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UNDERSTANDING ONLINE ZAKAT PAYMENT DECISIONS: THE ROLES OF ACCOUNTABILITY, TECHNOLOGY ADOPTION, AND RELIGIOSITY

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ABSTRACT

The rapid development of digital technology has encouraged the use of online platforms for zakat payment. However, studies examining the effects of accountability and technology adoption on zakat payment decisions, with religiosity as a moderating variable, remain limited, particularly among muzakki in Palu City, Indonesia. This study aims to analyze the effects of accountability and technology adoption on the decision to pay zakat through online platforms and to examine the moderating role of religiosity in these relationships. A quantitative approach was employed using a survey method involving 100 muzakki who use online zakat platforms in Palu City. Data were collected through questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings reveal that technology adoption and religiosity have a positive and significant effect on online zakat payment decisions, while accountability has no significant effect. Furthermore, religiosity does not significantly moderate the relationships between accountability and online zakat payment decisions, nor between technology adoption and online zakat payment decisions. These findings suggest that the convenience, usefulness, and efficiency of technology, together with the level of religiosity, are the primary factors influencing muzakki's decisions to use digital zakat services.

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INTRODUCTION

The development of information technology has brought significant changes to various aspects of life, including zakat management. Digital transformation has encouraged zakat management institutions to provide online zakat payment services that offer convenience, speed, and efficiency for the public. The adoption of digital technology in zakat management is expected to improve service accessibility, expand the reach of zakat collection, and enhance the effectiveness of fund management and distribution. However, the increasing availability of digital services has not been fully accompanied by the optimal use of online platforms by muzakki in fulfilling their zakat obligations. This condition indicates that the decision to pay zakat online is influenced not only by technological factors but also by other factors related to trust and individual characteristics (Mais et al., 2025).

Zakat is one of the key instruments in the Islamic economic system, possessing both spiritual and social dimensions. In addition to serving as an act of obedience to Allah SWT, zakat plays an important role in reducing economic inequality and improving social welfare through the redistribution of wealth to eligible beneficiaries (Hasbulah et al., 2022). Therefore, professional and trustworthy zakat management is essential for encouraging public participation in fulfilling zakat obligations. In Indonesia, zakat management is regulated under Law No. 23 of 2011, which mandates the National Zakat Agency (BAZNAS) and other zakat institutions to manage zakat funds effectively, transparently, and accountably.

One of the factors presumed to influence individuals' decisions to pay zakat through online platforms is the accountability of zakat management institutions. Accountability reflects an institution's ability to manage and report zakat funds in a transparent, honest, and professional manner to its stakeholders. A high level of accountability is believed to enhance muzakki trust, thereby encouraging them to channel their zakat through official institutions and digital platforms (Nasution et al., 2024). In the digital context, transparency regarding the collection, management, and distribution of zakat funds becomes increasingly important, as it may shape public perceptions and influence decisions to utilize online zakat services.

In addition to accountability, technology adoption is another important factor influencing the use of digital zakat platforms. According to the Technology Acceptance Model (TAM), individuals are more likely to accept and use a technology when they perceive it as useful and easy to use (Davis, 1989). In the context of zakat payment, digital platforms that are accessible, secure, fast, and efficient have the potential to increase public willingness to fulfill their zakat obligations online. Previous studies have shown that technology adoption and digital financial services positively influence muzakki's decisions to use online zakat platforms (Islamyanti et al., 2024; Rukmana et al., 2023).

In addition to these external factors, zakat payment decisions are also influenced by an internal factor, namely religiosity. Religiosity reflects the extent to which individuals understand, internalize, and practice religious teachings in their daily lives. Individuals with a high level of religiosity tend to have a stronger awareness of fulfilling religious obligations, including paying zakat. Previous research has demonstrated that religiosity positively affects individuals' decisions to pay zakat through digital platforms (Aristyanto & Edi, 2022). Beyond its direct effect, religiosity is also expected to strengthen the relationship between external factors, such as accountability and technology adoption, and the decision to pay zakat.

In summary, previous studies have examined the effects of transparency, trust, service quality, religiosity, and technology adoption on zakat payment decisions (Aristyanto & Edi, 2022; Islamyanti et al., 2024; Tarigan et al., 2022). Some researchers have also investigated the moderating role of religiosity in digital zakat payment behavior. However, no study has comprehensively integrated accountability and technology adoption in explaining online zakat payment decisions while simultaneously examining religiosity as a moderating variable among muzakki in Palu City. Therefore, this study focuses on analyzing the effects of accountability and technology adoption on the decision to pay zakat through online platforms and examining the moderating role of religiosity in these relationships.

This study aims to analyze the effects of accountability and technology adoption on online zakat payment decisions and to examine the ability of religiosity to moderate these relationships. The findings are expected to contribute to the development of the Islamic economics and finance literature, particularly regarding muzakki behavior in the digital era. Furthermore, the study offers practical implications for BAZNAS and other zakat management institutions in formulating strategies to improve digital zakat services through enhanced accountability, optimized technology utilization, and religiosity-based approaches.

LITERATURE REVIEW

The rapid development of digital technology has transformed various Islamic financial services, including zakat payment through online platforms. To explain the behavior of digital service usage, this study draws upon the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM). TPB posits that an individual's behavior is influenced by attitudes, subjective norms, and perceived behavioral control, which together shape the intention to perform a particular action (Ajzen, 1991). Meanwhile, TAM explains that technology acceptance is determined by users' perceptions of usefulness and ease of use (Davis, 1989). In the context of online zakat payment, muzakki's decisions may be influenced by institutional factors such as accountability, technological factors such as technology adoption, and personal factors such as religiosity.

Accountability and the Decision to Pay Zakat Through Online Platforms

Accountability is a fundamental principle in zakat fund management, as it reflects an institution's ability to manage and report zakat funds in a transparent, clear, and trustworthy manner to muzakki. Within the literature on zakat governance, accountability is widely recognized as a factor that enhances public trust in zakat management institutions, thereby encouraging individuals to channel their zakat through official institutions (Pratama et al., 2024; Wantah et al., 2020).

Previous studies have shown that transparency and accountability contribute positively to individuals' decisions to pay zakat through zakat institutions and digital platforms (Pratama et al., 2024). Nevertheless, empirical findings remain mixed, suggesting that zakat payment decisions are influenced not only by accountability but also by other factors, such as service convenience and advances in digital technology. Therefore, further examination of the effect of accountability on the decision to pay zakat through online platforms remains relevant. Based on the above discussion, the following hypothesis is proposed:

H1: Accountability has a positive and significant effect on the decision to pay zakat through online platforms.

Technology Adoption and the Decision to Pay Zakat Through Online Platforms

The adoption of information technology has become one of the key solutions for improving the effectiveness and efficiency of zakat services. Digital technology enables zakat payments to be made more easily, quickly, securely, and flexibly, without limitations of time and location (Goodhue & Thompson, 1995). From the perspective of the Technology Acceptance Model (TAM), individuals are more likely to adopt a technology when they perceive it as useful and easy to use (Davis, 1989).

Studies on digital zakat services and electronic payment systems have shown that ease of access, transaction speed, security, and service transparency are important factors influencing individuals' decisions to use online platforms (Rukmana et al., 2023). Technology adoption also enables zakat institutions to reach a broader base of muzakki through various digital service innovations. Nevertheless, most previous studies have examined technological factors in isolation and have rarely integrated them with institutional factors or religiosity within a single research framework. Based on the foregoing discussion, the following hypothesis is proposed:

H2: Technology adoption has a positive and significant effect on the decision to pay zakat through online platforms.

Religiosity and the Decision to Pay Zakat Through Online Platforms

Religiosity refers to the extent of an individual's belief, understanding, internalization, and practice of religious teachings. From the perspective of Islamic economics, religiosity serves as an internal factor that motivates individuals to fulfill various religious obligations, including the payment of zakat. The higher an individual's level of religiosity, the greater the likelihood that they will consistently adhere to religious teachings in their daily lives.

Studies examining zakat payment behavior have demonstrated that religiosity is positively associated with the decision to pay zakat. Individuals with higher levels of religiosity tend to be more committed to fulfilling their zakat obligations and are more likely to channel their zakat through appropriate and trustworthy institutions (Aristyanto & Edi, 2022). These findings suggest that despite the digital transformation of zakat payment systems, spiritual factors remain among the primary determinants of muzakki behavior. Based on the above discussion, the following hypothesis is proposed:

H3: Religiosity has a positive and significant effect on the decision to pay zakat through online platforms.

The Moderating Role of Religiosity

In Islamic financial behavior studies, religiosity not only acts as a direct determinant of behavior but may also strengthen the relationship between external factors and individual decision-making. Individuals with higher levels of religiosity tend to place greater importance on values such as trustworthiness, honesty, transparency, and accountability, which are reflected in the accountability of zakat institutions. Therefore, religiosity is expected to strengthen the influence of accountability on the decision to pay zakat through online platforms (Arrosyid & Priyojadmiko, 2022).

Furthermore, religiosity is also expected to strengthen the influence of technology adoption on zakat payment decisions. Muzakki with higher levels of religiosity are more likely to perceive technology as a means of facilitating the fulfillment of religious obligations and, consequently, are more receptive to using digital platforms for zakat payment (Rizky, 2024). As a result, the perceived benefits of technology may have a stronger impact on zakat payment decisions when supported by a high level of religiosity. Based on these arguments, the following hypotheses are proposed:

H4: Religiosity moderates the relationship between accountability and the decision to pay zakat through online platforms.

H5: Religiosity moderates the relationship between technology adoption and the decision to pay zakat through online platforms.

Previous studies have demonstrated that accountability plays an important role in enhancing muzakki trust in zakat management institutions (Pratama et al., 2024), while technology adoption has been found to increase individuals' intention and decision to use digital zakat services (Rukmana et al., 2023).. In addition, religiosity has been shown to influence zakat payment behavior and has the potential to strengthen the relationship between external factors and individual decision-making in the context of Islamic finance (Aristyanto & Edi, 2022; Arrosyid & Priyojadmiko, 2022). However, these studies have generally examined these variables separately and have rarely integrated accountability, technology adoption, and religiosity within a comprehensive research framework. This limitation highlights the need for further investigation into how institutional and technological factors influence online zakat payment decisions while considering the moderating role of religiosity. Therefore, this study develops an integrated model incorporating these three factors in the context of muzakki in Palu City. The proposed model is expected to provide empirical contributions to the growing literature on digital zakat and to enrich the understanding of Islamic financial behavior in the era of digital transformation.

METHODS

This study employed a quantitative approach with an associative research design to examine the effects of accountability and technology adoption on the decision to pay zakat through online platforms, with religiosity serving as a moderating variable. The study was conducted among muzakki who use online platforms to pay zakat in Palu City, with the National Zakat Agency (BAZNAS) of Palu City serving as the research setting. Data were collected through a survey method using a structured questionnaire developed based on the indicators of each research variable. Responses were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The study population consisted of all muzakki who make zakat payments through online platforms in Palu City. Since the exact population size was unknown, the sample size was determined using the Lemeshow formula with a 95% confidence level and a 10% margin of error, resulting in a sample of 100 respondents. Respondents were selected using a probability sampling technique and were required to meet the following criteria: being Muslim, using an online zakat payment platform, possessing basic digital literacy skills, and being willing to participate in the study.

This study involved four variables: accountability (X1), technology adoption (X2), zakat payment decision (Y), and religiosity (Z). The operational definitions of these variables are presented in table 1.

Table 1. Operational Definitions of Variables

No	Variables	Definition	Indicator	Scale
1	Accountability (X1)	Accountability refers to the obligation of individuals, groups, or organizations to be responsible for their actions, decisions, and management of resources to parties who have the authority or right to evaluate them.	1. Honesty and legal accountability 2. Consistency and appropriateness 3. Information disclosure 4. Public access to information	Likert
2	Technology Adoption (X2)	Technology adoption refers to the process of using technological innovations as part of daily activities, including the acceptance and integration of technology into work systems.	1. Frequency of technology use 2. Suitability of technology use for achieving work objectives 3. Level of technological proficiency 4. Impact on productivity or efficiency	Likert
3	Zakat Payment Decision (Y)	The decision to pay zakat refers to the process by which a Muslim who meets the zakat obligation requirements determines the amount, timing, and method of zakat payment.	1. Awareness of zakat payment obligations 2. Selection of payment timing 3. Selection of payment channels or platforms	Likert
4	Religiosity (Z)	Religiosity refers to the extent to which an individual understands, internalizes, and practices the teachings of their religion in daily life.	1. Religious belief 2. Religious practices 3. Religious experience 4. Religious knowledge 5. Religious consequences	Likert

The data used in this study consisted of primary and secondary data. Primary data were collected through questionnaire surveys, while secondary data were obtained from books, scientific journals, undergraduate theses, and other documents relevant to the study. The data were analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach with the assistance of SmartPLS 4 software. The analysis involved evaluating the measurement model (outer model) to assess the validity and reliability of the research instruments, as well as testing the structural model (inner model) to examine the relationships among variables and the moderating effect of religiosity within the proposed research model.

RESULTS AND DISCUSSION

Respondent Characteristics

This study involved 100 respondents who were muzakki using online zakat payment platforms in Palu City. The respondents were selected based on predetermined criteria, namely being Muslim, using digital platforms for zakat payment, and possessing basic skills in using smartphones or the internet. Based on the questionnaire results, the respondents consisted of both male and female participants, ranging in age from 20 years to over 50 years. Most respondents used digital platforms such as BAZNAS, Kitabisa, Rumah Zakat App, Dompet Dhuafa, and other digital payment applications to pay their zakat. These findings indicate that the use of digital technology for zakat payment is becoming increasingly accepted by the public, particularly in Palu City.

Measurement Model Assessment (Outer Model)

The measurement model assessment was conducted to evaluate the validity and reliability of the research instruments. The assessment included tests of convergent validity, discriminant validity, and construct reliability.

Convergent Validity

Convergent validity was assessed by examining the outer loading values and the Average Variance Extracted (AVE). Indicators were considered valid when they exhibited outer loading values > 0.70 and AVE values > 0.50.

Table 2. Convergent Validity Results

Variables	Statements	*Outer Loadings*	*AVE*
Accountability (X1)	X1.1	0.872	0.701
	X1.2	0.871	
	X1.3	0.846	
	X1.4	0.777	
	X1.5	0.828	
	X1.6	0.826	
Technology Adoption (X2)	X2.1	0.767	0.669
	X2.2	0.799	
	X2.3	0.843	
	X2.4	0.837	
	X2.5	0.812	
	X2.6	0.826	
	X2.7	0.785	
	X2.8	0.871	
Zakat Payment Decision (Y)	Y1	0.870	0.743
	Y2	0.865	
	Y3	0.840	
	Y4	0.815	
	Y5	0.889	
	Y6	0.857	
	Y7	0.874	
	Y8	0.882	
Religiosity (Z)	Z1	0.873	0.648
	Z2	0.859	
	Z3	0.839	
	Z4	0.797	
	Z5	0.713	
	Z6	0.798	
	Z7	0.867	
	Z8	0.710	
	Z9	0.788	
	Z10	0.787	

Source: SmartPLS Data Processing Results, 2025

Based on the results of the convergent validity assessment, all research variables exhibited AVE values greater than 0.50 and outer loading values greater than 0.70. Therefore, all indicators were considered valid and capable of adequately measuring their respective constructs.

Reliability Test

Reliability was assessed using Composite Reliability and Cronbach's Alpha. A construct was considered reliable if its Composite Reliability and Cronbach's Alpha values were > 0.70.

Table 3. Reliability Test Results

Variable	***Cronbach's Alpa***	***Composite Reliability (rho_c)***
Accountability (X1)	0.914	0.934
Technology Adoption (X2)	0.929	0.942
Zakat Payment Decision (Y)	0.950	0.958
Religiosity (Z)	0.939	0.948

Source: SmartPLS Data Processing Results, 2025

The results indicate that all research variables have Composite Reliability and Cronbach's Alpha values > 0.70. These findings demonstrate that the research instruments possess a satisfactory level of internal consistency and are therefore considered reliable for use in this study.

Structural Model Assessment (Inner Model)

The structural model (inner model) was assessed to evaluate the model's ability to explain the relationships among the research variables.

R-Square Test

Table 4. R-Square Test Results

	R-Square	***R-Square Adjusted Composite***
Zakat Payment Decision (Y)	0.882	0.876

Source: SmartPLS Data Processing Results, 2025

The R-square value for the Online Zakat Payment Decision variable (Y) is 0.882. This result indicates that accountability, technology adoption, religiosity, and the moderating interaction effects included in the research model collectively explain 88.2% of the variance in online zakat payment decisions. The remaining 11.8% is explained by other factors not included in this study.

Q-Square Test

Table 5. Q-Square Test Results

	Q^2predict	**RMSE**	**MAE**
Keputusan Membayar Zakat (Y)	0.853	0.403	0.272

Source: SmartPLS Data Processing Results, 2025

Based on the test results, the Q² Predict value of 0.853 indicates that the model has very strong predictive relevance. In addition, the relatively low values of RMSE (Root Mean Square Error) and MAE (Mean Absolute Error) suggest that the model is capable of predicting the observed data with a low level of prediction error.

Model Fit Assessment (*Standardized Root Mean Square Residual*/SRMR)

Table 6. SRMR Test Results

	Saturated Model	*Estimated Model*
SRMR	0.853	0.403

Source: SmartPLS Data Processing Results, 2025

The results indicate that the SRMR values for both the saturated model and the estimated model are 0.085, which is below the recommended threshold of 0.10. This finding suggests that the research model demonstrates a good model fit and is appropriate for explaining the relationships among the variables under investigation.

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4 by examining the path coefficients, t-statistics, and p-values. A hypothesis was considered supported when the t-statistic was > 1.96 and the p-value was < 0.05.

Table 7. Hypothesis Testing Results

Hipotesis	***Path Coefficient***	***T-Statistic***	***P-Value***
X1 → Y	0.083	0.862	0.389
X2 → Y	0.736	8.443	0.000
Z → Y	0.168	2.735	0.006
X1*Z → Y	-0.068	0.533	0.594
X2*Z → Y	0.050	0.388	0.698

Source: SmartPLS Data Processing Results, 2025

Based on the hypothesis testing results, the accountability variable has a path coefficient of 0.083, a t-statistic of 0.862, and a p-value of 0.389. These results indicate that accountability does not have a significant effect on the decision to pay zakat through online platforms, as the t-statistic is < 1.96 and the p-value is > 0.05. Therefore, H1 is not supported. The technology adoption variable has a path coefficient of 0.736, a t-statistic of 8.443, and a p-value of 0.000. These findings indicate that technology adoption has a positive and significant effect on online zakat payment decisions. The greater the adoption of technology, the higher the likelihood that muzakki will choose to pay zakat through online platforms. Therefore, H2 is supported.

Furthermore, the religiosity variable has a path coefficient of 0.168, a t-statistic of 2.735, and a p-value of 0.006. These results indicate that religiosity has a positive and significant effect on online zakat payment decisions. Therefore, H3 is supported. The interaction term between religiosity and accountability has a path coefficient of −0.068, a t-statistic of 0.533, and a p-value of 0.594. These findings indicate that religiosity does not moderate the relationship between accountability and the decision to pay zakat through online platforms. Therefore, H4 is not supported. Meanwhile, the interaction term between religiosity and technology adoption has a path coefficient of 0.050, a t-statistic of 0.388, and a p-value of 0.698. These results indicate that religiosity does not moderate the relationship between technology adoption and the decision to pay zakat through online platforms. Therefore, H5 is not supported.

Discussion

The Effect of Accountability on the Decision to Pay Zakat Through Online Platforms

The findings indicate that accountability has a positive relationship with the decision to pay zakat through online platforms; however, the effect is not statistically significant. This is evidenced by a path coefficient of 0.083 and a p-value of 0.389 > 0.05, leading to the rejection of the first hypothesis (H1). These results suggest that improvements in accountability have not significantly increased muzakki's decisions to pay zakat through online platforms.

From a theoretical perspective, these findings are not fully consistent with the Theory of Planned Behavior (TPB) proposed by (Ajzen, 1991). TPB posits that a positive attitude toward a particular behavior can influence an individual's decision-making process. In the context of this study, the accountability of zakat institutions should contribute to the formation of positive perceptions among muzakki, thereby encouraging them to pay zakat through online platforms. However, the results indicate that accountability is not a primary consideration in muzakki's decision-making. This may be because users place greater emphasis on the convenience, accessibility, and efficiency of digital services than on the transparency and accountability of zakat management institutions.

The findings of this study differ from those reported by (Pratama et al., 2024), who found that accountability had a positive and significant effect on the decision to pay zakat online. However, the results are consistent with those of (Tarigan et al., 2022), who reported that accountability did not have a significant partial effect on muzakki's payment decisions.

The Effect of Technology Adoption on the Decision to Pay Zakat Through Online Platforms

The findings indicate that technology adoption has a positive and significant effect on the decision to pay zakat through online platforms. This is evidenced by a path coefficient of 0.736 and a p-value of 0.000 < 0.05, leading to the acceptance of the second hypothesis (H2). These results suggest that technology adoption exerts a strong influence on muzakki's decisions to pay zakat online.

The findings are consistent with the Technology Acceptance Model (TAM) proposed by (Davis, 1989), which posits that individuals are more likely to adopt a technology when they perceive it as useful and easy to use. In this study, online zakat platforms are perceived as providing convenience, time efficiency, transaction security, and service flexibility, thereby increasing individuals' willingness to utilize digital zakat services.

From an empirical perspective, the results indicate that digital transformation in zakat management has significantly influenced public behavior in conducting Islamic financial transactions. The availability of online platforms enables individuals to fulfill their zakat obligations more conveniently without having to visit zakat institutions in person. Consequently, technological factors have become a primary consideration in choosing a zakat payment channel.

These findings are consistent with the study by (Rukmana et al., 2023), which reported that digital technology adoption positively influences muzakki's intention and decision to pay zakat through online applications. Likewise, the results support the findings of (Islamyanti et al., 2024), who found that the adoption of financial technology (FinTech) has a positive effect on muzakki's decisions to pay zakat.

The Effect of Religiosity on the Decision to Pay Zakat Through Online Platforms

The findings indicate that religiosity has a positive and significant effect on the decision to pay zakat through online platforms. This is evidenced by a path coefficient of 0.168 and a p-value of $0.006 < 0.05$, leading to the acceptance of the third hypothesis (H3). These results suggest that the higher an individual's level of religiosity, the greater the likelihood of choosing to pay zakat through online platforms.

From a theoretical perspective, religiosity plays an important role in shaping individual behavior, as religious values serve as a foundation for decision-making. Individuals with a high level of religiosity tend to perceive zakat as a religious obligation that must be fulfilled as an act of obedience to Allah SWT. Consequently, technological advancements do not diminish the spiritual significance of zakat; rather, they function as a means of facilitating the fulfillment of religious obligations.

From an empirical perspective, these findings indicate that internal factors, particularly religious values, remain a key determinant of muzakki behavior. Although zakat payments are increasingly conducted through digital platforms, the primary motivation for paying zakat continues to be rooted in spiritual awareness and adherence to Islamic teachings. Therefore, religiosity serves as an important factor influencing individuals' decisions to pay zakat online. The results of this study are consistent with the findings of (Pulungan & Zaenal, 2025), which found that religiosity significantly influences Generation Z's decisions to pay zakat online.

The Moderating Effect of Religiosity on the Relationship Between Accountability and the Decision to Pay Zakat Through Online Platforms

The findings indicate that religiosity does not moderate the relationship between accountability and the decision to pay zakat through online platforms. This is evidenced by a path coefficient of −0.068 and a p-value of $0.594 > 0.05$, leading to the rejection of the fourth hypothesis (H4). These results suggest that religiosity does not necessarily strengthen the influence of accountability on online zakat payment decisions. Muzakki with high levels of religiosity tend to fulfill their zakat obligations as an expression of religious commitment, regardless of the perceived level of accountability of zakat management institutions. Consequently, the decision to pay zakat appears to be driven more by spiritual awareness than by institutional accountability considerations.

From the perspective of the Theory of Planned Behavior (TPB), religiosity represents an internal factor that influences individuals' beliefs and behaviors, whereas accountability is associated with perceptions of zakat institutions. However, the findings indicate that religious motivation is more influential than institutional accountability in shaping individuals' decisions to pay zakat through online platforms. The results of this study differ from those reported by (Islamyanti et al., 2024), who found that religiosity moderates the effect of trust on muzakki's zakat payment decisions. Nevertheless, the present findings suggest that religiosity functions more effectively as an independent predictor of online zakat payment decisions rather than as a moderating variable.

The Moderating Effect of Religiosity on the Relationship Between Technology Adoption and the Decision to Pay Zakat Through Online Platforms

The findings indicate that religiosity does not moderate the relationship between technology adoption and the decision to pay zakat through online platforms. This is evidenced by a path coefficient of 0.050 and a p-value of 0.698 > 0.05, leading to the rejection of the fifth hypothesis (H5). These results suggest that religiosity neither strengthens nor weakens the effect of technology adoption on muzakki's decisions to pay zakat online. Individuals' decisions to use digital zakat platforms are influenced primarily by functional considerations, such as ease of use, time efficiency, convenience, and transaction speed, rather than by religiosity as a moderating factor.

From a theoretical perspective, the Technology Acceptance Model (TAM) explains that technology acceptance is driven by perceived usefulness and perceived ease of use. The findings of this study indicate that technological factors remain the dominant determinants of online zakat payment decisions, regardless of individuals' levels of religiosity. The results are consistent with the findings of (Islamyanti et al., 2024), who reported that religiosity does not moderate the effect of FinTech adoption on muzakki's decisions to pay zakat. These findings imply that the perceived benefits and convenience of digital technology are sufficient to encourage the use of online zakat platforms, irrespective of variations in religious commitment among users.

CONCLUSIONS

Based on the findings of this study, it can be concluded that technology adoption and religiosity have positive and significant effects on the decision to pay zakat through online platforms, whereas accountability does not have a significant effect on such decisions. Furthermore, religiosity does not moderate the effects of either accountability or technology adoption on online zakat payment decisions. These findings indicate that the convenience, efficiency, and perceived benefits of technology are the dominant factors driving the use of digital zakat platforms, while religiosity remains an important direct determinant of muzakki behavior.

The practical implications of this study suggest that zakat management institutions should continue to improve the quality of their digital services by ensuring that they are user-friendly, secure, and efficient. In addition, greater efforts should be devoted to educating and promoting public awareness of digital zakat services in order to encourage wider participation in online zakat payment. This study is subject to certain limitations. It was conducted only among muzakki in Palu City and involved a relatively limited sample size, which may restrict the generalizability of the findings. Therefore, future research is encouraged to expand the geographical scope of the study, increase the number of respondents, and incorporate additional variables such as trust, service quality, perceived risk, and digital literacy. Such efforts would provide a more comprehensive understanding of the factors influencing decisions to pay zakat through online platforms.

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