

Date Received : July 2026
Date Revised : September 2026
Date Accepted : September 2026
Date Published : September 2026

THE INFLUENCE OF RELIGIOSITY, TRANSPARENCY, AND EASE OF USE ON THE INTEREST IN PAYING ZAKAT ONLINE AMONG MUSLIM COMMUNITIES IN EAST JAVA

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Keywords:

Religiosity;
Transparency; Ease of
Use; Interest in
Paying Zakat Online

ABSTRACT

This study aims to analyze the influence of religiosity, transparency, and ease of use on the interest in paying zakat online among Muslims in East Java. This study uses a quantitative approach with an associative method. The study population is the Muslim community in East Java, with a sample of 180 respondents selected using a purposive sampling technique. Data collection was carried out through the distribution of online questionnaires using a Likert scale. The data analysis technique used is Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the help of the SmartPLS 4 application. The results show that religiosity has a positive and significant effect on the interest in paying zakat online. Transparency also has a positive and significant effect on the interest in paying zakat online. In addition, ease of use has a positive and significant effect on the interest in paying zakat online. These findings indicate that the higher the level of religiosity of the community, the better the transparency of zakat institutions, and the easier the use of digital zakat platforms, the higher the interest of Muslims in East Java to pay zakat online. This research is expected to contribute to the development of Islamic economic studies, particularly regarding community behavior in using digital zakat services. Furthermore, the results can be used as a reference by zakat management institutions to improve the quality of digital services, transparency in zakat fund management, and educational strategies to increase public interest in online zakat payments.

A. INTRODUCTION

Zakat is one of the pillars of Islam and plays a crucial role not only as a form of worship to Allah SWT but also as a socio-economic instrument for achieving equitable social welfare. Through zakat, wealth is redistributed from those receiving zakat to those receiving it, thereby reducing social disparities, helping alleviate poverty, and improving the welfare of the community. Therefore, effective and professional zakat management is a strategic effort to support sharia-based economic development. The role of zakat is not limited to religious aspects; it also contributes to the economic and social development of society when managed optimally (Khairul Abdi, 2024). Indonesia is a country with the largest Muslim population in the world so it has great zakat potential. Large. One of the provinces with the largest zakat potential is East Java. In addition to having a Muslim population of over 40 million, East Java also has a zakat potential of Rp547.4 billion, the highest in Indonesia. The large Muslim population and high zakat potential indicate that East Java has a significant opportunity to increase zakat collection through effective and innovative management. If this potential can be optimally utilized, zakat can become a source of social funding that can improve community welfare and strengthen sharia-based economic development. Developments in information and communication technology have driven changes in various community activities, including the implementation of zakat worship. Digitalization offers various online zakat payment services that can be accessed through websites, mobile applications, digital wallets, and marketplaces. The presence of these services makes it easier for the public to fulfill their zakat obligations without having to visit zakat institutions in person. Various digital platforms such as DANA, LinkAja, Gojek, and Tokopedia have also collaborated with Zakat Management Organizations (OPZ) to provide online zakat payment services so that people can pay zakat more practically, quickly, and efficiently (Hayati et al., 2023) . Although the development of digital zakat services has increased, their utilization has not been able to optimize the zakat potential in Indonesia, especially in East Java Province. This condition indicates that the existence of technology has not fully encouraged the public to utilize online zakat services. A person's decision to use digital zakat services is influenced by various factors, both originating from individual characteristics and the quality of services provided by zakat management institutions. Therefore, research is needed to identify factors that influence public interest in paying zakat online.

One factor thought to influence interest in paying zakat online is religiosity. Religiosity reflects a person's level of belief, understanding, appreciation, and practice of religious teachings in their daily lives. Individuals with high levels of religiosity tend to have a greater awareness of carrying out religious obligations, including paying zakat. The higher a person's religiosity, the greater the urge to utilize various available facilities to fulfill their religious obligations, including through digital zakat services. Therefore, religiosity is thought to have a positive relationship with public interest in paying zakat online (Syafitri et al., 2021) .

In addition to religiosity, transparency is also a key factor in increasing public interest in using online zakat services. Transparency refers to the openness of zakat collection institutions in conveying information regarding the collection,

management, and distribution of zakat funds to the public. Good transparency can increase public trust in zakat management institutions because the public can see that the distributed funds are managed professionally and in accordance with sharia principles. In the digital era, transparency is demonstrated through the publication of financial reports, information on zakat fund distribution, and the provision of easily accessible information to the public. The higher the level of transparency provided by zakat institutions, the greater the public's trust and interest in distributing zakat through digital platforms. (Apriyansyah, 2024) .

Another factor influencing public interest in using digital zakat services is ease of use. Ease of use is a person's perception of how easy it is to learn, understand, and operate a system. A user-friendly zakat payment application will provide a more comfortable experience for users, thereby increasing their willingness to utilize the service. Ease of registration, payment, transaction confirmation, and access to information are important aspects that determine public acceptance of zakat payment technology. The easier an application is to use, the more likely people are to use it as a means of paying zakat (Davis, 1989) .

This study uses the Theory of Planned Behavior (TPB) as its primary theoretical foundation. According to Ajzen (1991), a person's intention to perform a behavior is influenced by their attitude toward the behavior, subjective norms, and perceived behavioral control. In this study, religiosity reflects an individual's attitude toward the obligation to pay zakat, transparency relates to public trust in zakat institutions, thus influencing subjective norms, while ease of use reflects perceived behavioral control in utilizing digital technology. These three variables are thought to play a role in shaping the Muslim community's interest in paying zakat online.

Several previous studies have shown inconsistent results. Kasri & Sosianti (2023) found that religiosity and ease of use had no significant effect on interest in paying zakat online, while trust, zakat literacy, and social influence had a significant effect. On the other hand, Astuti & Prijanto (2021) showed that ease of use had a positive effect on interest in paying zakat digitally. Research by Evriyenni et al. (2025) also demonstrated that religiosity and transparency influenced zakat compliance. These differing research findings indicate that there is still inconsistency in empirical findings regarding the factors influencing interest in paying zakat online. Based on this description, research on the influence of religiosity, transparency, and ease of use on the interest in paying zakat online among Muslims in East Java Province remains relevant. This research is novel because it simultaneously tests these three variables in the context of the Muslim community in East Java, which has the largest zakat potential in Indonesia. The results are expected to contribute to the development of Islamic economics literature, particularly regarding community behavior in using digital zakat services, as well as provide input for zakat management institutions in developing strategies to increase public interest in paying zakat online.

B. METHOD

This study used a quantitative approach with an associative research design. Data were collected through an online questionnaire from 140 respondents selected

using *purposive sampling*. Data analysis was performed using *Partial Least Squares-Structural Equation Modeling* (PLS-SEM) with SmartPLS 4 through evaluation of *the outer model* (*indicator loading* , AVE, HTMT, and *composite reliability*) and *the inner model* (VIF, R², Q², *path coefficient*, and *bootstrapping*) .

C. RESULTS AND DISCUSSION

Instrument Validity Test:

Before testing the outer and inner models, the authors conducted validity and reliability tests on 50 respondents. The tests were conducted using SPSS. The following are the results of the validity test.

Table 1. Instrument Validity Test Results

Indicator	Item	R Count	R Table	Hands
Religiosity				
ideological beliefs				
(X₁)				
	Ro1	0.657	0.278	Valid
	Ro2	0.371	0.278	Valid
	Ro3	0.296	0.278	Valid
	Ro4	0.544	0.278	Valid
	Ro5	0.594	0.278	Valid
	Ro6	0.654	0.278	Valid
	Ro7	0.632	0.278	Valid
	Ro8	0.607	0.278	Valid
	Ro9	0.620	0.278	Valid
	R10	0.520	0.278	Valid
	R11	0.293	0.278	Valid
	R12	0.531	0.278	Valid
	R13	0.498	0.278	Valid
	R14	0.570	0.278	Valid
	R15	0.543	0.278	Valid
Transparency (X₂)				
	To1	0.756	0.278	Valid
	To2	0.714	0.278	Valid
	To3	0.673	0.278	Valid
	To4	0.694	0.278	Valid
	To5	0.634	0.278	Valid
	To6	0.417	0.278	Valid
	To7	0.365	0.278	Valid
	To8	0.563	0.278	Valid
	To9	0.641	0.278	Valid

Indicator	Item	R Count	R Table	Hands
Ease of Use (X₃)				
	KPo1	0.699	0.278	Valid
	KPo2	0.788	0.278	Valid
	KPo3	0.785	0.278	Valid
	KPo4	0.773	0.278	Valid
	KPo5	0.799	0.278	Valid
	KPo6	0.706	0.278	Valid
	KPo7	0.599	0.278	Valid
	KPo8	0.686	0.278	Valid
	KPo9	0.637	0.278	Valid
Interest in paying zakat online				
	Mo1	0.681	0.278	Valid
	Mo2	0.638	0.278	Valid
	Mo3	0.467	0.278	Valid
	Mo4	0.630	0.278	Valid
	Mo5	0.314	0.278	Valid
	Mo6	0.580	0.278	Valid
	Mo7	0.672	0.278	Valid
	Mo8	0.686	0.278	Valid
	Mo9	0.730	0.278	Valid

Source: primary data output of SPSS 27, Processed by the author (2026)

Based on the results of the instrument validity test study on table 1 on level significant 0.05 results show that $r\text{-count} > r\text{ table}$ so that the instrument can be said to be valid.

Reliability Test

The next test is through a reliability test by looking at the Cronbach Alpha value with a significance value of $\alpha > 0.60$.

Table 2 . Instrument Validity Test Results

Variables	Cronbach Alpha	Information
Religiosity (X ₁)	0.817	Reliable
Transparency (X ₂)	0.791	Reliable
Ease of Use (X ₃)	0.882	Reliable
Interest in paying zaat online (Y)	0.781	Reliable

Source: primary data from smartpls4 output, processed by the author (2026).

Based on the results of the instrument reliability test, it shows that *Cronbach Alpha* has exceeded condition minimum reliability that is $\alpha = 0.6$. Therefore, all sample responses for each variable can be said to be consistent and reliable. It can be concluded that this research instrument is valid and reliable, so it can be used for further analysis .

OUTER MODEL

Indicator Loading

Indicators with outer loading values between 0.40 and 0.70 can still be eliminated if their removal increases the AVE value and strengthens the construct's convergent validity. The following are the results of the outer model (Hair et al., 2021) .

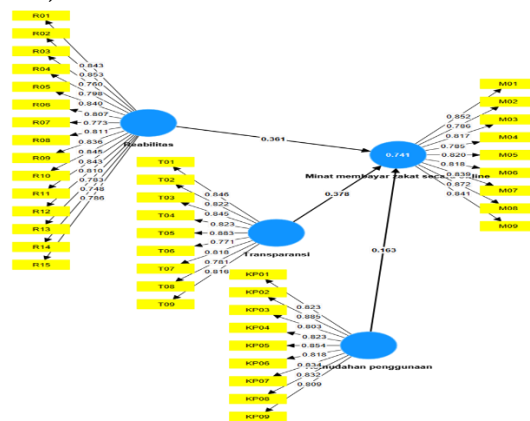


Figure 1 Outer loading results

Source: primary data output smartpls4, processed by the author (2026)

Table 3. outer loading

items	Outer loading	Information
Religiosity		
R.01	0.843	Valid
R.02	0.853	Valid
R.03	0.760	Valid
R.04	0.798	Valid
R.05	0.840	Valid
R.06	0.807	Valid
R.07	0.773	Valid
R.08	0.811	Valid
R.09	0.836	Valid
R.10	0.845	Valid

items	Outer loading	Information
R.11	0.843	Valid
R.12	0.810	Valid
R.13	0.783	Valid
R.14	0.748	Valid
R.15	0.786	Valid
Transparency		
T.01	0.846	Valid
T.02	0.822	Valid
T.03	0.845	Valid
T.04	0.823	Valid
T.05	0.883	Valid
T.06	0.771	Valid
T.07	0.818	Valid
T.08	0.781	Valid
T.09	0.816	Valid
KP.01	0.823	Valid
KP.02	0.885	Valid
KP.03	0.803	Valid
KP.04	0.823	Valid
KP.05	0.854	Valid
KP.06	0.818	Valid
KP.07	0.834	Valid
KP.08	0.832	Valid
KP.09	0.809	Valid
M.01	0.852	Valid
M.02	0.786	Valid
M.03	0.817	Valid
M.04	0.785	Valid
M.05	0.820	Valid
M.06	0.818	Valid
M.07	0.839	Valid
M.08	0.872	Valid
M.09	0.841	Valid

Source: primary data from smartpls4 output, processed by the author (2026).

The results of the outer model test show that all indicators have met the criteria for convergent validity and discriminant validity, so that the measurement model is declared suitable for use in the next analysis stage.

Internal Consistency Reliability

A construct can be said to have a good level of reliability if the composite reliability value is greater than 0.70 (Hair et al., 2021) .

Table 4. Internal Consistency Reliability Results

Variables	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)
Religiosity	0.934	0.936	0.946
Transparency	0.905	0.908	0.929
Ease of Use	0.918	0.920	0.938
Interest in Paying Zakat Online	0.942	0.942	0.951

Source : Data primary output SmartPLS4, processed by the author (2026)

All variables have a composite reliability value above 0.70, thus meeting the reliability criteria and showing good internal consistency (Hair et al., 2021).

Convergent Validity

Convergent validity is evaluated using the Average Variance Extracted (AVE) value. A construct is considered to have convergent validity if its AVE value is > 0.50, indicating that the construct is able to explain more than 50% of the variance in its indicators (Hair et al., 2021) .

Table 5. AVE Value Results

Variables	Ave	Information
Religiosity	0.683	Valid
Transparency	0.725	Valid
Ease of Use	0.753	Valid
Interest in Paying Zakat Online	0.682	Valid

Source : Data primary output SmartPLS4, processed by the author (2026).

All variables were above 0.50, indicating that the research model was valid and significant.

Discriminant Validity

Ease of Use	Interest in Paying	Religiosity	Transparen cy
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Ease of Use				
Interest in Paying	Variables	Interest in Paying Zakat		
Religiosity	Religiosity	Online		
Transparency	Transparency			
Table 6.	Ease of Use			HTMT

results before item deletion

Source : Data primary output SmartPLS4, processed by the author (2026)

The HTMT value between Product Quality and Purchasing Decision is 0.909, exceeding the limit <0.90, so that the discriminant validity has not been met and model improvement is required by deleting statement items.

Table 7. Results HTML has been deleted item

	Ease of Use	Interest in Paying	Religiosity	Transparen cy
Ease of Use				
Interest in Paying	0.835			
Religiosity	0.886	0.864		
Transparency	0.863	0.857	0.850	

Source : Data primary output SmartPLS4, processed by the author (2026) .

The HTMT value for each pair of variables shows a value of less than 0.90. This indicates that each variable is not related to each other .

Inner Model

Collinearity Test / VIF

Collinearity testing was performed using the Variance Inflation Factor (VIF) value to detect multicollinearity between constructs. A model is considered free of multicollinearity if the VIF value is < 5 (Hair et al., 2021) .

Table 8 VIF Value Results

Source : Data primary output SmartPLS 4, processed writer (2026)

Based on the results in the table above, it is known to be below 5.0. Thus, it can be concluded that the structural model in this study is free from collinearity problems and is suitable for testing the relationship between variables.

Coefficient of Determination/R-square

The coefficient of determination (R^2) is used to measure the ability of

a variable independent in explaining the dependent variable. According to Hair et al. (2021), R^2 values of 0.25, 0.50, and 0.75 indicate weak, moderate, and strong levels of explanatory power, respectively .

Table 9 R^2 Re

Variables	R-square	R-square adjusted
Interest in Paying Zakat Online	0.721	0.716

Data Source : Data primary output SmartPLS4, processed by the author (2026) .

Value of 0.721 indicates that 72.1% of the dependent variable is explained by the independent variables, while the remaining 27.9% is explained by factors outside the research model. This value falls into the moderate category according to (Hair et al., 2021) .

Cross-Validated R-squared/Redeundancy/Q-square

The predictive relevance (Q^2) value is used to evaluate the predictive ability of a model. The higher the Q^2 value, the better the model's ability to predict data. According to Hair et al. (2021), a Q^2 value > 0.35 indicates strong predictive ability, a value of 0.15–0.35 indicates moderate predictive ability, and a value < 0.15 indicates weak predictive ability.

Table 10 Results of Q^2

Variables	Q^2 Predict
Interest in Paying Zakat Online	0.697

Source: Data primary output SmartPLS4, processed writer (2026).

It can be interpreted from the data above that the research model has predictive capabilities. strong interest in paying zakat online ($Q^2 = 0.697$) .

Path Coefficients:

This test aims to identify the level of significance and strength of influence between exogenous and endogenous variables through analysis of parameter coefficient values and *t-statistic significance values* . Coefficient estimation is performed using the *bootstrapping method* . The relationship between variables is declared positive if *the path coefficient value* approaches +1, and is declared negative if the value approaches -1 (Hair et al., 2021) .

Table 11 Path Coefficient Results

Variables	Interest in Paying Zakat Online	Information
Religiosity	0.335	Positive
Transparency	0.358	Positive
Ease of Use	0.220	Positive

Source :
Data

primary output SmartPLS4, processed by the author (2026).

The three variables have a positive influence on the interest in paying zakat online in East Java.

Hypothesis Test Results

Hypothesis testing was conducted using the *bootstrapping procedure* in SmartPLS 4 by evaluating the *t-statistic* and *p-value*. The hypothesis is declared significant if the *t-statistic* is > 1.96 and the *p-value* is < 0.05 (Hair et al., 2021).

Table 12 Hypothesis Testing

Variables	T- Statistics	P- Values	Information
Religiosity -> Interest in Paying Zakat Online	2,595	0.009	Influential Positive Significant
Transparency -> Interest in Paying Zakat Online	2,684	0.007	Influential Positive Significant
Ease of Use -> Interest in Paying Zakat Online	3,425	0.001	Influential Positive Significant

Source: Primary data SmartPLS 4 output, processed by the author (2026).

Based on table 4.19, the following results were obtained:

- a. H₁: The influence of religiosity on the interest in paying zakat online. At the *t-statistic* value of $(2.595 > 1.96)$ and the *p-value* $(0.009 < 0.05)$, it can be said that H₁ is accepted, and it can be concluded that religiosity has a significant influence on the interest in paying zakat online.
- b. H₂: The influence of transparency on interest in paying zakat online.

At the t-statistic value of ($2.684 > 1.96$) and the p-value ($0.007 < 0.05$), it can be said that H₂ is accepted, and it can be concluded that transparency has a significant influence on interest in paying zakat online.

- c. H₃: The influence of ease of use on the interest in paying zakat online. At the t-statistic value of ($3.425 > 1.96$) and the p-value ($0.001 < 0.05$), it can be said that H₃ is accepted, and it can be concluded that ease of use has a significant influence on the interest in paying zakat online.

DISCUSSION

The Influence of Religiosity on Interest in Paying Zakat Online

The results of this study indicate that religiosity has a positive and significant effect on interest in paying zakat online among Muslims in East Java. This finding indicates that the higher a person's level of religiosity, the greater their interest in paying zakat through digital platforms. Individuals who have good faith, understanding, and practice of religious teachings tend to be more aware of the importance of paying zakat as a religious obligation, including by utilizing digital services. The results of this study are in line with research by Kasri & Sosianti (2023) and also Syafira et al., (2020) stated that religiosity is one of the factors influencing zakat payment behavior. This finding also supports the concept of religiosity proposed by Bambang & Bahrul (2021) state that religiosity reflects beliefs, worship practices, experiences, and religious knowledge that encourage individuals to consistently practice Islamic teachings. From the perspective of the Theory of Planned Behavior (TPB), religiosity can shape positive attitudes toward zakat payments, thereby increasing the intention to use online zakat services.

The Effect of Transparency on Interest in Paying Zakat Online

The study's results show that transparency has a positive and significant effect on interest in paying zakat online among Muslims in East Java. This suggests that the greater the transparency implemented by zakat institutions, the greater the public's interest in distributing zakat through digital platforms. Transparency of information regarding the collection, management, and distribution of zakat funds can increase public trust in zakat management institutions. This finding is consistent with Apriyansyah's research (2024) as well as Kasri & Sosianti (2023) demonstrated that transparency is a crucial factor in increasing public trust and interest in paying zakat. According to Gaffar (2024), transparency is achieved through the provision of accurate, clear, and easily accessible information, thereby enhancing the accountability of zakat institutions. In the context of the SDGs, transparency can strengthen public confidence in the institution's credibility, thus encouraging the intention to pay zakat online.

The Effect of Ease of Use on Interest in Paying Zakat Online

The results of this study indicate that ease of use has a positive and significant effect on interest in paying zakat online among Muslims in East Java. This finding suggests that the easier the online zakat system is to understand and operate, the higher the community's interest in using it to pay zakat. The results of

this study are in line with research by Astuti & Prijanto (2021) and Oktavendi & Mua'ammal (2021), which states that perceived ease of use increases public interest in utilizing digital services. This finding also supports the Technology Acceptance Model (TAM), which explains that perceived ease of use is one of the main factors influencing technology acceptance. Thus, zakat service providers need to continue to improve ease of access, process simplicity, and system quality in order to increase public interest in using zakat services. online zakat services.

D. CONCLUSION

Based on the research results, it can be concluded that religiosity, transparency, and ease of use each have a positive and significant influence on the interest in paying zakat online among the Muslim community in East Java. High religiosity encourages increased individual awareness to pay zakat, including through digital platforms. Transparency of zakat institutions in conveying information regarding the management and distribution of funds can increase public trust, thereby encouraging interest in paying zakat online. In addition, the ease of use of online zakat services, such as easy access, simple transaction processes, and easy-to-understand interfaces, also increases public interest in utilizing these services. Thus, these three variables are important determinants in increasing the interest of the Muslim community in East Java to pay zakat online.

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