# DIGITAL ZAKAT PLATFORM ADOPTION AMONG ISLAMIC BANKS: A COMPREHENSIVE REVIEW

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## ABSTRACT

The purpose of this study is to review the existing literature on the adoption of digital zakat platforms within Islamic banks, particularly in Jordan. Despite the rapid advancement of digital financial technologies, the adoption of digital zakat services remains relatively limited, indicating a critical gap between technological availability and user acceptance.

Drawing on the Technology Acceptance Model (TAM) and its extensions, this study synthesizes prior empirical research to examine the role of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Trust (TR), and Social Influence (SI) in shaping users' intention to adopt digital platforms for zakat payment. The findings indicate that PU and PEOU remain the primary drivers of technology adoption, while Trust and Social Influence play a particularly significant role in financial and religious contexts such as zakat. Furthermore, barriers including limited Digital Literacy and security concerns continue to hinder wider adoption. This study contributes to the literature by providing a structured and context-specific understanding of digital zakat adoption in Islamic banking and offers practical implications for enhancing user acceptance and participation, particularly in emerging markets such as Jordan.

**Keywords:** Digital Zakat, Digital Finance, Technology Acceptance Model, Islamic Banks, Jordan

## 1. INTRODUCTION

The rapid expansion of digital financial technologies has reshaped the delivery of financial services across the banking sector, including Islamic banking. In parallel, digital transformation has created new opportunities to improve the management and collection of zakat through technology-enabled channels. Zakat is one of the fundamental pillars of Islam and serves not only as a religious obligation but also as a mechanism for social welfare and wealth redistribution. Traditionally, zakat has been collected and distributed through physical channels such as mosques, charitable institutions and local religious organizations. However, digitalization has encouraged Islamic financial institutions to adopt more efficient and transparent service models, including digital payment and platform-based solutions (Alalwan et al., 2016; Aziz et al., 2023). Recent work in Islamic finance and banking shows that digital technologies are increasingly influencing Islamic financial services, payment systems and customer interactions (Alshater et al., 2022).

In this context, digital zakat platforms have emerged as an important innovation in Islamic financial services. These platforms allow users to calculate, pay and track zakat through digital channels, while also improving transparency, transaction efficiency and institutional accountability. Prior studies on digital zakat and Islamic payment technologies suggest that such platforms can simplify religious financial transactions and strengthen institutional Trust when they are perceived as useful, secure and easy to use (Irimia-Diéguez et al., 2024; Kasri & Yuniar, 2021). Recent evidence also shows growing scholarly attention to digital zakat, online zakat payment and Islamic Paytech as part of the wider digital transformation of Islamic finance (Oktavendi & Mu'ammal, 2022).

Despite these potential advantages, the adoption of Digital Zakat platforms remains relatively limited (Alrasyid et al., 2026). This situation reveals a clear problem, although digital technologies are increasingly available, many users still hesitate to adopt digital channels for zakat payment. Existing studies on online zakat and ZakaTech suggest that adoption remains influenced by Trust, ease of use, Social Influence and behavioral conversion, indicating that wider uptake is still limited (Bin-Nashwan et al., 2023). This gap between technological availability and actual usage raises important academic and practical concerns. Academically, it suggests that the determinants of Digital Zakat adoption are not yet fully understood. Practically, low adoption reduces the ability of Islamic banks and related institutions to benefit fully from digital transformation in zakat services (Yaseen et al., 2022). This issue is particularly important in emerging markets such as Jordan, where Islamic banks are expected to improve service delivery while maintaining religious legitimacy, institutional trust and customer confidence. Prior evidence from Jordan shows that Trust, Social Influence and technology-related perceptions significantly shape adoption and continued use of Islamic digital banking services (Muflih, 2022; Yaseen et al., 2022).

To address this issue, the current study reviews the existing literature on Digital Zakat platform adoption by focusing on four major factors: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Trust (TR), and Social Influence (SI). The study is primarily grounded in the Technology Acceptance Model (TAM), which has been widely used to explain users'

acceptance of new technologies. TAM proposes that individuals are more likely to adopt a system when they perceive it as useful and easy to use (Davis, 1989; Venkatesh et al., 2003). In the context of digital zakat, PU refers to the extent to which users believe that digital platforms can improve the efficiency, convenience, and effectiveness of zakat payment, while PEOU reflects the degree to which these platforms are perceived as user-friendly and easy to operate. Prior studies have shown that users are more willing to adopt digital financial systems when they see clear practical value and experience little difficulty in using them (Alalwan et al., 2016; Kasri & Yuniar, 2021).

However, the model has been criticized for giving limited attention to social factors and behavioral control, both of which may also shape users' actual adoption of new technologies (Taylor & Todd, 1995). For this reason, many scholars have argued that PU and PEOU alone are not sufficient to explain technology adoption comprehensively, particularly in contexts where social, relational, and institutional factors are important. For instance, Venkatesh and Davis (2000) emphasized that Social Influence is an important extension of TAM because it can strengthen the model's ability to explain users' adoption behavior. Similarly, recent studies have shown that Trust is also a critical factor in technology adoption, especially in digital financial services, where users are concerned about security, reliability, and proper transaction handling. In the context of Islamic finance, Trust becomes even more important because users need confidence that their zakat payments will be processed securely and distributed appropriately to eligible beneficiaries (Gefen, 2000; Linh & Huyen, 2025).

Social influence is also highly relevant in the case of digital zakat adoption. It refers to the extent to which individuals are affected by the opinions and expectations of important others, such as family members, community figures, and religious leaders, when deciding whether to use digital tools for zakat payment (Venkatesh et al., 2003). This factor is particularly significant in Islamic communities, where religious endorsement and social norms can play a strong role in shaping financial behavior (Mansori et al., 2020; Naeem, 2020). Therefore, this study adopts Trust and Social Influence as important extensions of TAM to provide a more comprehensive understanding of Digital Zakat platform adoption.

In addition to adoption drivers, the literature also points to barriers that may limit wider uptake. Reviews of Islamic fintech and related digital-finance research highlight concerns such as weak financial literacy, limited Digital Literacy, regulatory gaps and security concerns as recurring obstacles to broader adoption. These barriers are relevant to digital zakat because they may reduce users' confidence in digital religious financial services even when the technology is available (Alrasyid et al., 2026; Alshater et al., 2022).

Accordingly, this study aims to provide a structured review of the literature on digital zakat platform adoption in Islamic banking. The review contributes to the literature in three ways. First, it clarifies the main technological, trust-related, and social factors associated with users' adoption decisions. Second, it addresses a clear gap by bringing together fragmented findings from prior studies into an integrated understanding of digital zakat adoption. Third, it highlights the relevance of this issue in the context of Jordan, where the modernization of Islamic banking services creates a strong need for effective and trusted digital zakat solutions. From a practical perspective, the study offers useful insights for Islamic banks, zakat institutions, and policymakers seeking to improve user acceptance, strengthen Trust, and encourage wider participation in digital zakat systems.

The remainder of this study is organized as follows. Section 2 reviews the relevant literature, Section 3 explains the methodology, Section 4 discusses the main findings, and Section 5 presents the conclusion.

## 2. LITERATURE REVIEW

### 2.1 Technology Acceptance Model and Its Extensions

The Technology Acceptance Model (TAM) is a theoretical framework that explains how individuals accept and use certain technology. It was developed by Davis (1989), TAM suggested that two factors Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) are the main determinants of technology adoption.

PEOU which refers to the degree a person believe that use certain technology is easy to use and free of effort. While PU refer to the degree to which person believe that using a certain technology or system would enhance their performance. Numerous studies in digital banking and fintech contexts confirm that systems perceived as easy to use and useful are more likely to be adopted (Muflih, 2022; Suhartanto et al., 2019; Venkatesh et al., 2003).

In digital banking and fintech research, TAM has demonstrated strong explanatory power, particularly in predicting users' intention to adopt mobile banking, internet banking, and electronic payment systems (Shaikh et al., 2020; Venkatesh & Davis, 2000). These studies consistently report that users are more likely to adopt digital platforms when they perceive tangible benefits such as convenience, time savings, and enhanced financial management. In this regard, TAM remains highly relevant to digital zakat platforms, which similarly aim to simplify payment processes, automate calculations, and improve transaction efficiency (Kasri & Yuniar, 2021; Muflih, 2022).

Despite the strong foundation that TAM provides for explaining technology adoption, researchers argue that it may be insufficient in contexts involving financial transactions and religious obligations. As a result, Trust and Social Influence are often incorporated as extensions of TAM (Burchi et al., 2025; Ngubelanga & Duffett, 2021; Taylor & Todd, 1995; Venkatesh et al., 2003).

Trust (TR) refers to users' confidence that a digital platform will securely process transactions and manage funds with integrity (Gefen, 2000). In Islamic finance, Trust is particularly critical because zakat payments involve religious responsibility and moral accountability. Prior studies show that Trust significantly influences users' willingness to adopt digital payment systems and online financial services (Ali et al., 2021; Gefen et al., 2003; Linh & Huyen, 2025; Muhammad & Saad, 2016). These studies confirm the significant role of TR in explaining the adoption of new technology.

While, Social Influence (SI), derived from the Unified Theory of Acceptance and Use of Technology (UTAUT), refers to the extent

to which individuals perceive that important others such as family members, peers, or religious leaders believe they should use a particular technology (Venkatesh et al., 2003). In Islamic context, endorsement from religious authorities and community leaders can strongly shape attitudes toward digital zakat platforms and encourage adoption (Alalwan et al., 2016; Nazeri et al., 2026).

To better understand the adoption of digital zakat platforms in Islamic banking, the addition of TR and SI as extensions of the original TAM is important. The integration of TR and SI into the TAM framework aligns with recent research that suggests the original model may not fully explain the complexities of technology adoption in contexts involving financial transactions and religious obligations (Alrasyid et al., 2026; Venkatesh & Davis, 2000). Therefore, by incorporating these additional factors, the extended TAM offers a more comprehensive explanation of the factors influencing the adoption of digital zakat platforms, particularly in Islamic banking as suggested by (De Silva et al., 2011). TR and SI significantly impact the adoption decision.

As a result, recent literature adopts extended TAM models, integrating constructs such as Trust, Social Influence, religiosity, and perceived security to enhance explanatory power (Al-Okaily et al., 2024; Ali et al., 2021; Prastiawan et al., 2021). These extensions do not undermine TAM's foundational relevance; rather, they acknowledge that TAM serves as a baseline cognitive model that must be adapted to context-specific realities. In the case of digital zakat platforms, TAM explains the functional acceptance of technology, while extended variables account for the normative, social, and religious dimensions of adoption behavior.

### 2.2 Digital Finance and Zakat Collection in Islamic Banks

The role of digital finance in enhancing zakat collection has become increasingly significant in recent years (Alzoubi et al., 2025). In Jordan, Islamic banks have started integrating digital platforms to offer zakat collection services, allowing donors to contribute through mobile applications, e-wallets, and other online platforms

(Jordanian Zakat Fund, 2025). This shift has facilitated convenience for donors and increased the transparency of zakat distribution, which enables the banks to compete in the market.

According to recent studies, digital finance tools such as mobile applications and e-wallets provide users with a more accessible and efficient means of paying zakat (Shaikh & Amin, 2025). These tools also offer features like automated zakat calculations, real-time transaction tracking, and easy-to-use interfaces that attract younger generations and tech-savvy users. In Jordan, platforms like Al Rajhi Bank's Zakat Platform and Jordan Islamic Bank's Mobile Banking App have been implemented to improve zakat collection, making it more inclusive and transparent (CBJ, 2022).

Perceived ease of use is the key determinate of individuals intention to Use Fintech for Zakat Payment (Ninglasari, 2021). In the literature, Venkatesh and Davis (2000) asserted that people choose technologies according to their user-friendliness. According to Davis (1989), behavioral intentions may be directly or indirectly influenced by Perceived Ease of Use. A higher intention to use technology higher the more comfortable it is to use (Kim & Kim, 2016). Thus, intention is positively impacted by perceived simplicity of use. In the light of this study, it may be concluded that Muslim will be even more motivated to pay zakat through digital platforms if they believe it is simple and user friendly, particularly elderly population.

While Perceived Usefulness is one of the determining constructs in TAM (Venkatesh & Davis, 2000). According to Gomber et al. (2017) using Fintech gives people flexibility regarding payments, transactions, and other digital finance-related activities. When utilizing Fintech for zakat payments, *muzaki* (those who pay zakat) can save money and time by eliminating the need to visit zakat organizations' locations (Rachman & Salam, 2018). Users' desire to employ specific technologies is greatly influenced by their perceptions of the benefits or applications of those technologies (FakhrHosseini et al., 2024; Hanafizadeh et al., 2014). Accordingly, a more usefulness and benefit customer received positive attitude will result ultimately adoption (Elhajjar & Ouaida, 2020). This was supported by (Usman et al., 2022).

### 2.3 The Role of TAM in the Adoption of Digital Zakat Platforms

It's clearly that PEOU is a key factor in the adoption of digital zakat platforms. Users are more likely to adopt a platform if they find it easy to use and navigate. For instance, a mobile app that provides a simple method for the zakat calculation process and provides clear instructions for payment is more likely to be embraced, particularly by users who are not good at using technology. Many studies highlight that PEOU is a significant predictor of the adoption of digital platforms, for instance Yaseen et al. (2022)and (Robbana et al., 2025) have shown that PEOU is a significant predictor of the adoption of mobile zakat apps and digital finance platforms. Ensuring that digital zakat platforms are simple and intuitive is crucial for user acceptance, especially in regions with varying levels of Digital Literacy.

The same goes with PU which as mentioned earlier it the stronger predictor of the technology adoption in TAM. In digital zakat platforms, PU is linked to the effectiveness and efficiency of the platform in helping users fulfill their zakat obligations. Technologies such as automated calculations and real-time tracking make the platform more useful and attractive to users. Shaikh et al. (2020) emphasized that PU is a key driver for adopting mobile banking services, and similar findings apply to digital zakat platforms. Similarly Ninglasari (2021) emphasize the important role of PU in predicting the adoption of digital zakat app in performing zakat. Users are more likely to adopt these platforms if they perceive them as providing tangible benefits, such as efficiency, speed, transparency and accuracy in managing their zakat obligations.

As an extension to the study, Trust is also crucial for adoption, as users must feel confident that their zakat payments will be securely handled and distributed properly. Muhammad and Saad (2016) noted that Trust in the platform's security features significantly affects user willingness to adopt digital zakat systems. Kasri and Yuniar (2021), argue that the sense of Trust is one of the most important factors that significantly affect the donators intention to donate using digital platforms. Without Trust, even if a platform is easy to use and useful, users may be reluctant to engage with it. Islamic banks must address these concerns by ensuring robust security measures and transparent practices.

After all, its worthy to mentioned that PEOU, PU, and Trust are essential predictors that influence the adoption of new technology particularly digital zakat platforms. Platforms that are easy to use, offer clear benefits, and provide a high level of Trust are more likely to be embraced and adopt by users. Future research and development of digital zakat systems should focus on addressing barriers related to Digital Literacy and knowledge also ensuring security to foster greater adoption.

### 2.4 Empirical Evidence on TAM and Other Factors in Zakat Collection

Empirically many studies consistently highlight the essential role of Perceived PEOU and PU in the adoption of digital zakat platforms. These two factors are critical for encouraging adoption, especially in the context of digital zakat platforms. For example, Aziz et al. (2023) and Ajouz et al. (2021) found that both PEOU and PU were key determinants in the adoption of mobile zakat apps in Malaysia, moreover the users more likely to adopt the app if they found it easy to use and beneficial for zakat calculation and payment. Similarly, Alalwan et al. (2016) found that PU and PEOU factors significantly influenced users' intention to use mobile banking in the Middle East, confirming that ease of use and usefulness drive adoption across different digital platforms.

Additionally, Trust is another important factor. Aldboush and Ferdous (2023) highlighted that Trust in the platform's ability to securely handle zakat payments was essential for adoption. Users must feel confident that their zakat will be distributed to the right beneficiaries. This finding aligns with Gefen (2000), who emphasized that Trust in digital platforms, particularly in financial contexts, is critical for user acceptance.

In contrast, the Digital Literacy gap remains a barrier to adoption, especially among older users or those in rural areas. Alqam and Hamshari (2024) and Alrabei et al. (2022) pointed out that Digital Literacy influences users' ability to engage with technology, and lack of digital skills can hinder adoption. Similarly, Ozili (2018) found that limited access to smartphones and the internet is a significant challenge, particularly in underdeveloped regions.

In Jordan, banks like Jordan Islamic Bank and Al Rajhi Bank have started integrating zakat payment features into their mobile banking apps (CBJ, 2022). Early findings suggest that platforms that offer easy-to-use features and emphasize the usefulness of the service are more likely to be adopted. Banna et al. (2020) similarly found that user-friendly platforms with clear, efficient features lead to higher adoption rates. However, Digital Literacy remains a challenge, particularly for older populations or those unfamiliar with smartphones.

Trust also plays a crucial role in the adoption of digital zakat platforms. Islamic banks need to ensure that their platforms are secure and sharia-compliant to build user Trust. Andriansyah (2024) also highlighted that religious leaders' endorsement of digital zakat platforms can further drive adoption in Islamic banking as influencer, where Social Influence plays a key role.

Based on this review, despite of the significant role of PEOU and PU there are other factors also important such as sense of Trust and digital financial literacy when considering the adoption of digital zakat platforms. Islamic banks must ensure their platforms are easy to use, secure, and trustworthy, while addressing Digital Literacy challenges to ensure widespread adoption.

### 2.5 Challenges in the Adoption of Zakat Platforms

Several barriers hinder the widespread adoption of digital zakat platforms, particularly in regions with low technology adoption. One major challenge is Digital Literacy, especially for older users who may not be familiar with smartphones or online banking. Many elderly individuals or people in rural areas may lack the necessary skills to use digital tools for zakat, which limits their ability to engage with online platforms (Ninglasari & Muhammad, 2021). In this case, the ease of digital platforms becomes crucial, and training programs can help improve Digital Literacy, enabling these users to access and use the platforms effectively (Alrabei et al., 2022).

Another key challenge is Trust in digital platforms. Users need to feel confident that their transactions are secure and that their zakat funds will be distributed properly. Concerns about the security of online transactions and the potential misuse of funds are significant barriers to adoption (Behera et al., 2023). To overcome this problem, Islamic banks must ensure that digital zakat platforms and their systems are secure, transparent, and comply with shariah principles (Nazeri et al., 2026). This can be achieved by providing clear information about how funds are used and offering real-time tracking to build confidence among users.

In addition to the above challenges is Social Influence which is plays a significant role in the adoption of digital zakat platforms, especially in Islamic majority countries, where religious leaders and community figures often shape decisions. As Venkatesh et al. (2003) noted, Social Influence can significantly affect technology adoption. In these contexts, the use of digital zakat platforms by religious leaders can help increase adoption of such technology. When religious leaders vouch for the effectiveness and security of these platforms, it can encourage others to follow their lead (Gefen, 2000). This social endorsement is especially important in communities where zakat is a highly religious and culturally significant practice. However, the essential role of Social Influence on technology adoption it found to be insignificant in some studies for example Kasri and Yuniar (2021) argue that the insignificant relationship might be because these platforms still in the early stage and the population prefer to pay zakat in person to the zakat collocation institutions. Awaliah Kasri (2013) claimed that most of the population in Indonesia prefer to pay zakat to in person without going through zakat organization.

To enhance the clarity and organization of the reviewed literature, this study incorporates Table 1 and Table 2. Table 1 presents a summary of the main empirical studies included in the review, highlighting their research context, theoretical basis, variables, and key findings. Table 2 synthesizes the principal adoption drivers and barriers identified across prior studies.

**Table 1: Summary of Selected Studies on Digital Zakat Adoption**

| Author(s) | Year | Context/ Country | Main Variables | Theory | Key Findings |
|---|---|---|---|---|---|
| Muhammad & Saad | 2016 | Digital zakat/ Islamic context | Trust | Technology adoption/ Trust | Trust significantly influences users' willingness to adopt digital zakat systems. |
| Alalwan et al. | 2016 | Mobile banking/ Middle East | PU, PEOU, Social Influence | TAM/ UTAUT | PU and PEOU significantly influence adoption, and Social Influence also plays a role. |
| Kasri & Yuniar | 2021 | Online zakat | PU, PEOU, Trust, Social Influence | Extended TAM | Trust is important for digital zakat adoption, while Social Influence may be weak in some contexts. |
| Ninglasari | 2021 | Fintech for zakat payment | PEOU, PU | TAM | Ease of use and usefulness positively influence intention to use fintech for zakat payment. |
| Muflih | 2022 | Digital zakat/ fintech | PU, PEOU | TAM | TAM variables remain important predictors of digital zakat adoption. |
| Aziz et al. | 2023 | Mobile zakat apps/Malaysia | PU, PEOU | TAM | Users are more likely to adopt digital zakat apps when they perceive them as useful and easy to use. |
| Aldboush & Ferdous | 2023 | Digital financial platforms | Trust | Digital adoption/ Trust | Security and confidence in the platform are essential for adoption. |

| Author(s) | Year | Context/ Country | Main Variables | Theory | Key Findings |
|---|---|---|---|---|---|
| Andriansyah | 2024 | Digital zakat/ Islamic context | Social Influence | UTAUT-related | Religious and social endorsement can positively influence Digital Zakat adoption. |
| Robbana et al. | 2025 | Zakat fintech/ Algeria | Acceptability, adoption | SEM/ technology adoption | Zakat payers' adoption is influenced by acceptance-related factors, supporting fintech-based zakat solutions. |
| Burchi et al. | 2025 | Open banking/ banking context | Extended TAM variables | Extended TAM | Adoption in digital financial services is influenced by usefulness, ease of use, and additional contextual factors beyond the original TAM. |
| Nazeri et al. | 2026 | Blockchain zakat management/ Malaysia | Blockchain, zakat management, challenges | Digital innovation/ zakat management | Blockchain offers strong potential for improving zakat management, although technical and institutional challenges remain. |
| Alrasyid et al. | 2026 | Digital zakat/ Indonesia | Intention, behavior, generational moderation | Integrative adoption model | Intention does not always translate into actual behavior, and generational differences shape digital zakat adoption. |

**Table 2: Main Drivers and Barriers Identified in The Literature**

| Category | Factor | Explanation | Supporting Studies |
|---|---|---|---|
| Driver | Perceived Ease of Use | Users are more likely to adopt platforms that are simple and easy to navigate | Davis (1989); Alalwan et al. (2016); Ninglasari (2021) |
| Driver | Perceived Usefulness | Adoption increases when users see convenience, efficiency, and practical value | Venkatesh & Davis (2000); Hanafizadeh et al. (2014); Muflih (2022) |
| Driver | Trust | Users must believe the platform is secure, reliable, and Shariah-compliant | Gefen (2000); Muhammad & Saad (2016); Kasri & Yuniar (2021) |
| Driver | Social Influence | Family, peers, and religious leaders may encourage adoption | Venkatesh et al. (2003); Alalwan et al. (2016); Andriansyah (2024) |
| Driver | Behavioral intention | Strong intention increases the likelihood of adopting digital zakat platforms, although the effect may vary across generations | Alrasyid et al. (2026); Robbana et al. (2025) |
| Barrier | Digital literacy limitations | Some users may lack the skills needed to use digital zakat platforms | Ninglasari & Muhammad (2021); Alrabei et al. (2022) |
| Barrier | Security concerns | Fear of fraud or misuse may reduce willingness to adopt | Behera et al. (2023); Gefen (2000) |
| Barrier | Traditional payment preference | Some users still prefer face-to-face zakat payment | Kasri & Yuniar (2021); Awaliah Kasri (2013) |

| Category | Factor | Explanation | Supporting Studies |
|---|---|---|---|
| Barrier | Low institutional trust | Weak trust in intermediaries can hinder adoption | Kasri & Yuniar (2021); Aldboush & Ferdous (2023) |
| Barrier | Implementation challenges | Technical, regulatory, and institutional barriers may limit the successful adoption of advanced digital zakat solutions such as blockchain | Nazeri et al. (2026) |

## 3. RESEARCH METHODOLOGY

This study adopts a narrative literature review approach to examine prior research on the adoption of digital zakat platforms within the context of Islamic banking. Narrative literature reviews are widely used to synthesize and critically interpret existing knowledge, particularly in emerging or interdisciplinary research areas where empirical evidence is fragmented or still developing (Ferrari, 2015). This approach enables the identification of dominant themes, theoretical perspectives, and research gaps without imposing the rigid procedural constraints associated with systematic reviews (Baumeister & Leary, 1997).

Relevant studies were identified through established academic databases, including Scopus, Web of Science, Google Scholar, and ScienceDirect, which are commonly employed in high-quality literature reviews due to their broad disciplinary coverage and indexing rigor (Kitchenham & Charters, 2007). The search strategy employed combinations of keywords such as "digital zakat," "Islamic banking," "Technology Acceptance Model," "fintech adoption," and "zakat payment," following best practices in literature identification and retrieval (Webster & Watson, 2002).

The inclusion criteria focused on peer-reviewed journal articles and conference proceedings published in English that addressed technology adoption, digital financial services, or zakat payment systems. Restricting

the review to peer-reviewed sources enhances the reliability and academic credibility of the findings (Tranfield et al., 2003). The selected studies were analyzed and synthesized thematically based on key constructs frequently validated in technology adoption literature, including Perceived Usefulness, Perceived Ease of Use, Trust, Social Influence, and Digital Literacy (Davis, 1989; Gefen et al., 2003; Venkatesh et al., 2003).

Thematic synthesis was employed to integrate findings across studies, allowing patterns, theoretical relationships, and contextual insights to emerge (Braun & Clarke, 2006). This method provides a structured yet flexible means of developing a comprehensive understanding of digital zakat adoption while avoiding empirical data collection, which is consistent with prior conceptual and review-based studies in financial technology and Islamic finance research (Palmatier et al., 2018).

## 4. DISCUSSION

The reviewed studies consistently show that Perceived Ease of Use and Perceived Usefulness remain central predictors of digital zakat platform adoption. This pattern is consistent with the original assumptions of the Technology Acceptance Model, which explains that users are more likely to accept a technology when they perceive it as easy to use and useful. Across the studies included in this review, PEOU appears to matter because users are more willing to use zakat platforms that are simple, clear, and require little effort, especially when the payment process, zakat calculation, and transaction steps are easy to understand. Likewise, PU is repeatedly linked to the practical benefits of digital zakat platforms, including convenience, time saving, efficiency, transparency, and accuracy in fulfilling zakat obligations. Studies such as Ajouz et al. (2021); Aziz et al. (2023); Ninglasari and Muhammad (2021) and Muflih (2022) support this conclusion, while broader digital banking studies such as Alalwan et al. (2016); Shaikh et al. (2020) and Hanafizadeh et al. (2014) reinforce the argument that ease of use and usefulness remain the most stable technological drivers of adoption.

However, the reviewed literature also makes it clear that TAM alone is not sufficient to explain digital zakat adoption. Several studies in your review argue that financial and religious transactions involve more than functional

utility, which is why Trust and Social Influence are often added as extensions to TAM. In the case of digital zakat, Trust emerges as a particularly strong factor because users need assurance that the platform is secure, reliable, and capable of distributing zakat funds properly and in a Shariah-compliant manner. This point is supported by Aldboush and Ferdous (2023); Gefen et al. (2003); Kasri and Yuniar (2021); Muhammad and Saad (2016), all of which suggest that even when a platform is perceived as useful and easy to use, users may still hesitate if they do not trust the institution or the digital process itself. In this sense, Trust does not simply complement TAM variables; rather, it acts as a necessary condition for converting favorable perceptions into actual willingness to adopt. This is especially important in Islamic finance, where religious legitimacy, transparency, and moral accountability are closely tied to financial behavior.

The findings related to Social Influence are more mixed. On one hand, the literature suggests that endorsement from religious leaders, family members, and community networks can positively shape users' attitudes toward digital zakat platforms. This is particularly relevant in Islamic and collectivist settings, where social norms and religious guidance often influence financial decisions. Studies such as Andriansyah (2024); Venkatesh et al. (2003) and Alalwan et al. (2016) support the idea that Social Influence can encourage adoption when trusted social actors legitimize the use of digital zakat services. On the other hand, some studies in our review, especially (Kasri & Yuniar, 2021), indicate that the effect of Social Influence may be weak or insignificant in contexts where traditional zakat payment remains dominant or where digital platforms are still at an early stage of development. This suggests that Social Influence is not universally strong, but rather depends on context, including users' familiarity with digital tools, cultural preferences, and confidence in zakat institutions.

Another important pattern in the reviewed literature is that Digital Literacy remains a practical barrier to wider adoption. Several studies in our literature review note that older users, rural populations, and individuals with limited digital skills may struggle to engage with online zakat platforms effectively. This means that even when digital zakat systems are available and potentially beneficial, adoption can remain low if users lack the knowledge or confidence to use them. This argument is supported by Alqam and Hamshari (2024); Alrabei et al. (2022)Ali Mahmoud and Ozili (2018), who all point to digital

capability gaps as barriers to adoption. The discussion therefore suggests that technological design alone is not enough; broader user readiness also matters. In practical terms, Islamic banks may need to combine user-friendly platform design with awareness campaigns, guidance, and digital education efforts to expand adoption across different demographic groups.

Taken together, the literature reviewed in this study suggests that the adoption of digital zakat platforms is best understood as a multidimensional process. PEOU and PU explain the technological attractiveness of the platform, Trust explains users' confidence in the legitimacy and safety of the service, and Social Influence reflects the broader social and religious environment in which adoption decisions are made. At the same time, Digital Literacy helps explain why adoption may remain uneven even when digital platforms are accessible. Therefore, the findings of this review support the use of an extended TAM framework in the study of Digital Zakat adoption. More importantly, they show that Digital Zakat cannot be treated as an ordinary financial technology issue, because its adoption is shaped by both technological evaluations and the religious, social, and institutional context in which zakat is practiced.

## 5. CONCLUSION

This study reviewed the existing literature on the adoption of Digital Zakat platforms within Islamic banking by focusing on the roles of Perceived Usefulness, Perceived Ease of Use, Trust, and Social Influence. The review shows that PEOU and PU remain the primary technological drivers of adoption, confirming the continuing relevance of TAM in explaining why users are more likely to accept platforms that are convenient, efficient, and easy to use. At the same time, the findings also demonstrate that TAM alone does not fully capture the complexity of digital zakat adoption. In religious financial contexts, users' decisions are shaped not only by functional considerations, but also by their Trust in the platform's security, transparency, and shariah compliance, as well as by the influence of social and religious networks.

The review further indicates that the adoption of digital zakat platforms remains constrained by several barriers, particularly limited Digital Literacy, concerns about transaction security, and continued reliance

on traditional zakat payment methods. These findings suggest that wider adoption requires more than platform availability. Islamic banks and zakat institutions must also build institutional credibility, improve user confidence, and strengthen public awareness of the value and reliability of digital zakat services. From a practical perspective, this means that successful digital zakat implementation depends on combining user-friendly technological design with Trust-building mechanisms, transparent governance, and educational efforts aimed at different user groups.

From a theoretical perspective, this study contributes to the literature by showing that an extended TAM provides a more suitable framework for understanding digital zakat adoption than the original TAM alone. By bringing together fragmented evidence from digital banking, fintech, zakat, and Islamic finance research, the review offers a more integrated explanation of adoption behavior in this context. It also highlights the importance of considering the religious and institutional characteristics of zakat payment when examining technology acceptance in Islamic financial services.

Finally, this review provides a basis for future research. Further empirical studies are needed to test the combined effects of technological, Trust-related, and socio-religious factors on digital zakat adoption across different Islamic banking contexts. Future research may also examine the role of Digital Literacy, perceived security, religiosity, and institutional reputation in shaping adoption behavior, particularly in emerging markets such as Jordan. Such work would help deepen understanding of how Islamic banks can use digital innovation to improve zakat collection while preserving user Trust, religious legitimacy, and service effectiveness.

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