TECHNOLOGY ACCEPTANCE OF MOBILE ZAKAT APPLICATIONS: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

The potential of zakat in Indonesia reaches Rp327 trillion per year, yet its realization remains far below this figure. The digitalization of zakat services through mobile applications is considered a strategic solution to bridge this gap. However, factors influencing muzakki acceptance of mobile zakat applications remain inconsistent across studies. This study aims to systematically review and synthesize literature on technology acceptance of mobile zakat applications using the Technology Acceptance Model (TAM) and its variants for the period 2021–2024. A systematic literature review (SLR) method with a PRISMA protocol was employed, sourcing data from Google Scholar using three keyword combinations. From an initial pool of 47 articles, 18 articles met the inclusion criteria and were analyzed. Results show that TAM and UTAUT are equally dominant as theoretical frameworks. Zakat literacy and social influence are the most consistent variables across studies, while religiosity and trust yield inconsistent findings. Four research gaps are identified: the absence of comparative studies across muzakki segments, the limited measurement of actual use behavior, the lack of a sharia compliance variable, and the scarcity of cross-country studies. These findings provide a comprehensive map for researchers and zakat institutions in advancing the adoption of digital zakat technology.

KEYWORDS

technology acceptance model; mobile zakat; systematic literature review; UTAUT; zakat literacy

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INTRODUCTION

Zakat is one of the five pillars of Islam and serves as a fundamental instrument for wealth redistribution and poverty alleviation in Muslim societies. In Indonesia, which holds the largest Muslim population in the world, the potential of national zakat is estimated at Rp327 trillion per year (BAZNAS, 2023). However, the actual collection remains substantially below this figure, primarily due to limited public awareness, distribution inefficiencies, and the still-developing infrastructure of zakat management institutions. In response to these challenges, the government and zakat institutions have actively promoted digital transformation as a core strategy for improving zakat collection. The development of mobile applications has emerged as one of the most promising channels for reaching a broader base of muzakki (zakat payers) more efficiently (Kasri & Yuniar, 2021).

The growth of financial technology (fintech) has fundamentally reshaped the landscape of Islamic social finance, including zakat management. Major zakat institutions in Indonesia, such as the Badan Amil Zakat Nasional (BAZNAS) and various national-level Lembaga Amil Zakat (LAZNAS), have developed mobile applications that enable muzakki to calculate, pay, and monitor their zakat contributions digitally. This digitalization was further accelerated by the COVID-19 pandemic, which significantly shifted public preference toward contactless and digital financial transactions (Bin-Nashwan, 2021). Despite this momentum, the adoption rate of mobile zakat applications among muzakki remains uneven across demographic groups and regions. Understanding the factors that influence muzakki acceptance of these digital platforms is therefore critical for both academic researchers and zakat institution practitioners.

The Technology Acceptance Model (TAM), originally proposed by Davis (1989), has long been established as a foundational framework for explaining individual acceptance of information systems. TAM posits that two primary constructs (perceived usefulness (PU) and perceived ease of use (PEOU)) are the key determinants of an individual's intention to use a technology. Subsequently, Venkatesh et al. (2003) extended this framework into the Unified Theory of Acceptance and Use of Technology (UTAUT), which integrates constructs from eight prior technology acceptance models including performance expectancy, effort expectancy, social influence, and facilitating conditions. Both TAM and UTAUT have been widely applied across various digital payment and financial technology contexts, and more recently, within the specific domain of digital zakat services.

A growing body of literature has applied TAM and UTAUT to the context of digital zakat, producing a variety of findings that are not always consistent. For example, Usman et al. (2020) extended TAM by incorporating trust, religiosity, and institutional image to examine fintech acceptance in Islamic philanthropy, finding that religiosity significantly moderated the relationship between PEOU and PU. In contrast, Kasri & Sosianti (2023), using an extended UTAUT model, found that religiosity did not significantly influence online zakat payment intention. Similarly, the role of trust varies considerably across studies, with some identifying it as a significant determinant (Kurniawan et al., 2022) and others finding it insignificant (Sarmilah & Afdawaiza, 2024). These contradictions highlight the need for a structured synthesis of the existing literature.

Beyond the inconsistency of findings, there is also a notable gap in the form of review studies. The majority of existing publications are empirical studies conducted in specific contexts, primarily Indonesian cities or specific zakat platforms. To date, no systematic literature review has comprehensively mapped and compared the growing body of research on TAM in the context of mobile zakat applications. Such a review is important to identify patterns, highlight consensus findings, pinpoint unresolved debates, and guide

future research directions in this field. Without such a synthesis, researchers risk duplicating efforts or overlooking critical variables that could improve our understanding of zakat digitalization.

This study therefore aims to fill this gap by conducting a systematic literature review (SLR) of studies examining the acceptance of mobile zakat applications using TAM and its variants, covering the period 2021–2024. Three specific research questions guide this study: (1) What are the publication trends and dominant theoretical models applied in mobile zakat acceptance studies? (2) Which variables are most frequently examined and how consistent are their findings across studies? (3) What are the remaining research gaps that future studies should address? By answering these questions, this review is expected to provide a comprehensive and evidence-based foundation for both researchers developing future empirical studies and practitioners seeking to improve the adoption of mobile zakat platforms.

RESEARCH METHOD

A. Research Design

This study employs a Systematic Literature Review (SLR) approach to map and synthesize the existing literature on technology acceptance of mobile zakat applications. SLR is selected over a conventional narrative review because it provides a structured, transparent, and reproducible process for selecting and analyzing literature, thereby reducing selection bias and increasing the objectivity of findings (Tranfield et al., 2003). The protocol used in this study is adapted from the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines, which have been widely adopted in information systems and management research for conducting rigorous literature reviews (Page et al., 2021). The use of PRISMA ensures that each stage of the article selection process is clearly documented and traceable, allowing for replication by other researchers.

B. Data Source and Search Strategy

Literature searches were conducted through Google Scholar as the primary database. Google Scholar was chosen for its broad coverage of both international and national indexed journals, which is particularly relevant for this study given the predominance of Indonesian-context research in the field of digital zakat. Three keyword combinations were used to maximize the retrieval of relevant articles: (1) "technology acceptance model mobile zakat application"; (2) "TAM digital zakat mobile payment adoption Indonesia"; and (3) "technology adoption Islamic mobile donation application". Searches were conducted in May–June 2025 and restricted to articles published between 2021 and 2024. This time window was selected to capture the most recent developments in mobile zakat adoption, particularly those influenced by the post-pandemic digitalization wave.

C. Inclusion and Exclusion Criteria

To ensure that only relevant and methodologically appropriate articles were included in the analysis, a set of inclusion and exclusion criteria was established prior to the search process. These criteria are presented in Table 1.

Table 1. Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Publication year	2021–2024	Outside the specified range
Language	English and Indonesian	Other languages
Document type	Journal articles and conference proceedings	Books, theses, dissertations, editorials
Topic	Applies TAM, UTAUT, or variants to digital/mobile zakat platforms	Unrelated to digital zakat or technology acceptance
Accessibility	Full-text available	Full-text not accessible

The criteria were developed to focus the review on empirical studies that apply recognized technology acceptance frameworks specifically within the mobile or digital zakat context. Articles that discussed technology broadly without reference to zakat, or that examined zakat without a technology acceptance dimension, were excluded to maintain the focus and coherence of the review.

D. Article Selection Process

The article selection process followed the four-stage PRISMA protocol as presented in Table 2 and illustrated in Figure 1.

Table 2. Article Selection Stages (Adapted from PRISMA)

Stage	Process	Result
Identification	Initial search	47 articles retrieved from three keyword combinations in Google Scholar
Screening	Title & abstract review	9 duplicate articles removed; 11 articles excluded based on title and abstract irrelevance; 27 articles remaining
Eligibility	Full-text assessment	9 articles excluded: no explicit TAM/UTAUT model (n=4), non-mobile-zakat context (n=3), full-text inaccessible (n=2)
Included	Final corpus	18 articles included in the final analysis

In the identification stage, a total of 47 articles were retrieved across all three keyword searches. After removing nine duplicate records that appeared across multiple search queries, 38 unique articles remained. During the screening stage, title and abstract reviews were conducted independently, leading to the exclusion of 11 articles that were clearly unrelated to technology acceptance or digital zakat. The remaining 27 articles proceeded to the full-text eligibility assessment. At this stage, nine additional articles were excluded: four did not apply TAM or UTAUT explicitly as a theoretical framework, three examined zakat in a non-mobile or non-digital context, and two could not be accessed in full text. The final corpus consisted of 18 articles that met all inclusion criteria and formed the basis for the subsequent analysis.

Figure 1 presents the complete PRISMA flow diagram illustrating the article selection process from initial identification to the final included set.

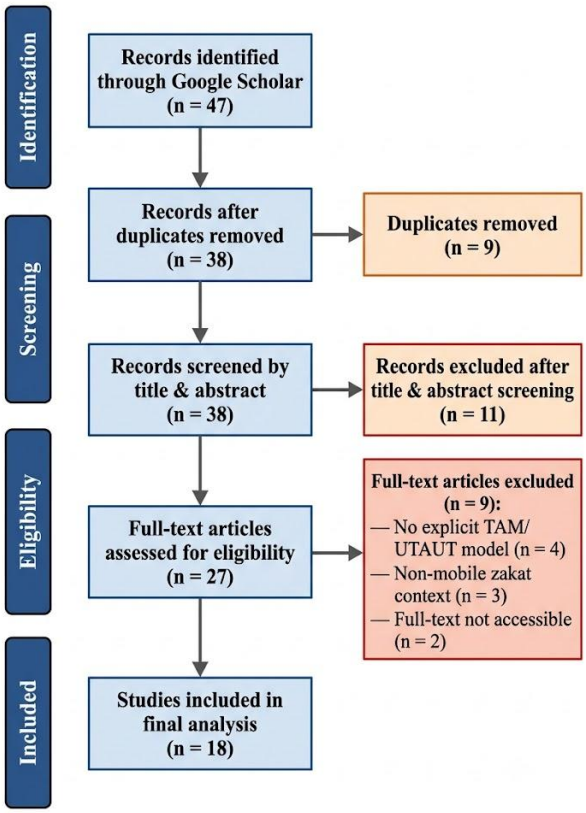


Figure 1. PRISMA Flow Diagram of Literature Selection Process

E. Data Extraction and Analysis

Data from the 18 included articles were extracted systematically using a coding matrix. For each article, the following information was recorded: author and year of publication, country and institutional context, theoretical model used, extension variables added beyond the core model, research methodology and sample size, and key findings. Two analytical approaches were then applied. First, descriptive analysis was used to examine publication trends by year, distribution of study contexts by country, and the frequency of theoretical models used. Second, thematic synthesis was applied to identify the most frequently examined variables, compare the direction and significance of findings across studies, and identify patterns of consistency or contradiction in the literature. The combination of these two analytical approaches enabled both a quantitative mapping of the literature landscape and a qualitative interpretation of its substantive findings.

RESULT AND DISCUSSION

A. Overview of Included Studies

The 18 articles that met the inclusion criteria represent a range of journals and institutional affiliations. Of these, 11 are published in international indexed journals (including Emerald and Web of Science-indexed outlets), five are published in national accredited journals (SINTA), and two are conference proceedings. All studies employ quantitative methods, predominantly using Partial Least Squares Structural Equation Modeling (PLS-SEM) as the analytical technique. A synthesis of all 18 articles, including key details on the model used, extension variables, context, and main findings, is presented in Table 3.

Table 3. Article Selection Stages (Adapted from PRISMA)

No	Author, Year	Model	Extension Variables	Context	Key Finding
1	(Muflih, 2022)	TAM + Trust + Religiosity	Trust, religiosity	Mobile zakat service, 209 muzakki, Indonesia	PEOU & religiosity significant; PU & trust not significant
2	(Bin-Nashwan, 2021)	UTAUT + Online Trust	Online trust	E-zakat portal & app, Saudi Arabia	PE, SI, FC significant; trust as moderator
3	(Kurniawan et al., 2022)	TAM + Trust + SI	Trust, social influence	Digital zakat app, Malang, Indonesia	All variables significant; trust as mediator
4	(Habibah & Nurafini, 2024)	TAM + Perceived Risk	Perceived risk	ZIS BSI Mobile Banking, Indonesia	PU & PEOU positive; perceived risk negative
5	(Mutmainah et al., 2024)	UTAUT (modified)	Security, zakat literacy	Mobile banking & e-wallet zakat, Indonesia	PE, SI, FC, security & zakat literacy significant
6	(Afandi, 2023)	UTAUT	—	Digital ZIS, Islamic philanthropy, Indonesia	All UTAUT constructs except FC significant
7	(Sarmilah & Afdawaiza, 2024)	TAM + Trust + Security	Trust, security	ZISWAF BSI Mobile, 220 respondents	PU & security significant; PEOU & trust not significant
8	(Bin-Nashwan et al., 2023)	UTAUT + SCT	Social isolation, trust	ZakaTech, COVID-19, Saudi Arabia	Social isolation & trust significant
9	(Widuri, 2022)	TAM	—	Digital ZIS BAZNAS & LAZ, Bandung	PU more dominant than PEOU
10	(Sriwahyuni, 2022)	TAM	—	BAZNAS zakat app, Yogyakarta	Digital capability influences PU & PEOU
11	(Usman et al., 2020)	TAM + Trust + Religiosity + Image	Trust, religiosity, image	Islamic philanthropy fintech, 425 respondents	Trust & religiosity moderate PEOU/PU relationship
12	(Kasri & Yuniar, 2021)	UTAUT + Zakat Literacy	Zakat literacy	Online zakat platform, 223 respondents	PE, EE, FC & zakat literacy significant
13	(Kasri & Sosianti, 2023)	UTAUT (extended)	Trust, zakat literacy, religiosity	Online zakat payment, Indonesia	5 factors significant; EE & religiosity not significant
14	(Haryanto et al., 2023)	UTAUT + Digital Literacy	Digital literacy	Online zakat platform, Indonesia	PE, SI, FC significant; digital literacy as moderator
15	(Ahimsa et al., 2023)	UTAUT (extended)	Zakat literacy	Online zakat platform, Java, 144 muzakki	Intention & FC influence actual use
16	(Ninglasari, 2021)	TAM + TPB	Subjective norm, PBC	Fintech zakat, Muslim millennials, Indonesia	PEOU & PU → attitude; attitude & PBC → intention
17	(Nuryahya et al., 2022)	UTAUT (modified)	—	Online zakat payment platform, Indonesia	PE & SI positively significant toward behavioral intention
18	(Saifudin et al., 2024)	TAM + SI	Social influence	Digital donation BSI Mobile, Gen Z, Salatiga	TAM variables & SI influence donation intention of Gen Z

Note: PU = Perceived Usefulness; PEOU = Perceived Ease of Use; PE = Performance Expectancy; EE = Effort Expectancy; SI = Social Influence; FC = Facilitating Conditions; PBC = Perceived Behavioral Control;

SCT = Social Cognitive Theory; TPB = Theory of Planned Behavior; TAM = Technology Acceptance Model; UTAUT = Unified Theory of Acceptance and Use of Technology

Based on Table 3, it can be observed that all 18 studies use quantitative approaches with PLS-SEM or regression as the primary analytical tool. Sample sizes range from 144 respondents (Ahimsa et al., 2023) to 425 respondents (Usman et al., 2020). The majority of studies (15 out of 18) are conducted in Indonesia, with two studies from Saudi Arabia (Bin-Nashwan, 2021; Bin-Nashwan et al., 2023) and one conducted in Bandung (Widuri, 2022). This geographic concentration reflects the high level of academic attention given to zakat digitalization in Indonesia, driven by national-level policy initiatives under BAZNAS. The dominance of Indonesian studies also means that the generalizability of findings to other Muslim-majority countries remains limited, a gap that will be discussed further in Section 3.4.

B. Publication Trends and Theoretical Models

From a temporal perspective, publications on mobile zakat technology acceptance show a clear increasing trend since 2021. Only two articles from the included corpus were published in 2021 (Kasri & Yuniar, 2021; Ninglasari, 2021), which marked the beginning of systematic academic attention to this topic in the post-pandemic period. Publication volume increased significantly in 2022, with five articles included, followed by six articles in 2023, representing the peak year. In 2024, four articles were included, suggesting a maintained level of academic interest. This trend aligns with the broader growth of digital Islamic finance research globally, accelerated by the disruption caused by COVID-19, which pushed zakat institutions to rapidly scale up their digital infrastructure.

In terms of theoretical models applied, the literature is almost equally divided between TAM-based approaches and UTAUT-based approaches, as shown in Table 4.

Table 4. Distribution of Theoretical Models Across Included Studies

Model	Studies (n)	Extension Variables Added
TAM (pure/extended)	8 studies	Trust, religiosity, image, social influence, perceived risk, TPB constructs
UTAUT / UTAUT2	8 studies	Zakat literacy, digital literacy, online trust, social isolation, security
TAM + UTAUT hybrid	2 studies	Religiosity, security, zakat literacy

As shown in Table 4, eight studies use TAM as the primary framework (either in its original form or with extensions), eight studies apply UTAUT or modified UTAUT models, and two studies use a hybrid of both frameworks. This near-equal split reflects an ongoing debate in the field regarding which model is more suitable for explaining technology acceptance in Islamic financial contexts. TAM's parsimony makes it attractive for focused studies on perceived utility and ease, while UTAUT's broader construct set allows for more nuanced examinations of social and organizational influences. Notably, no study in the corpus employs a dedicated Islamic technology acceptance model, representing a significant gap in theory-building.

C. Variable Frequency and Finding Consistency

Across the 18 included studies, eight distinct variables are identified as the most frequently examined. The frequency of occurrence and the consistency of findings for each variable are presented in Table 5.

Table 5. Variable Frequency and Finding Consistency Across Studies

Variable	Frequency	Finding Consistency
Perceived Usefulness (PU)	12 studies	Inconsistent — significant in 8, not significant in 4 studies
Perceived Ease of Use (PEOU)	12 studies	Relatively consistent — significant in 9 studies
Social Influence	8 studies	Consistently positive and significant across studies
Trust	7 studies	Inconsistent — significant in 4, not significant in 3 studies
Facilitating Conditions (FC)	6 studies	Relatively consistent and significant
Religiosity	5 studies	Inconsistent — significant in 3, not significant in 2 studies
Zakat Literacy	4 studies	Consistently positive and significant in all studies
Security / Perceived Risk	3 studies	Consistently significant (opposite directions: security positive, risk negative)

Zakat literacy emerges as the most consistent variable in this literature. Every study that includes zakat literacy as a predictor finds it to be positively and significantly associated with intention to use mobile zakat platforms (Ahimsa et al., 2023; Haryanto et al., 2023; Kasri & Yuniar, 2021; Mutmainah et al., 2024). This finding underscores an important contextual distinction between mobile zakat adoption and general digital payment adoption: the role of religious knowledge. Unlike conventional fintech adoption where utility and ease are typically sufficient predictors, the adoption of mobile zakat services appears to require a baseline level of understanding of Islamic jurisprudence regarding zakat eligibility, nisab thresholds, and distribution channels. This suggests that digital literacy campaigns alone are insufficient; zakat institutions must integrate zakat education into their user onboarding and engagement strategies.

Social influence is another variable that consistently yields significant results across studies. Eight studies include social influence or a conceptually related construct (subjective norm, peer influence), and the large majority report positive and significant effects on behavioral intention to use mobile zakat applications. This finding is theoretically coherent with the communal nature of Islamic practice, where religious obligations such as zakat are often fulfilled within the context of family, community, or organizational encouragement. The significance of social influence also has practical implications: zakat institutions should invest in community-based digital promotion strategies, leveraging religious leaders, workplace organizations, and social networks to drive adoption.

In contrast, trust and religiosity show considerably inconsistent findings across the literature. Regarding trust, Kurniawan et al. (2022) and Usman et al. (2020) both find trust to be a significant predictor of intention to use digital zakat platforms, arguing that trust in the institution and the platform itself is a prerequisite for financial transactions involving religious obligations. However, Sarmilah & Afdawaiza (2024) and Muflih (2022) find that trust does not significantly influence adoption behavior, suggesting that once a platform is provided by a credible institution such as BSI or BAZNAS, institutional trust may be assumed and therefore does not function as a discriminating factor.

The inconsistency surrounding religiosity is perhaps the most theoretically interesting finding in this review. Muflih (2022) and Usman et al. (2020) find religiosity to be a significant positive predictor, arguing that a stronger sense of Islamic identity and religious duty motivates muzakki to seek out and use available digital channels for fulfilling their zakat obligation. In contrast, Kasri & Sosianti (2023) find religiosity to be non-significant, arguing instead that utilitarian considerations (particularly the performance and ease of the platform) dominate adoption decisions, irrespective of the user's level of religiosity. This divergence may partly be explained by differences in how religiosity is operationalized across studies. Some studies measure religiosity through behavioral

indicators (frequency of prayer, mosque attendance), while others use attitudinal scales related to Islamic identity. Future studies should employ standardized religiosity measurement instruments to enable more meaningful cross-study comparisons.

Regarding PU and PEOU (the two core constructs of TAM) the evidence is more mixed than might be expected given their central role in the model. PU is significant in 8 of 12 studies that include it, while PEOU is significant in 9 of 12. The four cases where PU is not significant (Bin-Nashwan, 2021; Muflih, 2022; Ninglasari, 2021; Sarmilah & Afdawaiza, 2024) are particularly notable. In these studies, the authors suggest that for religiously motivated transactions like zakat, the perceived obligation to pay may override purely utilitarian assessments of the platform's usefulness. This echoes a broader debate in Islamic fintech research about the extent to which economic rationality drives adoption decisions in religious financial contexts.

D. Research Gaps

Based on the synthesis presented in Tables 3, 4, and 5, and on the analysis in the preceding subsections, four significant research gaps are identified that warrant attention from future studies.

First, there is a complete absence of studies that comparatively examine mobile zakat technology acceptance across different muzakki segments. All 18 studies treat their sample as homogeneous or conduct only basic demographic subgroup analyses. No study systematically compares acceptance patterns across generational cohorts (millennials vs. Gen Z vs. Gen X), income brackets, or geographic settings (urban vs. rural). Given that zakat potential is spread across very different socioeconomic groups, understanding how acceptance factors differ across these segments is essential for designing targeted adoption strategies.

Second, the existing literature is overwhelmingly focused on behavioral intention rather than actual use. Of the 18 studies, only two (Ahimsa et al., 2023; Nuryahya et al., 2022) include actual use behavior as a dependent variable. The remaining studies measure only intention to use, which is a psychological construct that does not always translate into actual behavior. This is particularly important in the zakat context, where the gap between intention and actual payment behavior may be influenced by additional factors such as institutional trust, payment process complexity, and habitual cash payment preferences.

Third, none of the included studies incorporate a sharia compliance or Islamic accountability dimension as an independent variable in their technology acceptance models. While religiosity is used as a proxy in some studies, it is a general construct that does not specifically capture whether muzakki evaluate a digital zakat platform based on its compliance with Islamic principles such as the transparency of fund distribution, the credibility of the amil institution, or the availability of proper zakat receipts. The development of an Islamic Technology Acceptance Model (I-TAM) that integrates these dimensions would represent a significant theoretical contribution.

Fourth, the near-total concentration of studies in Indonesia limits the cross-national generalizability of findings. Only two studies from Saudi Arabia exist in the reviewed corpus, and no studies from other significant Muslim-majority countries such as Malaysia, Pakistan, Bangladesh, or Egypt are included. Given that digital zakat platforms are being developed in multiple countries, cross-country comparative studies would provide valuable insights into how cultural, regulatory, and institutional differences shape technology acceptance in Islamic finance.

CONCLUSION

This study presents a systematic literature review of 18 articles examining technology acceptance of mobile zakat applications using TAM and UTAUT frameworks, covering the period 2021 to 2024. Three primary conclusions are drawn from the analysis.

First, the literature is characterized by a near-equal split between TAM-based and UTAUT-based theoretical frameworks, with all studies employing quantitative methods. Publication volume has increased significantly since 2021, reflecting the accelerated pace of digital zakat development in the post-pandemic era. Indonesian studies dominate the corpus, underscoring both the strategic importance of digital zakat in Indonesia and the relatively limited scope of comparative research from other Muslim-majority countries.

Second, among the eight key variables identified across the literature, zakat literacy and social influence demonstrate the highest level of consistency as positive and significant predictors of mobile zakat acceptance. These findings collectively suggest that the adoption of mobile zakat platforms is driven not only by technological utility but also by religious knowledge and social embeddedness, factors that are unique to the zakat context and that distinguish it from general fintech adoption. In contrast, religiosity and trust yield mixed findings, likely due to differences in measurement approaches and contextual factors across studies.

Third, four critical research gaps are identified: the absence of segment-based comparative studies, the predominance of behavioral intention over actual use as the dependent variable, the lack of a sharia compliance construct in existing models, and the concentration of studies in a single national context. To address these gaps, future research is encouraged to develop an Islamic Technology Acceptance Model (I-TAM) that explicitly integrates Islamic governance dimensions, conduct cross-national comparative studies, and extend the measurement of adoption outcomes beyond intention to actual zakat payment behavior. These directions would substantially advance both the theoretical development and practical application of technology acceptance research in the context of Islamic social finance.

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