

Investigating Determinants of MSMEs Interest in Digital Zakat Payment

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ABSTRACT

Purpose: This study aims to identify the factors influencing the interest of micro, small, and medium enterprises (MSMEs) in adopting digital zakat payments, with a particular focus on the role of zakat in supporting local economic development.

Method: A quantitative research design was employed, with the population comprising all MSMEs operating in Malang City. A purposive sampling technique was utilized, yielding a sample of 100 respondents. Data were analyzed using the Statistical Package for the Social Sciences (SPSS) version 25.

Result: The findings indicate that zakat literacy, convenience, and religiosity have a positive and significant effect on the interest in digital zakat payments. This suggests that a strong understanding of zakat, the ease of use offered by digital platforms, and individuals' levels of religiosity enhance the likelihood of utilizing these platforms for zakat contributions. In contrast, trust does not exert a significant influence on digital zakat payment interest, indicating potential concerns regarding the perceived reliability of digital platforms for zakat distribution. Furthermore, transparency has a negative effect, suggesting a lack of understanding regarding the openness and accountability of zakat institutions.

Practical Implications for Economic Growth and Development: The study recommends that zakat institutions enhance transparency and user convenience in the management of digital zakat payments. Strengthening these aspects may lead to greater participation in zakat contributions, thereby fostering broader economic growth and development.

Keywords: *Convenience, Trust, Zakat Literacy, Religiosity, Transparency, Digital Zakat*

INTRODUCTION

Zakat is an important instrument in the Islamic economic system that serves as a wealth distribution mechanism to reduce social inequality and improve the welfare of the population (Sapitri et al., 2024). Research conducted by the BAZNAS Strategic Study Center indicates a positive trend in national zakat collection from 2018 to 2023. In 2018, the national zakat collection amounted to 8.12 trillion. By 2022, this figure increased to 22.48 trillion, and in the first semester of 2023, it reached 33.00 trillion. This increasing trend in national zakat collection demonstrates the improving performance of zakat institutions and a growing public awareness of the importance of paying zakat through official channels (BAZNAS, 2024).

In recent years, digital zakat has gained popularity among millennials. In 2021, approximately 70% of digital zakat contributors aged 25-44 donated to BAZNAS. This trend can be linked to the benefits provided, as muzaki can select the institution responsible for distributing their zakat without requiring physical presence (Ayuningtias et al., 2024). Zakat Management Organizations (ZMO) have introduced digital zakat services through e-zakat, facilitating the payment of zakat, infaq, and sedekah using e-money (Widowati & Putri, 2024). This digital transformation offers various conveniences, including wider accessibility, time efficiency, and improved quality of life. Research findings indicate significant potential for digital zakat payments as a solution to enhance public participation in fulfilling the obligation to pay zakat.



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With the digital zakat payment system, it is anticipated that more muzakki will be encouraged to pay their zakat more conveniently.

In the context of Sharia Accounting, zakat plays a strategic role in ensuring compliance with sharia principles in financial management. According to Djamil (2023), Sharia Accounting emphasizes justice, honesty, and transparency in conducting business and financial transactions. The principles of transparency and accountability are crucial for maintaining public trust in amil zakat institutions (Akbar et al., 2024). Sharia accounting standards, such as PSAK 109 regarding the accounting for zakat and infaq, regulate how zakat institutions must record and report the funds received and distributed in accordance with sharia principles and ensure they can be audited professionally (Kabib et al., 2021). However, in practice, many people prefer to pay zakat directly to relatives or neighbors in need or channel it to the nearest mosque (Octujuwanda & Akbar, 2022). Despite advances in digital technology, public interest—especially among Micro, Small, and Medium Enterprises (MSMEs)—in utilizing digital zakat remains a concern that necessitates further study.

Zakat literacy is a vital aspect, as a good understanding of zakat can foster awareness and compliance in paying it (Octujuwanda & Akbar, 2022). A lack of understanding regarding both the legal and technical aspects of zakat payment can hinder the adoption of digital zakat. Furthermore, the ease of using digital services is an important factor that influences users' willingness to switch to digital zakat payment (Khansa et al., 2024). The more user-friendly a platform is, the more likely users are to participate in the system.

Trust in zakat institutions and transparency in the management of zakat funds are also critical elements determining the sustainability and effectiveness of the digital zakat system (Azizah et al., 2021). Trust can be influenced by the integrity of an institution's performance in managing zakat funds, distributing assets, administration, supervision, and providing accountability for the use of zakat funds (Anggraini & Indrarini, 2022). If individuals feel confident that their contributions are used appropriately, they are more likely to utilize digital zakat services. Additionally, individual religiosity acts as an intrinsic factor that can influence a person's interest in paying zakat digitally (Syafira et al., 2020). The higher a person's level of religiosity, the more likely they are to actively engage in paying zakat, including utilizing digital platforms for this purpose.

Several previous studies have examined the factors influencing digital zakat payments. For instance, research by Ayuningtias et al. (2024) and Zaeni et al. (2024) indicates that zakat literacy significantly influences interest in digital zakat payments. Widowati and Putri (2024) state that convenience is another influencing factor. Additionally, research findings by Ginting and Dahrani (2024), Anggraini and Indrarini (2022), and Pratama et al. (2024) affirm that trust affects interest in digital zakat payments. Transparency has also been identified as an important factor (Ginting & Dahrani, 2024; Kharisma & Jayanto, 2021), while religiosity has been shown to influence interest in digital zakat payments (Aristyanto & Edi, 2022; Widowati & Putri, 2024).

This research offers novelty compared to previous studies in several aspects. First, it focuses on MSMEs as the research object. MSMEs play a pivotal role in the national and regional economies (Foeh, 2022). Second, the research is conducted in Malang City, contrasting with previous studies conducted elsewhere. Third, this study integrates five main factors into one research model, whereas prior research often addressed these factors separately or within a more limited scope. Finally, this research employs Planned Behavior Theory and the Technology Acceptance Model, which Kabib et al. (2021) suggest are suitable for explaining various behaviors that require planning.

The study aims to identify the factors affecting the interest of micro, small, and medium enterprises (MSMEs) in Malang City regarding digital zakat payments. The findings of this study are expected to enhance understanding of the factors influencing MSME actors' interest in making digital zakat payments. Furthermore, the results can inform zakat management institutions on how to increase trust and transparency, thereby encouraging more muzakki to utilize digital zakat platforms. It is hoped that digital zakat will provide a solution for optimizing

revenue and distribution of zakat through a system that is more transparent, easily accessible, and compliant with sharia accounting principles and standards.

METHOD

The study employs a quantitative method. The population consists of all micro, small, and medium enterprises (MSMEs) located in Malang City. A purposive sampling technique was used to select a sample of 100 respondents who have paid zakat. The criteria for sample selection included MSMEs registered with the Cooperatives, Industry, and Trade Service in Malang City and MSME operators who are knowledgeable about zakat and digital zakat. Primary data were collected through questionnaires containing statements relevant to the research variables: zakat literacy, convenience, trust, transparency, religiosity, and interest in paying zakat (see Table 1). Data analysis was conducted using multiple linear regression equations with SPSS version 25 software to measure the effects of the independent variables on the dependent variable.

Table 1. Variables Measurement

Variables	Codes	Statements
Zakat Literacy (Ayuningtias et al., 2024)	ZL.1	I understand the basic concept and definition of zakat.
	ZL.2	I understand that zakat is obligatory for every free, mature Muslim of sound mind who has full ownership of their wealth.
	ZL.3	I know that zakat is a specific portion of wealth that must be paid and distributed to those entitled to receive it.
	ZL.4	I know the different types of zakat.
	ZL.5	I can calculate the zakat that must be paid after reaching the nishab and haul.
Convenience (Rachmawati & Canggi, 2023)	CO.1	I feel that the digital zakat application/service provides clear guidance.
	CO.2	I find the features of the digital zakat application/service easy to understand.
	CO.3	I feel that using the digital zakat application/service does not require much effort.
	CO.4	I find the digital zakat application/service easy to use.
	CO.5	I find the digital zakat application/service easy to access.
Trust (Utami et al., 2021)	TT.1	I believe that the digital zakat institution has strong integrity.
	TT.2	I trust that the digital zakat institution manages zakat funds responsibly.
	TT.3	I believe that the digital zakat institution consistently fulfills its promises to muzaki in carrying out its mandate.
	TT.4	I feel that the digital zakat institution is transparent in providing information to muzaki.
	TT.5	I believe that digital zakat institutions demonstrate their commitment to the interests of muzaki.
Transparency (Kharisma & Jayanto, 2021)	TR.1	I feel that digital zakat institutions regularly announce zakat management policies.
	TR.2	I find that digital zakat institutions provide financial reports that are clearly accessible to muzaki.
	TR.3	I feel that digital zakat institutions provide accountability reports on zakat collection and distribution via email or muzaki's phone numbers.
	TR.4	I appreciate that digital zakat institutions offer services for complaints or suggestions from muzaki.
	TR.5	I believe that the information system in digital zakat institutions delivers accurate information.
Religiosity (Utami et al., 2021)	RE.1	I pay zakat because I know it is an obligation as a Muslim.
	RE.2	I recognize that others have rights over the wealth I possess.
	RE.3	I consistently pay zakat according to religious guidelines.
	RE.4	I pay zakat because I am aware of the consequences of not fulfilling this obligation.
	RE.5	I pay zakat as an act of worship and an expression of gratitude for the blessings bestowed by Allah SWT.
Interest in Digital Zakat Payment	IDZP.1	I am interested in using digital zakat applications/services to pay zakat.

Variables	Codes	Statements
(Kharisma & Jayanto, 2021)	IDZP.2	I plan to pay zakat using a digital zakat application/service in the future.
	IDZP.3	I intend to continue using a digital zakat application/service for zakat payments in the future.
	IDZP.4	I am interested in using a digital zakat application/service because of its comprehensive features.
	IDZP.5	I prefer paying zakat through a digital zakat application/service rather than visiting a physical location.

Source: Developed by the authors (2025)

Hypotheses Development

Zakat Literacy and Interest in Digital Zakat Payment

Literacy related to zakat refers to an individual's ability to read, understand, measure, and retrieve information pertaining to zakat. This capability ultimately enhances public awareness regarding the obligation to contribute to zakat (Azhar et al., 2023). The implications of planned behavior theory bolster the literacy variable as a factor influencing muzakki interest. Literacy shapes a person's attitude toward actions that increase their intention to make informed decisions. In the context of digital zakat, literacy serves as a key factor affecting individuals' awareness and interest. Research conducted by Khasanah et al. (2021) confirms that a person's literacy level is closely linked to their intention to take action. This finding is further supported by Canggih and Indrarini (2021), who discovered that literacy can enhance an individual's awareness of practicing zakat, both traditionally and digitally. Consequently, high zakat literacy encourages individuals to better understand the benefits and convenience of digital zakat payment, thereby increasing their interest in utilizing it.

H1: Zakat literacy has a significant and positive effect on interest in digital zakat payment.

Convenience and Interest in Digital Zakat Payment

The development of technology has driven innovation in various aspects of life, including the digital zakat payment system. According to Ramadhani and Hapsari (2022), perceived ease refers to an individual's belief that a technology is user-friendly and does not require significant effort to understand. In the Technology Acceptance Model (TAM) developed by Davis (1989), perceived ease of use is a critical factor influencing a person's willingness to adopt new technology (Ilmi et al., 2020). Research by Nurdin et al. (2020) indicates that individuals who engage with technology in their activities are more likely to prefer a more efficient system over conventional methods. Furthermore, increased confidence in the ease of fintech technology for zakat payments will enhance people's interest in transitioning to digital zakat. In other words, the more user-friendly the digital zakat payment system is, the greater the individual's interest in utilizing it.

H2: Convenience has a significant and positive effect on interest in digital zakat payment.

Trust and Interest in Digital Zakat Payment

Trust is a major factor influencing people's decisions to channel zakat through digital platforms. Rosalinda et al. (2021) suggest that the performance of professional, trustworthy, and transparent zakat institutions can enhance public trust in digital zakat payment systems. The theory of planned behavior posits that trust can significantly influence individuals in their decision-making processes (Kabib et al., 2021). Kharisma and Jayanto (2021) further emphasize that higher risks associated with digital transactions correspond to lower levels of trust and public interest in utilizing such services. Conversely, the integrity of zakat institutions is positively correlated with increased public trust in paying zakat through digital platforms (Anggraini & Indrarini, 2022). Therefore, fostering trust through professionalism,

transparency, and system security is essential for enhancing public interest in digital zakat payments.

H3: Trust has a significant and positive effect on interest in digital zakat payment.

Transparency and Interest in Digital Zakat Payment

Transparency is a crucial element in digital zakat management, as it pertains to the accountability of zakat institutions to muzakki. The implications of Planned Behavior Theory reinforce the perception of transparency as a significant factor influencing muzakki interest (Kabib et al., 2021). According to Kharisma and Jayanto (2021), zakat institutions that provide clear information about the management of zakat funds will enhance public confidence in the digital zakat payment system. With transparency in financial reporting and fund distribution, muzakki can obtain evidence of accountability, which further increases their trust in zakat institutions. Consequently, the greater the transparency implemented by zakat institutions, the higher the interest individuals will have in making digital zakat payments.

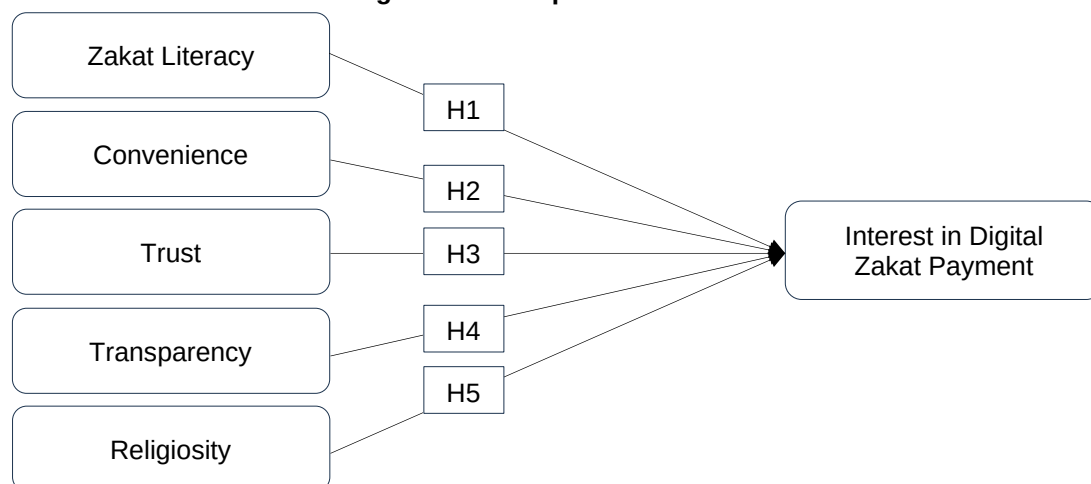
H4: Transparency has a significant and positive effect on interest in digital zakat payment.

Religiosity and Interest in Digital Zakat Payment

Religiosity reflects the level of belief, understanding, and application of religious teachings in one's life. Planned Behavior Theory strengthens the perception of religiosity as a factor influencing muzakki interest (Kabib et al., 2021). According to Syihabudin and Najmudin (2023), a person's understanding of the principles of Sharia—especially the obligation of zakat—significantly influences their religiosity in paying zakat. Ningsih (2022) added that the better a person's understanding of Sharia rules regarding zakat, the more likely they are to fulfill these obligations through digital payments. Additionally, research by Zahri and Hafasnuddin (2016) confirms that religiosity plays a role in shaping a person's attitude and decisions regarding products or services used. Tho'in and Marimin (2019) share this view, indicating that religiosity can influence a person's interest in engaging in particular activities. Thus, as a person's level of religiosity increases, so does their tendency to use digital zakat services as a form of compliance with religious teachings.

H5: Religiosity has a significant and positive effect on interest in digital zakat payment.

Figure 1. Conceptual Framework



Source: Developed by the authors (2025)

RESULT AND DISCUSSION

Validity and Reliability Test

The validity test results for each statement item across all variables show a Pearson correlation value greater than 0.361 and a significance value < 0.05 . At the same time, the reliability test has a Cronbach's Alpha value for all variables > 0.05 . Simultaneously, the reliability test yielded a Cronbach's Alpha value greater than 0.6 for all variables (see Table 2). These results indicate that all statement items in the questionnaire are both valid and reliable.

Table 2. Validity and Reliability Test Result

Variables	Validity					Reliability	
	Statement Items	Pearson Correlation	R Table N=30	Sig. Value	Decision	Cronbach's Alpha	Decision
Zakat Literacy (X1)	ZL.1	0.388	0.361	0.034	Valid	0.693	Reliable
	ZL.2	0.374	0.361	0.042	Valid		
	ZL.3	0.385	0.361	0.036	Valid		
	ZL.4	0.426	0.361	0.019	Valid		
	ZL.5	0.488	0.361	0.006	Valid		
Convenience (X2)	CO.1	0.405	0.361	0.027	Valid	0.700	Reliable
	CO.2	0.397	0.361	0.030	Valid		
	CO.3	0.466	0.361	0.009	Valid		
	CO.4	0.388	0.361	0.034	Valid		
	CO.5	0.414	0.361	0.023	Valid		
Trust (X3)	TT.1	0.429	0.361	0.018	Valid	0.720	Reliable
	TT.2	0.398	0.361	0.029	Valid		
	TT.3	0.369	0.361	0.045	Valid		
	TT.4	0.433	0.361	0.017	Valid		
	TT.5	0.401	0.361	0.028	Valid		
Transparency (X4)	TR.1	0.394	0.361	0.031	Valid	0.735	Reliable
	TR.2	0.365	0.361	0.047	Valid		
	TR.3	0.367	0.361	0.046	Valid		
	TR.4	0.480	0.361	0.007	Valid		
	TR.5	0.391	0.361	0.033	Valid		
Religiosity (X5)	RE.1	0.388	0.361	0.034	Valid	0.738	Reliable
	RE.2	0.388	0.361	0.034	Valid		
	RE.3	0.375	0.361	0.041	Valid		
	RE.4	0.388	0.361	0.034	Valid		
	RE.5	0.389	0.361	0.034	Valid		
Interest in Digital Zakat Payment (Y)	IDZP.1	0.436	0.361	0.016	Valid	0.763	Reliable
	IDZP.2	0.429	0.361	0.018	Valid		
	IDZP.3	0.429	0.361	0.018	Valid		
	IDZP.4	0.382	0.361	0.037	Valid		
	IDZP.5	0.379	0.361	0.039	Valid		

Source: Processed data (2025)

Classical Assumption Test

Normality

The results of the one-sample Kolmogorov-Smirnov test indicate a p-value of 0.117, which exceeds the significance level of $\alpha = 0.05$ (see Table 3). This suggests that the residuals meet the assumption of normal distribution. Consequently, this assumption supports the reliability of the regression analysis in determining the overall effect of independent variables on the interest of MSMEs in digital zakat payments, thereby facilitating valid conclusions.

Table 3. Normality Test

Indication	Residual
N	100
Significance of Kolmogorov-Smirnov Z	0.117

Source: Processed data (2025)

Multicollinearity

The tolerance test results for the five independent variables showed a value greater than 0.10 and a VIF value < 10 (see Table 4). These results indicate that the regression model does not show signs of multicollinearity or that the assumption of non-multicollinearity is met. Thus, the analysis of the five independent variables is valid, and the results can be interpreted to explain the contribution of each variable independently to the interest of MSMEs in digital zakat payments.

Table 4. Multicollinearity Test Result

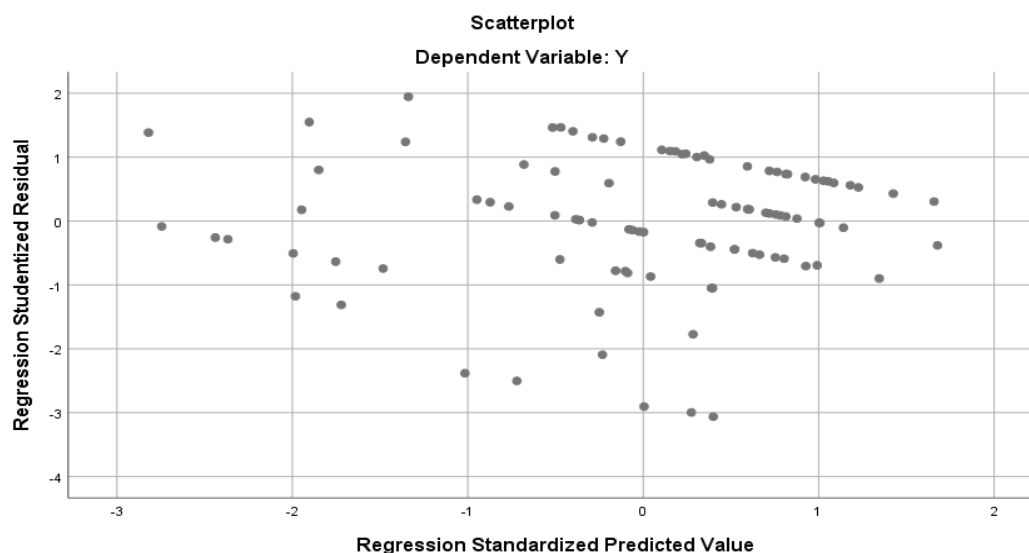
Variables	Tolerance	VIF
Zakat Literacy (X1)	0.615	1.62
Convenience (X2)	0.657	1.52
Trust (X3)	0.297	3.36
Transparency (X4)	0.222	4.50
Religiosity (X5)	0.546	1.83

Source: Processed data (2025)

Heteroscedasticity

Heteroscedasticity refers to the unequal variance of residuals from one observation to another. The test results support the assumption of non-heteroscedasticity, as the plot points do not form a specific pattern and are spread above and below zero on the Y-axis (see Figure 2). This indicates that the variance of residuals is homogeneous or constant across the entire range of independent variable values. This finding is significant because it demonstrates that the regression model effectively analyzes the impact of the five independent variables on the interest of MSMEs in digital zakat payments in Malang City.

Figure 2. Heteroscedasticity



Source: Processed data (2025)

Hypotheses Testing

The results of this test indicate that the partial hypothesis is accepted for the variables of zakat literacy, convenience, and religiosity. Therefore, these three variables have a significant partial effect on the interest of MSME actors in paying digital zakat, with religiosity having a

greater influence than convenience and zakat literacy. In contrast, the partial hypothesis is rejected for the variables of trust and transparency, indicating that they do not have a significant partial effect on the interest of MSME actors in paying digital zakat.

Table 5. Hypotheses Test Result

Variables	Coefficient	Sig.	Conclusion
Zakat Literacy (X1)	0.508	0.048	Accepted
Convenience (X2)	0.624	0.006	Accepted
Trust (X3)	0.092	0.435	Rejected
Transparency (X4)	-0.248	0.062	Rejected
Religiosity (X5)	0.648	0.000	Accepted

Source: Processed data (2025)

Discussion

The Effect of Zakat Literacy on Interest in Digital Zakat Payment

Zakat literacy has a calculated t-value of 2.007 which is greater than the critical t-value of 1.985, and a significance value (sig.) of $0.048 < 0.05$. Therefore, H1 is accepted. It shows that zakat literacy has a significant and positive effect on interest in digital zakat payment. This finding is in line with planned behavior theory which states that a person's behavior is influenced by their intention, which in this context is influenced by zakat literacy. Most MSME actors in Malang City already have a basic understanding of zakat, starting from the definition of zakat, the law of zakat, calculating zakat, and types of zakat. A good understanding of zakat can encourage them to utilize digital technology to fulfill their zakat obligations. The higher the level of zakat literacy of MSME actors in Malang City, the greater their interest in using digital zakat payment services.

This finding is further supported by research conducted by Widowati and Putri (2024) and Zaeni et al. (2024), which indicates that zakat literacy has a significant and positive influence on the interest in digital zakat payments. However, this study contrasts with the findings of Anggraini and Indrarini (2022), which suggest that zakat literacy does not affect the interest in paying zakat digitally. This discrepancy may be attributed to the relatively basic level of zakat literacy in society as a whole, along with socio-cultural factors that predominantly favor traditional transaction methods.

The Effect of Convenience on Interest in Digital Zakat Payment

Convenience has a calculated t value of 2.822 which exceeds the critical t value of 1.985, and a significance value of $0.006 < 0.05$. Therefore, H2 is accepted. Convenience has a significant and positive effect on interest in digital zakat payment. This result is in line with the Technology Acceptance Model (TAM) theory which states that perceived ease of use is a major factor in determining technology adoption. Meanwhile, convenience is an important factor in encouraging the interest of Malang City MSMEs in using zakat technology. They feel that the facilities provided are beneficial and make it easier for MSMEs to carry out zakat worship. The convenience can include accessibility, fast payment processes, and available technical support. When MSME actors feel that digital zakat does not require a lot of effort and time, they will be more likely to be interested in adopting these digital services.

This finding is supported by research conducted by Widowati and Putri (2024) and Febriyanti et al. (2024), which indicates that the convenience variable significantly and positively influences interest in digital zakat payments. However, this study contradicts the research by Fadhil & Sari (2022), which found that convenience does not significantly and positively affect interest in paying zakat, infaq, and sadaqah using Gopay. The community members report not experiencing the convenience offered, despite the availability of sophisticated features.

The Effect of Trust on Interest in Digital Zakat Payment

Trust has a calculated t value of $0.7844 < 1.985$, and a sig. value of $0.435 > 0.05$. Therefore, H3 is rejected. It can be concluded that trust does not have a significant positive effect on the interest in digital zakat payment. This indicates that while trust is important in digital transactions, it is not a strong enough factor to influence the decision of MSME actors to use digital zakat services. The results suggest that the level of trust MSMEs in Malang City have in digital zakat payment services is not a significant factor affecting their interest. Although trust in digital platforms is often considered crucial for adopting technology, MSMEs in Malang City have not been able to rely on these platforms for distributing zakat.

These findings are supported by research conducted by Widowati and Putri (2024) and Wa'adarramah and Haris (2024), which stated that the trust variable did not have a significant positive effect on interest in digital zakat payments. However, these results contrast with research by Anggraini and Indrarini (2022), who found that trust does have a significant positive effect on interest in paying digital zakat.

The Effect of Transparency on Interest in Digital Zakat Payment

Transparency has a calculated t value of $-1.885 < 1.985$, and a sig. value of $0.062 > 0.05$. Therefore, H4 is rejected. This indicates that transparency does not have a significant positive effect on interest in digital zakat payment. The results show that the transparency of zakat institutions has not been a major factor in increasing MSME players' interest in digital zakat payments. Although transparency in zakat management is important, it has not significantly encouraged MSMEs to utilize digital zakat payment services. Despite the high level of transparency demonstrated by zakat institutions, muzakki do not consider paying zakat online through these institutions. One possible reason for this is a lack of understanding or awareness among MSMEs regarding the transparency of zakat institutions. Many do not fully comprehend financial reports, fund management, or the open distribution of zakat by these institutions.

This finding is supported by research conducted by Rachmawati and Canggi (2023) and Munir and Mais (2023), which indicated that the transparency variable does not significantly and positively affect interest in digital zakat payments. However, this contrasts with the research by Kharisma and Jayanto (2021), which states that transparency has a significant and positive effect on interest in using e-zakat.

The Effect of Religiosity on Interest in Digital Zakat Payment

Religiosity has a calculated t value of 6.541, which is greater than the critical t value of 1.985, and a significance value of 0.000 which is less than 0.05. Therefore, H5 is accepted. This indicates that religiosity has a significant and positive effect on interest in digital zakat payment. This finding aligns with the theory of planned behavior which suggests that subjective norms, including aspects of religiosity, can influence an individual's intention to act. High levels of religiosity motivate MSMEs to prioritize fulfilling their zakat obligations. The study's results show that strong religiosity significantly and positively impacts the interest of MSMEs in Malang City in making digital zakat payments. MSMEs with strong religious beliefs are more inclined to consistently fulfill their zakat obligations. When digital platforms offer a more convenient, safer, and religiously compliant option, it can enhance their interest in using these services.

These results are supported by research conducted by Aristyanto & Edi (2023) and Fadhi and Sari (2022), which also found that the religiosity variable significantly and positively affects interest in digital zakat payments. However, this finding contrasts with the research by Nawaf and Sari (2023), which concluded that religiosity does not significantly and positively influence interest in paying zakat through digital fundraising.

CONCLUSION

This study aims to identify factors that influence the interest of Micro, Small, and Medium Enterprises (MSMEs) in digital zakat payments. The factors examined include zakat literacy, convenience, trust, transparency, and religiosity. The research seeks to determine whether these factors significantly impact the adoption of digital zakat payments and how zakat institutions can enhance their systems to make them more appealing to MSMEs.

The results indicate that zakat literacy significantly and positively affects interest in digital zakat payments. MSME actors in Malang City demonstrate a strong understanding of zakat, including its concept, legal requirements, and benefits. Convenience also has a significant and positive effect on interest in digital zakat payments, suggesting that the ease of use provided by digital platforms encourages MSME actors in Malang City to engage with digital zakat. In contrast, trust does not significantly impact interest in digital zakat payments, indicating that MSMEs in Malang City do not yet feel they can rely on digital platforms for zakat distribution. Transparency similarly does not have a significant impact, reflecting a lack of understanding or perception among MSME actors regarding the transparency of zakat institutions. On the other hand, religiosity has a significant and positive effect on interest in digital zakat payments, demonstrating that the religious commitment of MSME actors in Malang City enhances their willingness to use digital platforms for zakat. These findings carry important implications for zakat management institutions. Zakat institutions must focus on improving transparency and convenience in managing digital zakat.

Further qualitative research is needed to explore the factors that influence MSME actors' trust in zakat institutions and digital platforms. Additionally, quantitative studies could compare various digital zakat platforms to assess their effectiveness and user satisfaction.

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