JSHP VOL. 9 NO. 2 (2025), pp.217-233 *p-ISSN*: 2580 -5398
DOI: https://doi.org/10.32487/jshp.v9i2.2388 *e-ISSN*: *2597*-7342

Received: 6 January 2025	*Revised: 12 February 2025*	*Accepted: 15 February 2025*

Online Zakat Payment Intentions in Post-Fraud Exposure: The Moderating Roles of Perceived Behavioral Control and Media Literacy

Muhammad M. Hakim[1*], Gaguk Tri Prasetyo[2], Mochamad Nursalim[3], Amrozi Khamidi[4], Joko Setiawan[5]
[1]Dr. Soetomo University, Surabaya, Indonesia
[2-4]State University of Surabaya, Surabaya, Indonesia
[5]STIE GICI Business School Depok, Indonesia

[*]*Muhammad.mhakim3@gmail.com*

Abstract

Zakat is a form of charity that Muslims must do to help those in need, but in this digital era, the emergence of online fraud has the potential to reduce trust in zakat organisers and have an impact on a person's willingness to pay zakat online. This study explored the effect of trust in fundraisers and cyber-fraud perceptions on the willingness to pay zakat online by considering the moderating variables of perceived behavioural control and media literacy. This study was a quantitative study, with a sample of 237 Muslims in Indonesia who have been victims of fraud on social media. The research data obtained through a survey mechanism from June to October 2024 were then analysed using Partial Least Square-Structural Equation Modeling (PLS-SEM). The results of this study showed that trust in fundraisers had a significant effect on the willingness to pay zakat online when control variables such as age group, gender, education level, and marital status were considered. Without considering the control variables, this effect was not significant. On the other hand, cyber-fraud perception did not significantly affect willingness to pay zakat in both models, although there was a negative tendency. Furthermore, perceived behavioural control does not moderate the relationship between trust in fundraisers and cyber-fraud perception on willingness to pay zakat. Media literacy showed a significant moderating effect in the model without control variables in the influence between trust in fundraisers and willingness to pay zakat online.

Keywords: willingness to pay zakat online; trust in fundraisers; cyber-fraud perception; perceived behavioural control; media literacy

1. Introduction

The concept of digital transformation emerged as part of the development of Information and Communication Technology (ICT) (Abdillah, 2021), which is currently widely known in various industrial fields and is considered a major driver of industrial innovation and growth (Guven, 2020). Digital transformation refers to the integration of digital technology into all areas of an organisation, fundamentally changing the way it operates and the emergence of new values (Zhu & Jin, 2023). Also included in digital transformation are the use of data analytics, artificial intelligence, machine automation, the Internet of Things (IoT), blockchain, and various other forms of digital technology (Rosele et al., 2022). In recent years, the emergence of the concept of digital transformation has even urged change and revolutionised the way people practice their beliefs, interact with religious leaders and communities, and access and disseminate religious materials and resources (Purba & Sihombing, 2023; Toron et al., 2023). For example, digital transformation has a positive impact on a person's access to religious resources and makes it easier for people to gain access to religious texts, teachings, and other materials (Uyuni et al., 2024). Other impacts that

arise from digital transformation are also related to changes in religious institutions and the way a person performs religious obligations. This impact can be found in many forms, including the currently emerging existence of organisations that accommodate the collection and receipt of zakat based on Internet technology (Zubaidah & Afifah, 2020).

Zakat is a pillar of Islam that involves the act of giving alms to the poor and needy (Lubis et al., 2019). In other words, zakat can also be interpreted as a donation system in Islam (Abdillah, 2021). Zakat literally means "to purify" and has the connotations of "growing" and "increasing". In addition to functioning to purify the soul and property, zakat is also an Islamic social financial instrument to eradicate poverty (Adachi in Zubaidah & Afifah, 2020). Therefore, the existence of zakat is often seen as playing a crucial role in educating Muslims and preventing them from falling into greed and materialism by encouraging people to give to people who need financial assistance (Ahmad et al., 2021). Therefore, zakat is often considered as an effective mechanism to reduce poverty rates, socio-economic problems (Antonio et al., 2020), and disparities in society (Meerangani et al., 2022). In fact, the importance of the command to pay zakat is also mentioned in many verses of the Koran, for example, Al-Baqarah verses 3, 43, 83, 110, and 117.

Zakat has become an essential aspect of the Muslim community, not only related to individual fulfilment but also the management of zakat itself is also seen as a part that cannot be ignored (Doktoralina & Bahari, 2019). Therefore, the current zakat mechanism is increasingly developing in new ways for people to fulfil their obligation to give. In the last decade, the emergence of digital technology has revolutionised the way zakat is managed and distributed (Rosyadhi & Salim, 2022; Utami et al., 2021; Vientiane et al., 2022). The implementation of conventional zakat management (collection and distribution) has undergone substantial changes in the digitalisation era, causing a shift from manual methods to more efficient and transparent digital systems (Salleh et al., 2022). Traditionally, zakat payers directly transfer part of their wealth to zakat collectors (*mail) or to a* particular zakat organisation (Ahmad et al., 2021). However, zakat in a digital system allows the platform to collect, distribute and automate recording and tracking. Thus, this paves the way for a new era of contemporary and transformative zakat management (Vientiane et al., 2022). Also, from an individual perspective, the advancement of digital technology today allows a person to participate and fulfil their obligation as a Muslim to pay zakat through certain platforms or sites tasked with managing zakat (Rosyadhi & Salim, 2022)Historically, this process was done manually, where Muslims submitted their zakat to a zakat collection agency and then distributed it to those entitled to receive it. However, the process has been cut because digitalisation and the use of online integrated platforms allow for efficiency in collecting and distributing zakat. Thus, the zakat management process is not only more efficient for institutions but also provides convenience and comfort for individuals who pay for their zakat.

Various online payment platforms and blockchain technology are currently emerging to accommodate individuals who want to contribute to Zakat (Sunarya & Al Qital, 2022; Zulfikri et al., 2021). Among those that are currently widely known to society are ZAKATLY, GlobalSadaqah and Zakatify, which offer automatic and transparent methods of calculating, categorising, and distributing zakat. These platforms utilise advanced algorithms and technologies to support the automation of zakat disbursement to eligible recipients (*asnaf*), ensuring that the funds collected are allocated accurately and effectively (Utami et al., 2020). However, with the many positive aspects of digital transformation on the efficiency of zakat payment mechanisms and their management, there are also negative impacts in the form of misuse of zakat proceeds and fraud. In fact, zakat management must be implemented while upholding Islamic law principles (Utami et al., 2021), and it must not ignore the empowerment of individuals and communities to effectively address social and economic disparities. However, in fact, the high rate of fraud and misuse of

digital zakat on social media actually delays resolving the problem of social and economic disparities in society.

Social media is often used by certain parties as a tool to deceive and manipulate people (Aïmeur et al., 2023; Hakim et al., 2024), including to persuade people to donate money under the guise of Zakat. For example, one of the most common forms of Zakat fraud on social media is when individuals create fake profiles or accounts posing as individuals or organisations in need to solicit donations from unsuspecting individuals (Jannah & Faisol, 2022). These fraudsters often use emotional appeals and heart-wrenching stories to tug at people's hearts and convince them to donate money (Snyder et al., 2017). These campaigns also often have slick marketing and promotional materials that make them appear legitimate and credible, leading people to donate without questioning the authenticity of the donation (Rijanto, 2018). However, in reality, the funds collected are not used for charitable purposes but rather to line the pockets of the fraudsters behind the scam (Agustini et al., 2024; Hamsin et al., 2024). Zakat fraud on social media has become a serious problem (Maulida et al., 2022) because one of the main consequences of these fraudulent schemes is a significant decrease in trust in fundraisers and charities (Aziz & Anim, 2020). When fraudulent campaigns deceive donors, they become wary of donating in the future, leading to decreased support for legitimate causes (Zaimi et al., 2023). This lack of trust hurts those in genuine need and tarnishes the charity sector's reputation as a whole. The second consequence relates to the fact that more and more people are becoming sceptical of online donations, fearing that their donations will not reach those in need or that they may fall victim to fraud (Kamaruddin et al., 2023). This perception of cyber fraud makes it difficult for legitimate charities and individuals to raise funds and support important causes.

As a preventive measure, one of the actions that needs to be taken is to improve media literacy, which refers to the ability to access, analyse, evaluate, and create media content in various forms, both traditional and digital (Yuan et al., 2021). In another definition, media literacy or also called digital literacy, can also be explained as the ability to use digital technology effectively and critically, including understanding the risks, security, and ethics in interacting with information and online platforms (Anwar, 2021). In the context of fraud on social media, media literacy is an important individual ability to recognise, analyse, and evaluate information circulating on digital platforms, and to distinguish between legitimate and potentially fraudulent content (Anwar, 2021). Also included in the context of fraud in online zakat, media literacy interventions have an important role in shaping a person's perception of fraud that can occur in online zakat transactions (Kasri & Sosianti, 2023). Along with the increasing use of technology in zakat collection, concerns have arisen about the potential for fraud that can harm Muslims. Media literacy can provide a deeper understanding of how to recognise trusted sources of zakat and safe ways to conduct online transactions (Damirah et al., 2024). With better knowledge of how digital zakat platforms work and the protection mechanisms in place, a person will be more critical and selective in choosing a trustworthy zakat institution (Malik et al., 2024). In turn, a better understanding of digital media and the potential for fraud can influence how a person shows their willingness or willingness to pay zakat through online channels. When individuals feel confident that the zakat they pay reaches the right recipients and is managed transparently, they will be more motivated to participate in online zakat payments (Hussain et al., 2022). Moreover, Hussain et al. (2022) also stated that media literacy interventions not only serve to reduce fears of fraud but also help increase a person's level of trust in zakat institutions that use online platforms. In other words, media literacy can be a double-edged sword that, on the one hand, reduces a person's desire to pay zakat online and, on the other hand, increases their participation.

In addition, even though the level of media literacy has increased, individuals do not immediately free themselves from the decision to pay zakat online. Especially for individuals who have control over their finances and behaviour, the influence of exposure to fraud is often ignored. Control over behaviour, or what is known as perceived behavioural control, refers to the extent to which individuals feel they have the ability and control to act (Yuan et al., 2021), in this case, paying zakat through a digital platform. If someone feels they have sufficient control, for example, by understanding secure payment procedures, verification mechanisms, and personal data protection, then the perception of the risk of fraud will decrease (Yulandreano & Rita, 2023). When individuals feel they have control over their decisions and know that there are protective measures available, anxiety about the possibility of fraud can be minimised (Kenang & Gosal, 2021). Therefore, in this case, perceived behavioural control intervenes in the influence of exposure to fraud by reducing these negative perceptions and increasing a person's willingness to pay zakat online, because perceived behavioural control makes individuals feel more confident and more capable of making zakat transactions online without fear of becoming victims of fraud or experiencing major losses. In other words, individuals who feel they have more control over their actions tend to be more open to participating in digital zakat payments (Takdir et al., 2023).

This study then aims to find out how someone who has been exposed to fraud on social media forms new behaviour in the form of trust in fundraisers and their perception of cyber fraud, and its influence on the willingness to pay zakat online. To review this influence, factors such as media literacy and perceived behavioural control are involved as intervention variables whose existence is suspected of being able to strengthen or weaken the influence of trust in fundraisers and cyber-fraud perception on the willingness to pay zakat online. Thus, referring to these various statements, the proposed research framework is as follows.

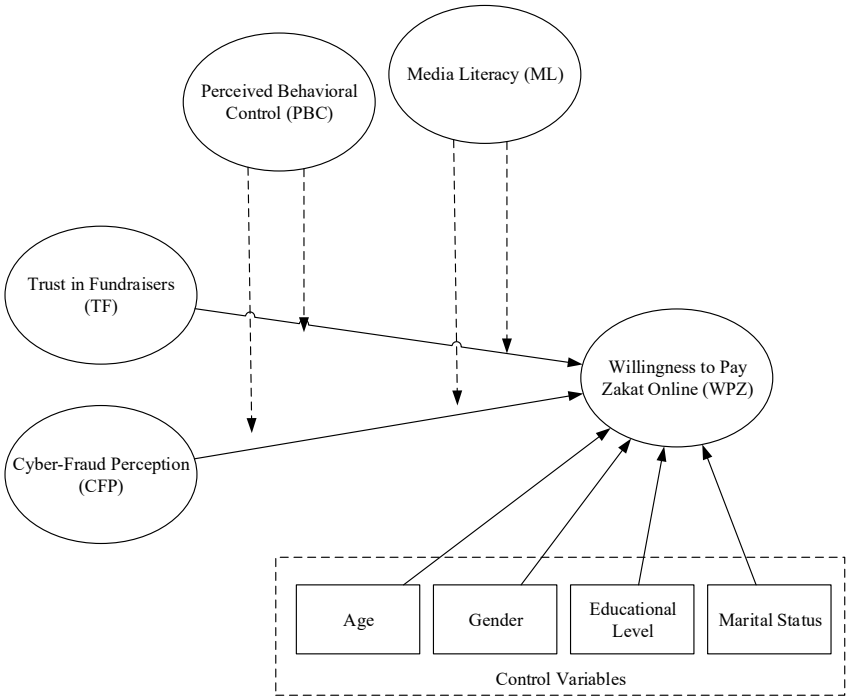

Figure 1. Hypothesis Model

To understand all the variables in this study, the definition of each variable is presented as follows.

1.1 Trust in Fundraiser (TF)

Trust in fundraisers, particularly in the context of online donations such as Zakat, is fundamentally the belief or confidence that a donor places in the organisation or platform managing the funds (Kenang & Gosal, 2021). This belief influences the donor's willingness to contribute to a campaign based on their perceptions of the organisation's reliability, ethical practices, and capacity to fulfil promises related to the donation. Trust can be seen as a psychological state where the donor assumes that the organisation will act in their best interest and that their financial contributions will be used appropriately for the intended purpose (Aryndi & Muhammad, 2023). In the realm of online fundraising, trust becomes increasingly significant because the physical absence of the organisation makes it harder for donors to gauge the legitimacy and integrity of the platform, which can directly affect donation behaviour (Gefen, 2000). In online fundraising contexts, trust operates on multiple levels. Institutional trust refers to the confidence that a donor has in the organisation running the fundraiser, based on its reputation, transparency, and perceived ethical standards (Hager & Hedberg, 2016). This dimension is particularly crucial in the case of Zakat, where the allocation of funds has religious significance. Process trust, conversely, pertains to confidence in the mechanisms used by the organisation to collect, manage, and distribute funds (Aryndi & Muhammad, 2023). In online platforms, this involves issues like data security, the transparency of fund allocation, and the effectiveness of the payment systems. The interpersonal trust dimension is also relevant in smaller-scale, community-driven fundraisers, where trust in the individuals managing the fundraiser is essential for motivating donors to contribute (Diep-Nguyen & Yang, 2022; Oros et al., 2024).

1.2 Cyber-Fraud Perception (CFP)

Cyber-fraud perception refers to an individual's awareness, beliefs, and attitudes regarding the potential for fraudulent activities in online environments, particularly in digital payment systems (Rofiq, 2012). In the context of online fundraising and Zakat payments, cyber-fraud perception encompasses the concerns and risks associated with the misuse, manipulation, or misallocation of funds in an online setting (Hamsin et al., 2024). It includes how individuals perceive the likelihood of encountering fraudulent behaviour, such as identity theft, payment fraud, or misrepresentation of charitable activities. Cyber-fraud is a form of fraud that occurs through digital platforms and the internet, involving deceptive practices designed to exploit individuals or organisations for financial gain (Suarmita & Purnomo, 2024; Zaharon & Ali, 2021). For online donors or Zakat contributors, cyber-fraud perception involves recognising that these platforms could be vulnerable to scams or other fraudulent activities, which may lead them to feel hesitant or insecure about their donations (Rahmatika & Hariono, 2018).

1.3 Perceived Behavioral Control (PBC)

Perceived Behavioral Control (PBC) refers to an individual's perception of the ease or difficulty of performing a specific behaviour, influenced by both internal factors (such as personal skills and resources) and external factors (such as obstacles or opportunities) (Ajzen, 1991). In the context of online Zakat payments, PBC represents a donor's belief in their ability to successfully complete the donation process, considering their perceived control over factors like accessibility, understanding the platform, and handling potential technical difficulties (Takdir et al., 2023). The concept of PBC is an essential element of the Theory of Planned Behavior (TPB), which posits that attitudes, subjective norms, and perceived behavioural control predict intentions and behaviours (Ur Rehman et al., 2021). PBC is particularly significant when a behaviour involves external factors that are beyond the individual's immediate control but may influence the likelihood of

performing the behaviour (Ajzen, 1991). For example, in the case of online Zakat payments, PBC includes the donor's confidence in navigating the online platform, trust in the security of the transaction, and availability of resources (such as internet access and financial literacy). A key distinction of PBC is that it encompasses both internal control factors (knowledge of how to make online payments, confidence in the platform's usability) and external control factors (the availability of payment options, the accessibility of the website) (Kenang & Gosal, 2021; Rostiani & Kuron, 2020; Yulandreano & Rita, 2023). In the Zakat realm, when donors perceive that they have adequate resources and there are no significant barriers to completing the Zakat transaction, their perceived behavioural control over the donation process increases, leading to stronger intentions to donate.

1.4 Media Literacy (ML)

Media literacy refers to the ability to access, analyse, evaluate, and create media content in a variety of formats (Polanco-Levicán & Salvo-Garrido, 2022). It encompasses the skills and knowledge required to critically engage with media messages and understand the various forms of communication that permeate our daily lives (Amri, 2024). In the digital age, where much of the communication and transactional activity occurs online, media literacy is particularly important as it empowers individuals to navigate and assess the information they encounter on the internet (Leu et al., 2015), including the security and credibility of online platforms like those used for Zakat payments. At its core, media literacy involves not just technical skills (such as using digital devices and platforms) but also the critical thinking abilities necessary to interpret and assess the validity and trustworthiness of media messages (Yuan et al., 2021). In the context of online Zakat payments, media literacy (or Zakat Literacy) can influence a donor's ability to evaluate whether an online platform is legitimate, transparent, and secure, or if it might be vulnerable to fraud (Hussain et al., 2022; Kasri & Sosianti, 2023). Individuals with higher levels of media literacy are more likely to discern credible sources from fraudulent ones, and thus, their perceptions of risk and their willingness to engage in online donation activities are likely to be more informed (Damirah et al., 2024). Based on the statement by Leu et al. (2015)Media literacy is often described as three core competencies: accessing, analysing, and creating media.

1.5 Willingness to Pay Zakat (WPZ)

Willingness to pay zakat or intention to pay zakat refers to an individual's intention or readiness to contribute a portion of their wealth to fulfil the religious obligation of Zakat (Kasri & Sosianti, 2023). Zakat, one of the five pillars of Islam, is a mandatory charitable act, requiring Muslims to donate a specific percentage (usually 2.5%) of their accumulated wealth annually to the poor and needy (Rosyadhi & Salim, 2022). The willingness to pay Zakat is a matter of religious duty and reflects an individual's commitment to societal welfare and personal moral values (Ur Rehman et al., 2021). The concept of willingness to pay has been widely studied in economics and behavioural sciences, and it refers to the maximum amount an individual is willing to contribute toward a particular good, service, or cause (Breidert et al., 2006; Quevedo et al., 2009). In the context of Zakat, willingness to pay reflects the donors' psychological and emotional readiness to engage in the act of giving, as well as their assessment of external factors such as the legitimacy of the donation platform, the perceived effectiveness of Zakat allocation, and their personal capacity to contribute.

This research contributes to the understanding of how exposure to fraud on social media builds new trust in fundraisers, how cyber-fraud perceptions are formed, and how these influence individuals' willingness to pay zakat online. By incorporating media literacy and perceived behavioural control as moderating variables, the study will shed light on how individuals' ability to evaluate online information critically and their perceived control over the transaction process

can influence their intentions to donate zakat. The findings could provide valuable insights into the dynamics of online zakat payments, especially in the context of increasing digital fraud risks, and offer practical recommendations for improving public trust in online zakat platforms through targeted interventions that enhance media literacy and perceived behavioural control. Ultimately, this research aims to contribute to the broader field of digital giving by identifying factors that enhance or hinder individuals' willingness to contribute to charitable causes in the digital age.

Although many studies have been conducted to review the implementation of online zakat during the digital transformation, the existing studies only explore the impact of technology and digitalisation that have emerged on the zakat management mechanism. Previous studies have examined the challenges of digital transformation that may arise related to zakat, such as regulatory challenges, transparency, accountability, and data privacy issues. However, previous studies were based more on subjective discussions and did not emphasise more comprehensive analysis with certain statistical techniques. Thus, this study explores the new interest formed in a person paying zakat in the digital transformation era after they are exposed to fraud on social media. Also, overall, research on zakat in the era of digital transformation is very important, considering the increasingly centralised and digital-oriented nature of global financial transactions, and it is recognised that topics related to communication, IT, finance, and modern business are currently rapidly developing studies (Albalawee & Al Fahoum, 2023). In fact, there is currently a high interest in issues related to digital information communication technology, the Internet and social media from the Muslim community (Chaudhry *et al.*, 2011). This study provides an opportunity to understand how digital technology can improve the legal aspects of zakat, provide opportunities, and help find practical solutions to overcome some of the legal and ethical challenges presented by digital transformation in the management and distribution of zakat. This study can also provide new insights regarding aspects that influence a person's interest in paying digital zakat after exposure to various fraudulent social media advertisements.

2. Methods

The approach taken in this study was the quantitative approach, grounded in the positivism paradigm, which prioritizes objectivity and scientific proof of the phenomena or circumstances under examination. The population in this study consisted of Muslim citizens in Indonesia, and samples were selected using purposive sampling techniques. Other established criteria are that the minimum age of respondents is 18 years, they have social media, and they have been victims of fraud on social media. The sample size determined in this study refers to Kline's statement in Memon et al. (2020) The minimum sample for SEM analysis is at least 200 samples, which is called a large sample. However, to avoid a lack of research data, researchers used an additional 10%, so the maximum sample needed to collect is 220 samples. In this research, the total sample used is 237 samples collected from June to October 2024.

In this study, there were several forms of variables. The first independent variable in this study was Trust in Fundraisers (TF), which is modified from the research of Ahmad et al. (2021), Aji et al. (2021), and Rofiq (2012) which consists of 8 items involving statements such as *"I still tend to trust the organisation that organises the zakat fund online" "I still tend to trust that the organisation organised the online zakat fund ethically", "I still tend to trust that the organisation organized the online zakat fund appropriately"*, and others. The second independent variable, namely Cyber-Fraud Perception (CFP), which is modified from the research of Rofiq (2012) which consists of 4 items, involves questions including *"After being exposed to fraud in social media, I think cyber-fraud is a serious problem in society and the economy", "After being exposed to fraud in social media, I think cyber-fraud is detrimental in every online transaction",* and others. The

dependent variable in this study was Willingness to Pay Online Zakat (WPZ), which is modified from the research of Ahmad et al. (2021) and Aji et al. (2021) which consists of 8 items, involving statements such as *"I still have an intention to make an online zakat to help others", "I am encouraged to make an online zakat to help others", "I will make an online zakat to help others"*, and others. The first moderating variable in this study was Perceived Behavioral Control (PBC), modified from research by Rofiq (2012) and Ur Rehman et al. (2021), which consists of 7 questionnaire items, involving statements such as *"Paying zakat using an online platform and website is entirely within my control", "I have the financial resources to easily pay zakat using online platform and website", "I have the knowledge to pay zakat using online platform and website"*, and others. Meanwhile, the second moderating variable was Media Literacy (ML), which is modified from Porter in Anwar (2021) and consists of 12 items, involving statements such as *"I am able to identify the underlying assumptions in the information I see on social media about Zakat", "I can critically analyse social media posts related to Zakat to determine if they are trustworthy or misleading", "When I encounter information about Zakat on social media, I break it down to understand its core message"*, and others. In addition, control variables are also used, namely Age, Gender, and Marital Status. This study used PLS-SEM (Partial Least Square - Structural Equation Modeling) analysis using the help of SmartPLS 3.0, which includes outer model and inner model tests.

3. Results and Discussions

3.1. Outer Model Test Results (Measurement Test)

Outer model test is related to the relationship between indicators and constructs in the measurement model (Purwanto & Sudargini, 2021)The purpose of this test is to ensure that each indicator measures its construct well. The outer model test uses several steps, such as validity and reliability tests. In this study, the results of the outer model test are presented in the following table.

Table 1. Outer Model Test Results

Construct	Items	Mean	Outer Loadings	AVE	Composite Reliability	Cronbach Alpha
Age Group	-	-	1.000	1.000	1.000	1.000
Gender	-	-	1.000	1.000	1.000	1.000
Educational Level	-	-	1.000	1.000	1.000	1.000
Marital Status	-	-	1.000	1.000	1.000	1.000
Trust in Fundraisers (TF)	TF1	2.248	0.663	0.584	0.882	0.874
	TF2		0.778			
	TF3		0.658			
	TF4		0.727			
	TF5		0.738			
	TF6		0.694			
	TF7		0.635			
	TF8		0.664			
Cyber-Fraud Perception (CFP)	CFP1	3.111	0.632	0.551	0.767	0.694
	CFP2		0.689			
	CFP3		0.652			
	CFP4		0.712			
Perceived Behavioral Control (PBC)	PBC1	3.252	0.670	0.603	0.913	0.888
	PBC2		0.662			
	PBC3		0.806			
	PBC4		0.847			

Construct	Items	Mean	Outer Loadings	AVE	Composite Reliability	Cronbach Alpha
	PBC5		0.757			
	PBC6		0.812			
	PBC7		0.854			
Media Literacy (ML)	ML1	2.955	0.595	0.572	0.912	0.893
	ML2		0.634			
	ML3		0.732			
	ML4		0.581			
	ML5		0.739			
	ML6		0.788			
	ML7		0.761			
	ML8		0.855			
	ML9		0.845			
	ML10		0.538			
	ML11		0.513			
	ML12		0.536			
Willingness to Pay Zakat (WPZ)	WPZ1	3.332	0.501	0.518	0.846	0.787
	WPZ2		0.603			
	WPZ3		0.523			
	WPZ4		0.873			
	WPZ5		0.570			
	WPZ6		0.864			
	WPZ7		0.564			
	WPZ8		0.551			

Source: Primary Data Processing (2025)

Based on these data, it can be seen that all variables item of Trust in Fundraiser (TF); Cyber-Fraud Perception (CFP); Perceived Behavioral Control (PBC); Media Literacy (ML), and; Willingness to Pay Zakat (WPZ) have outer loadings above 0.5. In PLS-SEM analysis, outer loadings refer to the relationship between an indicator and the construct it represents. The outer loading value that is generally accepted as the minimum limit is 0.7, which indicates that the indicator has a significant contribution to its construct, and is considered a sign of good convergent validity (Purwanto & Sudargini, 2021). However, although a value of 0.7 is considered the ideal threshold, some literature also states that an outer loading value of 0.5 is still acceptable under certain conditions, especially if the indicator makes an adequate contribution to explaining the variability of the construct (Rasoolimanesh & Ali, 2018). Referring to table 1, it is known that all questionnaire items used in this study have outer loadings values of more than 0.5. Thus, all questionnaire items can be said to be valid and are considered capable of measuring the construct or variable to be measured.

Next, the Average Variance Extracted (AVE) value is used to measure how well the construct (variable) is explained by the indicators used to measure it. An AVE value higher than 0.5 indicates that the construct has good convergent validity, that is, its indicators are able to explain more than half of the construct's variance. Based on the data presented, the AVE value for the Trust in Fundraisers (TF) variable is 0.584, indicating that its indicators explain 58.4% of the construct's variance. Likewise, Cyber-Fraud Perception (CFP) has an AVE value of 0.551, which also indicates fairly good convergent validity. For the Perceived Behavioral Control (PBC) variable, the AVE value is 0.603, which is higher than 0.5, indicating stronger validity. Meanwhile, the AVE value for Media Literacy (ML) is 0.572, and Willingness to Pay Zakat (WPZ) has an AVE value of 0.518. Although the AVE value for WPZ is slightly lower than 0.6, it is still above 0.5, which means that the construct is acceptable in terms of convergent validity (Cheung et al., 2024).

The next outer model test results showed the Composite Reliability (CR), which is used to measure the internal consistency of the construct being tested, namely the extent to which the

indicators used in the measurement model provide a consistent contribution to the construct being measured. A CR value higher than 0.7 indicates that the construct has good reliability. Based on the data presented, the CR value for Trust in Fundraisers (TF) is 0.882; Cyber-Fraud Perception (CFP) is 0.767; Perceived Behavioral Control (PBC) is 0.913; Media Literacy (ML) is 0.912, and Willingness to Pay Zakat (WPZ) is 0.846. Thus, overall, all variables in this study show a CR value of more than 0.7, which means that the measurement model for each construct is reliable and has good internal consistency.

Finally, Cronbach's Alpha is used to measure the internal reliability of the construct, namely the extent to which the indicators in a construct are consistent with each other. A Cronbach's Alpha value higher than 0.7 indicates good reliability. However, for newer or exploratory constructs, a value of more than 0.6 is acceptable (Hair et al., 2017). Based on the data provided, the Cronbach's Alpha value for Trust in Fundraisers (TF) is 0.874; Cyber-Fraud Perception (CFP) is 0.694; Perceived Behavioral Control (PBC) is 0.888; Media Literacy (ML) is 0.893, and; Willingness to Pay Zakat (WPZ) is 0.787. Overall, most of the variables in this study showed good internal reliability, with only one variable (CFP) slightly below the ideal threshold, but acceptable.

3.2. Inner Model Test (Structural Test) and Hypothesis Test Results

Meanwhile, the inner model test focuses on the relationship between constructs in the structural model, which describes the path or cause-and-effect relationship between the existing constructs. In detail, the results of the inner model test in this study are presented as follows.

Table 2. Inner Model Test Results

Relationship	With Control Variables			Decision	Without Control Variables			Decision
	Original Sample (O)	T-Stat	P Values		Original Sample (O)	T-Stat	P Values	
Direct Effect								
AG -> WPZ	0.025	1.145	0.253	Rejected	-	-	-	-
G -> WPZ	0.018	0.843	0.400	Rejected	-	-	-	-
EL -> WPZ	0.012	0.410	0.682	Rejected	-	-	-	-
MS -> WPZ	0.029	1.380	0.168	Rejected	-	-	-	-
TF -> WPZ	0.333	2.078	0.038	Accepted	0.309	1.776	0.076	Rejected
CFP -> WPZ	-0.208	1.605	0.109	Rejected	-0.221	1.687	0.092	Rejected
PBC -> WPZ	0.072	1.002	0.317	Rejected	0.071	0.956	0.339	Rejected
ML -> WPZ	0.273	3.021	0.003	Accepted	0.292	2.946	0.003	Accepted
Moderating Effect								
PBC Moderating TF -> WPZ	0.201	1.108	0.269	Rejected	0.239	1.304	0.193	Rejected
PBC Moderating CFP -> WPZ	-0.111	0.641	0.522	Rejected	-0.155	0.908	0.364	Rejected
ML Moderating TF -> WPZ	0.366	1.948	0.052	Rejected	0.378	2.030	0.043	Accepted

p-ISSN: 2580 -5398
e-ISSN: *2597*-7342

Relationship	With Control Variables			Decision	Without Control Variables			Decision
	Original Sample (O)	T-Stat	P Values		Original Sample (O)	T-Stat	P Values	
ML Moderating CFP -> WPZ	-0.141	0.846	0.398	Rejected	-0.165	0.977	0.329	Rejected
R^2		0.910				0.908		
R^2 Adjusted		0.905				0.905		

Note: AG = Age Group; G = Gender; EL = Educational Level; MS = Marital Status; TF = Trust in Fundraisers; CFP = Cyber-Fraud Perception; PBC = Perceived Behavioral Control; ML = Marital Status; WPZ = Willingness to Pay Zakat

Source: Data Primary Processing

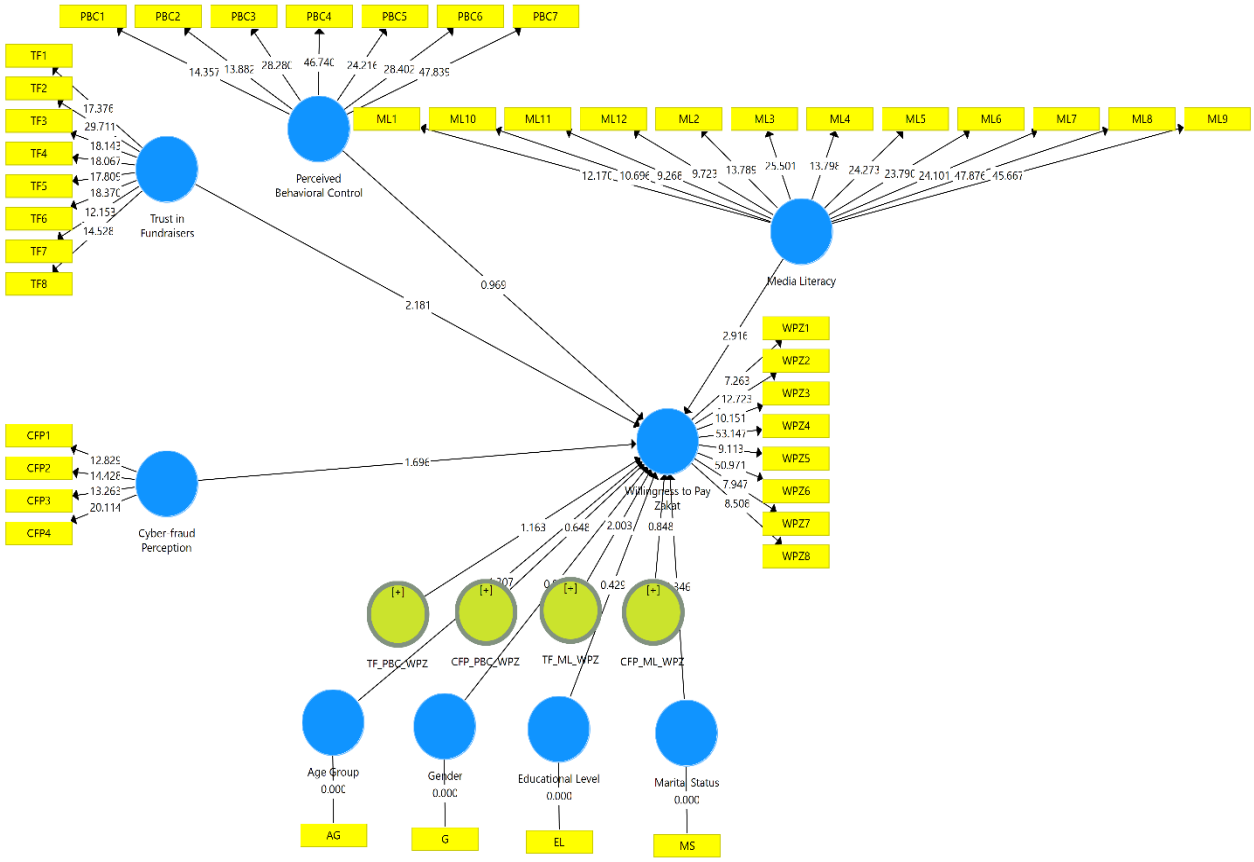

Figure 2. Inner Model Test Result Model 1 with Control Variables

This study used control variables consisting of Age Group, Gender, Educational Level, and Marital Status. Thus, in this study, the results of the inner model test are divided into two models, where the first model involves control variables (Figure 2), and the second model does not involve control variables (Figure 3). Regarding the direct effects involving control variables, the results show that the influence of control variables in the form of Age Group (AG), Gender (G), Educational Level (EL), and Marital Status (MS) on Willingness to Pay Zakat (WPZ) are all insignificant because they have a p-value greater than 0.05. On the other hand, the influence of the

p-ISSN: 2580 -5398
e-ISSN: *2597*-7342

Trust in Fundraisers (TF) variable on WPZ is considered significant in the first model involving control variables (with a p-value = 0.038), but in the model without control variables, this influence is not significant (with a p-value = 0.076). The presence of a positive original sample (O) sign in the influence between TF and WPZ indicates a positive direction of influence, where the increasing trust of respondents in fundraisers also increases their desire to pay zakat online.

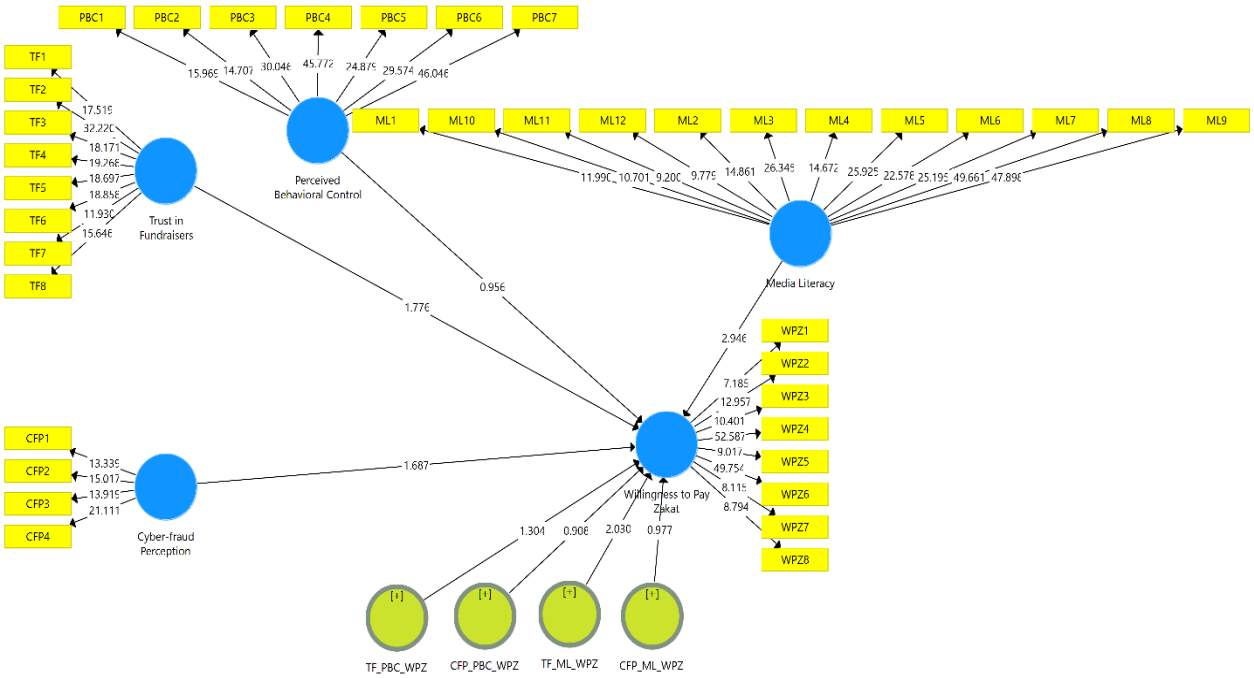

Figure 3. Inner Model Test Result Model 2 without Control Variables

Meanwhile, the Cyber-Fraud Perception (CFP) variable does not show a significant effect on WPZ either with control variables (with p-value = 0.109) or without control variables (with p-value = 0.092). The original sample value (O) with a negative sign in the relationship between CFP and WPZ indicates that there is an inverse relationship, where the higher the respondent's perception of the possibility and risk of cyber-fraud, the lower the respondent's desire to pay zakat online. In addition, Media Literacy (ML) showed a significant effect on WPZ in both models (p-value = 0.003 in the model with control and p-value = 0.003 in the model without control). In contrast to ML, Perceived Behavioral Control (PBC) actually showed an insignificant effect on WPZ in both models (with p-value = 0.317 in the model with control and p-value = 0.339 in the model without control).

In the moderating effects section, the results of the study showed that the moderating effect of PBC in the relationship between TF and WPZ and the moderating effect of PBC in the relationship between CFP and WPZ are not significant in both models with and without variable control. Meanwhile, Media Literacy (ML) has a significant moderating role in the relationship between TF and WPZ only in the model without variable control (with p-value = 0.043), which indicates that the effect of Trust in Fundraisers on Willingness to Pay Zakat is stronger with a higher level of media literacy. However, the moderation of ML in the relationship between CFP and WPZ is insignificant in the second model without variable control (p = 0.398 and p = 0.329).

Overall, the R^2 value for both models shows that this model is able to explain about 91% of the variation in Willingness to Pay Zakat (WPZ), indicating that this model has very good

predictive power. The Adjusted R^2 value, which is also 0.905, shows that the results remain stable and reliable, even with or without control variables. These results illustrate that most of the variables used in this study together can explain the WPZ construct by 90.50%, while the remaining 9.50% is explained by other variables not tested in this study.

4. Conclusion

The rise of digital fraud and scams has significantly impacted people's trust in zakat organisers, which is crucial for encouraging online donations. This study showed that trust in fundraisers significantly influences individuals' willingness to pay zakat, especially when control variables such as age, gender, education, and marital status are considered. When these personal factors are not included, trust in fundraisers alone does not significantly affect online zakat payments. On the other hand, perceptions of cyber fraud are often thought to undermine trust and deter donations. As online fraud becomes more prevalent, individuals become increasingly cautious, fearing that their donations might be misused. As a result, many choose to withhold their donations to online zakat platforms. However, the study found that while there was a negative relationship between cyber-fraud perceptions and willingness to pay zakat, cyber-fraud perceptions did not significantly affect zakat payment intentions in either model. This indicates that concerns over cyber-fraud might influence donation behaviours, but the effect is not strong enough to be considered statistically significant. Regarding moderating effects, perceived behavioural control did not influence the relationship between trust or cyber-fraud perceptions and willingness to pay zakat. In contrast, media literacy played a significant role as a moderator in the model without control variables. Individuals with higher media literacy were more likely to be influenced by trust in fundraisers when deciding to donate. The model explained 91% of the variation in willingness to pay zakat, showing a strong predictive power, with an adjusted R^2 value of 0.905, indicating the stability and reliability of the results. Despite the strengths of this research, limitations such as the lack of regional data and longitudinal data should be addressed in future studies. Regional differences may yield different results, and using longitudinal data could provide a deeper understanding of changes over time in the willingness to pay zakat online. Therefore, future research on digital zakat management should consider these factors to obtain more comprehensive findings.

References

Abdillah, L. A. (2021). Digital Transformation of Zakat Collection through Marketplace and Fintech in Pandemic Era. *5th International Conference of Zakat Proceedings*, 587–592.

Agustini, S., Situmeang, A., & Agustianto, A. (2024). Legal Analysis Regarding Donation Fraud Through Online Media. *Justisi*, *10*(2), 282–295. https://doi.org/10.33506/js.v10i2.2852

Ahmad, N., Roslin, R. I., & Nazrin, N. F. S. (2021). Analysing the Drivers Affecting the Intention To Use Online Zakat Payment Among Muslim in Shah Alam, Selangor. *International Journal of Islamic Business*, *16*(1), 32–48. https://doi.org/10.32890/ijib2021.6.1.3

Aïmeur, E., Amri, S., & Brassard, G. (2023). Fake News, Disinformation and Misinformation in Social Media: A Review. *Social Network Analysis and Mining*, *13*(30), 1–36. https://doi.org/10.1007/s13278-023-01028-5

Aji, H. M., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I., & Hidayat, A. (2021). Investigating the Determinants of Online Infaq Intention during the COVID-19 Pandemic: An Insight from Indonesia. *Journal of Islamic Accounting and Business Research*, *12*(1), 1–20. https://doi.org/10.1108/JIABR-05-2020-0136

Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision*

Processes, *50*, 179–211. https://doi.org/10.47985/dcidj.475

Albalawee, N., & Al Fahoum, A. S. (2023). Islamic Legal Perspectives on Digital Currencies and How They Apply to Jordanian Legislation. *F1000Research*, *12*, 1–14. https://doi.org/10.12688/f1000research.128767.1

Amri, M. (2024). The Role of Understanding Media Literacy in Information Filtering on Social Media among Students. *International Journal of Society Reviews (INJOSER)*, *2*(5), 1140–1150.

Antonio, M. S., Laela, S. F., & Al Ghifari, D. M. (2020). Optimizing Zakat Collection in the Digital Era: Muzakki's Perception. *Jurnal Dinamika Akuntansi Dan Bisnis*, *7*(2), 235–254. https://doi.org/10.24815/jdab.v7i2.16597

Anwar, S. (2021). The Need for Improvement of Digital Literacy to Fighting Against Fake News in Indonesia. *Webology*, *18*(Special Issue), 630–645. https://doi.org/10.14704/WEB/V18SI05/WEB18251

Aryndi, A. E., & Muhammad, A. H. (2023). Dynamics of the Emergence of Donor Trust in Online Fundraising Organizers. *Journal of Social and Industrial Psychology*, *12*(2), 70–75. https://doi.org/10.15294/sip.v12i2.77984

Aziz, M. R. A., & Anim, N. A. H. M. (2020). Trust towards Zakat Institutions among Muslims Business Owners. *Jurnal Ekonomi & Keuangan Islam*, *6*(1), 1–9. https://doi.org/10.20885/jeki.vol6.iss1.art1

Breidert, C., Hahsler, M., & Reutterer, T. (2006). A Review of Methods for Measuring Willingness-to-pay. *Innovative Marketing*, *2*(4), 8–32.

Chaudhry, M. S., Sabir, H. M., Rafi, N., & Kalyar, M. N. (2011). Exploring the Relationship Between Salary Satisfaction and Job Satisfaction: A Comparison of Public and Private Sector Organization. *The Journal of Commerce*, *3*(4), 1–14.

Cheung, G. W., Cooper-Thomas, H. D., Lau, R. S., & Wang, L. C. (2024). Reporting Reliability, Convergent and Discriminant Validity with Structural Equation Modeling: A Review and Best-practice Recommendations. In *Asia Pacific Journal of Management* (Vol. 41, Issue 2). Springer US. https://doi.org/10.1007/s10490-023-09871-y

Damirah, Sahrani, & Musmulyadi. (2024). Zakat Literacy: Digital Islamic Finance in Community Economic Development. *Dinar: Jurnal Ekonomi & Keuangan Islam*, *12*(1), 37–50.

Diep-Nguyen, H., & Yang, J. (2022). Trust in Crowdfunding: Experimental Evidence from a Fundraising Campaign. *SSRN Electronic Journal*, 1–71. https://doi.org/10.2139/ssrn.3972418

Doktoralina, M. C., & Bahari, Z. (2019). Integrity and Hisbah in the Zakat Management Mechanism on Zakat Institutions. *Journal of Islamic, Social, Economics and Development (JISED)*, *4*(26), 24–33.

Gefen, D. (2000). E-commerce: The Role of Familiarity and Trust. *Omega*, *28*(6), 725–737. https://doi.org/10.1016/S0305-0483(00)00021-9

Guven, H. (2020). Industry 4.0 and Marketing 4.0: In Perspective of Digitalization and E-Commerce. *Agile Business Leadership Methods for Industry 4.0*, 25–46. https://doi.org/10.1108/978-1-80043-380-920201003

Hager, M. A., & Hedberg, E. C. (2016). Institutional Trust, Sector Confidence, and Charitable Giving. *Journal of Nonprofit and Public Sector Marketing*, *28*(2), 164–184. https://doi.org/10.1080/10495142.2015.1011508

Hair, J. F., Babin, B. J., & Krey, N. (2017). Corrigendum to: Covariance-Based Structural Equation Modeling in the Journal of Advertising: Review and Recommendations. *Journal of Advertising*, *46*(3), 454. https://doi.org/10.1080/00913367.2017.1329496

Hakim, M. M., Sutarmin, Sugiyanto, & Budiarti, W. (2024). How False Advertising Victims'

Experiences Define Their Online Purchase Decision in Fashion Product ? - Comparison between Generations. *JDM: Jurnal Dinamika Manajemen*, *15*(2), 250–268. https://doi.org/10.15294/jdm.v15i2.10568

Hamsin, M. K., Halim, A., & Anggriawan, R. (2024). Securing Digital Zakat Transactions from Fraud in a Smart Society: Legal Insights and Recommendations. *E3S Web of Conferences*, *594*(07001), 1–12. https://doi.org/10.1051/e3sconf/202459407001

Hussain, Z., Sultan, R., Arif, M., & Ali, A. (2022). The Impact of Zakat Literacy, Trust, and the Accessibility of Digital Payments on Generation Z and Y's Intention to Pay Zakat to Central Zakat Fund, the State Bank of Pakistan. *International Journal of Zakat*, *7*(2), 105–114.

Jannah, S., & Faisol, I. A. (2022). Analysis of Fraud Prevention and Detection Islamic Boarding School Fund Management. *International Colloquium on Forensic Accounting and Governance (ICFAG)*, *2*(1), 9–18. https://conference.trunojoyo.ac.id/pub/index.php/icfag/article/view/100

Kamaruddin, M. I. H., Muhamed, N. A., Radzi, R. M., Nazarie, W. N. F. W. M., & Kamarubahrin, A. F. (2023). Financial Management Practices in Islamic Donation-based Crowdfunding (DCF) Platforms in Malaysia. *Future Business Journal*, *9*(1), 1–14. https://doi.org/10.1186/s43093-023-00210-7

Kasri, R. A., & Sosianti, M. W. (2023). Determinants of the Intention to Pay Zakat Online: The Case of Indonesia. *Journal of Islamic Monetary Economics and Finance*, *9*(2), 275–294. https://doi.org/10.21098/jimf.v9i2.1664

Kenang, I. H., & Gosal, G. (2021). Factors Affecting Online Donation Intention in Donation-based Crowdfunding. *The Winners*, *22*(2), 97–104. https://doi.org/10.21512/tw.v22i2.7101

Leu, D. J., Forzani, E., Rhoads, C., Maykel, C., Kennedy, C., & Timbrell, N. (2015). The New Literacies of Online Research and Comprehension: Rethinking the Reading Achievement Gap. *Reading Research Quarterly*, *50*(1), 37–59. https://doi.org/10.1002/rrq.85

Lubis, M., Lubis, A. R., & Almaarif, A. (2019). Comparison of the Approach in the Zakat Management System. *Journal of Physics: Conference Series*, *1235*(1), 1–7. https://doi.org/10.1088/1742-6596/1235/1/012048

Malik, A., Alrasyid, H., & Kamaruddin, M. M. (2024). Student Compliance in Paying Zakat: Do Zakat Literacy and Awareness Matter? *Asian Journal of Islamic Management (AJIM)*, *6*(1), 63–73. https://doi.org/10.20885/ajim.vol6.iss1.art6

Maulida, S., Amruzi, F. Al, Hakim, B. R., & Beik, I. S. (2022). Problems and Solutions in Zakat Digitalization: Evidence from South Kalimantan, Indonesia. *Jurnal Ekonomi & Keuangan Islam*, *8*(1), 94–109. https://doi.org/10.20885/jeki.vol8.iss1.art7

Meerangani, K. A., Mad Sharipp, M. T., Hamid, M. F. A., Hashim, S. N. I., Rameli, M. F. P., & Rosele, M. I. (2022). Digitalisation of Zakat Management System in Malaysia: Potential and Challenges. *International Journal of Academic Research in Economics and Management Sciences*, *11*(2), 323–337. https://doi.org/10.6007/ijarems/v11-i2/13984

Memon, M. A., Ting, H., Cheah, J.-H., Thurasamy, R., Chuah, F., & Cham, T. H. (2020). Modeling Sample Size for Survey Research: Review and Recommendations. *Journal of Applied Structural Equation Modeling*, *4*(2), 2590–4221.

Oros, L. B., Chemisquy, S. N., & Vargas-Rubilar, J. A. (2024). Interpersonal Trust: Its Relevance for Developing Positive Emotions and Social Skills During Childhood. *Interpersona*, *18*(1), 124–142. https://doi.org/10.5964/ijpr.9715

Polanco-Levicán, K., & Salvo-Garrido, S. (2022). Understanding Social Media Literacy: A Systematic Review of the Concept and Its Competences. *International Journal of Environmental Research and Public Health*, *19*(14), 1–16.

https://doi.org/10.3390/ijerph19148807

Purba, A. B., & Sihombing, J. S. (2023). The Integration of Theology and Technology : Exploring the Impact of Digitalization on Religious Understanding. *International Conference of Omnibus Omnia*, *1*, 93–96.

Purwanto, A., & Sudargini, Y. (2021). Partial Least Squares Structural Squation Modeling (PLS-SEM) Analysis for Social and Management Research: A Literature Review. *Journal of Industrial Engineering & Management Research*, *2*(4), 114–123. https://doi.org/10.7777/jiemar.v2i4

Quevedo, J. F. M., Hernandez, I. C., Espinosa, J. G., & Escudero, G. S. (2009). The Willingness-to-pay Concept in Question. *Revista de Saúde Pública*, *43*(2), 1–7.

Rahmatika, A. N., & Hariono, T. (2018). Risk Management of Zakat Maal Supervision in the Fintech Era based on Literature Review. *International Conference of Zakat 2018 Proceeding*, 195–201. https://doi.org/10.37706/iconz.2018.130

Rasoolimanesh, S. M., & Ali, F. (2018). Guest Editorial: Partial Least Square-Structural Equation Modeling in Hospitality and Tourism. *Journal of Hospitality and Tourism Technology*, *9*(3), 238–248. https://doi.org/10.1108/JHTT-10-2018-142

Rijanto, A. (2018). Donation-based Crowdfunding as Corporate Social Responsibility Activities and Financing. *Journal of General Management*, *43*(2), 79–88. https://doi.org/10.1177/0306307017748125

Rofiq, A. (2012). *Impact of Cyber Fraud and Trust of E-Commerce System on Purchasing Intentions: Analysing Planned Behaviour in Indonesian Business* [University of Southern Queensland]. https://eprints.usq.edu.au/23432/1/Rofiq_2012_whole.pdf

Rosele, M. I., Muneem, A., Rahman, N. N. B. A., & Ali, A. K. (2022). The Digitalized Zakat Management System in Malaysia and the Way Forward. *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial*, *17*(1), 242–272. https://doi.org/10.19105/AL-LHKAM.V17I1.5365

Rostiani, R., & Kuron, J. (2020). Purchasing Fast-Fashion in Indonesia: Do We Like It or Do We Have To Like It? *Journal of Indonesian Economy and Business*, *34*(3), 249–266. https://doi.org/10.22146/jieb.50554

Rosyadhi, R. I., & Salim, A. (2022). Islamic Economic Perspective and Potential of Zakah Imposement on Cryptocurrency. *Journal of Islamic Economic Laws*, *5*(1), 61–83. https://doi.org/10.23917/jisel.v5i1.17204

Salleh, W. N. A. W. M., Rasid, S. Z. A., & Basiruddin, R. (2022). Optimising Digital Technology in Managing Zakat. *International Journal of Academic Research in Business and Social Sciences*, *12*(8), 726–733. https://doi.org/10.6007/ijarbss/v12-i8/14355

Snyder, J., Crooks, V. A., Mathers, A., & Chow-White, P. (2017). Appealing to the Crowd: Ethical Justifications in Canadian Medical Crowdfunding Campaigns. *Journal of Medical Ethics*, *43*(6), 364–367. https://doi.org/10.1136/medethics-2016-103933

Suarmita, I. G. N. A., & Purnomo, H. (2024). Challenges of Hybrid Policing in Countering Online Fraud Networks: A Case Study from Sidrap Regency. *Al-Ishlah: Jurnal Ilmiah Hukum*, *27*(1), 17–30. https://doi.org/10.56087/aijih.v27i1.442

Sunarya, S. L., & Al Qital, S. (2022). Digital Management on Zakat Institutions: Mapping Using Biblioshiny R. *Review of Islamic Social Finance and Entrepreneurship*, *1*(2), 97–108. https://doi.org/10.20885/risfe.vol1.iss2.art2

Takdir, Muhajir, M. N. A., Jabani, M., & Erwin. (2023). The Effect of Perceived Behavioral Control, Perceived Served Quality, Intention, and Trust on Zakat Compliance Behavior Mediated by Religiosity. *Iqtishadia*, *16*(2), 367–386. https://journal.iainkudus.ac.id/index.php/IQTISHADIA/article/view/22777

Toron, V. B., Waton, F. R., Dancar, A., Lelu Beding, S., & Watomakin, D. B. (2023). Integration of Digital Media in Religious Activities: Potential and Challenges for Catholic Education. *Religió Jurnal Studi Agama-Agama*, *13*(2), 165–187. https://doi.org/10.15642/religio.v13i2.2481

Ur Rehman, A., Aslam, E., & Iqbal, A. (2021). Factors Influencing the Intention to Give Zakāt on Employment Income: Evidence from the Kingdom of Saudi Arabia. *Islamic Economic Studies*, *29*(1), 33–49. https://doi.org/10.1108/ies-05-2020-0017

Utami, P., Basrowi, & Nasor, M. (2021). The Role of Digital Zakat Towards Economic Development at Slums in Indonesia. *Journal of Business, Economics and Environmental Studies*, *11*(3), 45–51. https://doi.org/10.13106/ajbe.2021.vol11.no3.45

Utami, P., Suryanto, T., Nasor, M., & Ghofur, R. A. (2020). The Effect Digitalization Zakat Payment Against Potential of Zakat Acceptance in National Amil Zakat Agency. *Iqtishadia*, *13*(2), 216. https://doi.org/10.21043/iqtishadia.v13i2.7809

Uyuni, B., Adawiyah, R. Al, Quddus, R., & Kasyifatudduja. (2024). Transformation of Dakwah Media in Inspiring Muslimah in the Digital Era. *Al-Risalah: Jurnal Studi Agama Dan Pemikiran Islam*, *15*(2), 711–730. https://doi.org/10.34005/alrisalah.v15i2.3866

Vientiany, D., Arfa, F. A., & Ruslan, D. (2022). E-Zakat: Breakthroughs and Innovations in Information Technology in Increasing Zakat Receipts in Indonesia. *International Journal of Artificial Intelligence Research*, *6*(1). https://doi.org/10.29099/ijair.v6i1.366

Yuan, D., Rahman, M. K., Issa Gazi, M. A., Rahaman, M. A., Hossain, M. M., & Akter, S. (2021). Analyzing of User Attitudes Toward Intention to Use Social Media for Learning. *SAGE Open*, *11*(4), 1–13. https://doi.org/10.1177/21582440211060784

Yulandreano, E., & Rita, M. R. (2023). Investment Decisions on the Crowdfunding Platform Based on the Theory of Planned Behavior. *Jurnal Manajemen Bisnis*, *14*(1), 36–52. https://doi.org/10.18196/mb.v14i1.16494

Zaharon, N. F. M., & Ali, M. M. (2021). Phishing as Cyber Fraud: The Implications and Governance. *Hong Kong Journal of Social Sciences*, *57*, 119–133. http://hkjoss.com/index.php/journal/article/view/432

Zaimi, S. M., Muhamed, N. A., Nazarie, W. N. F. W. N. M., & Kamaruddin, M. I. H. (2023). Trust Issues on Donation-Based Crowdfunding: Potential Research for Islamic DCF. *The 4th International Halal Management Conference (IHMC 2023)*, *November*, 52–57. https://www.researchgate.net/publication/377841716

Zhu, Y., & Jin, S. (2023). How Does the Digital Transformation of Banks Improve Efficiency and Environmental, Social, and Governance Performance? *Systems*, *11*(328), 1–18. https://doi.org/10.3390/systems11070328

Zubaidah, S., & Afifah. (2020). Development of Zakat Management Digitalization in Indonesia. *4th International Conference of Zakat Proceedings*, 459–468. https://doi.org/10.37706/iconz.2020.227

Zulfikri, Kassim, S., & Hawariyuni, W. (2021). Proposing Blockchain Technology Based Zakat Management Model to Enhance Muzakki's Trust in Zakat Agencies: A Conceptual Study. *Journal of Accounting Research, Organization and Economics*, *4*(2), 153–163. https://doi.org/10.24815/jaroe.v4i2.20467