Further studies may also explore the actual implementation of AI in zakat institutions and examine additional variables such as digital literacy, religiosity, or institutional reputation to provide a more comprehensive understanding of digital zakat adoption.

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Appendix

Table Fornell-Larcker Criterion

Indikator	DSQ_2	DSQ_Moderation	INT_5	PSC_1	SAIA_4	TR_3
DSQ_2	0.899					
DSQ_Moderation	-0.358	1.000				
INT_5	0.819	-0.258	0.916			
PSC_1	0.705	-0.240	0.784	0.846		
SAIA_4	0.833	-0.497	0.789	0.706	0.958	
TR_3	0.793	-0.180	0.768	0.741	0.773	0.904

Table Cross Loading

	DSQ_2	DSQ_Moderation	INT_5	PSC_1	SAIA_4	TR_3
DSQ1	0.775	-0.474	0.567	0.513	0.726	0.653
DSQ2	0.920	-0.393	0.687	0.545	0.727	0.638
DSQ3	0.899	-0.375	0.788	0.664	0.788	0.680
DSQ4	0.872	-0.236	0.764	0.671	0.739	0.774
DSQ5	0.921	-0.235	0.786	0.689	0.736	0.741
DSQ6	0.953	-0.303	0.760	0.665	0.769	0.738
DSQ7	0.943	-0.282	0.770	0.663	0.762	0.749
DSQ_2 * SAIA_4	-0.358	1.000	-0.258	-0.240	-0.497	-0.180
INT1	0.827	-0.318	0.922	0.707	0.780	0.735
INT2	0.806	-0.104	0.882	0.704	0.689	0.726
INT3	0.698	-0.268	0.935	0.719	0.722	0.723
INT4	0.776	-0.258	0.926	0.752	0.746	0.669
INT5	0.622	-0.233	0.913	0.705	0.668	0.660
PSC1	0.535	-0.049	0.609	0.818	0.532	0.577
PSC2	0.609	-0.171	0.628	0.865	0.560	0.619
PSC3	0.637	-0.279	0.654	0.865	0.653	0.686
PSC4	0.592	-0.237	0.727	0.874	0.597	0.647
PSC5	0.536	-0.170	0.658	0.829	0.551	0.572
PSC6	0.660	-0.287	0.695	0.823	0.677	0.651
SAIA1	0.804	-0.476	0.784	0.688	0.980	0.761
SAIA2	0.833	-0.449	0.756	0.690	0.968	0.774
SAIA3	0.832	-0.475	0.770	0.701	0.962	0.766
SAIA4	0.765	-0.528	0.703	0.656	0.926	0.683
SAIA5	0.755	-0.455	0.764	0.644	0.951	0.715
TR1	0.609	-0.182	0.526	0.387	0.566	0.780
TR2	0.720	-0.145	0.734	0.725	0.741	0.928
TR3	0.787	-0.195	0.780	0.739	0.756	0.925
TR4	0.741	-0.230	0.712	0.756	0.743	0.945
TR5	0.709	-0.066	0.688	0.678	0.665	0.932

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Table Heterotrait-Monotrait Ratio (HTMT)

Indikator	DSQ_2	DSQ_Moderation	INT_5	PSC_1	SAIA_4
DSQ_2					
DSQ_Moderation	0.373				
INT_5	0.848	0.264			
PSC_1	0.745	0.245	0.836		
SAIA_4	0.862	0.504	0.816	0.742	
TR_3	0.829	0.187	0.803	0.779	0.800

Table Inner VIF Values

Indikator	INT_5	TR_3
DSQ_2	4.075	1.989
DSQ_Moderation	1.544	
INT_5		
PSC_1	2.510	1.989
SAIA_4	4.953	
TR_3	3.885	