

## DIGITALIZATION, SERVICE QUALITY, AND RELIGIOSITY IN SHAPING ZAKAT PREFERENCES: THE MEDIATING ROLE OF TRUST

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### Abstract

*This study examines the influence of service quality, religiosity, zakat knowledge, and digitalization on the zakat payment preferences of muzakki (people who pay zakat) and investigates the mediating role of trust in shaping these preferences within the Banjar community of South Kalimantan, Indonesia. Employing a quantitative field research design, data was gathered through structured questionnaires distributed to muzakki who pay zakat through formal institutions. Using purposive sampling, 500 questionnaires were distributed to muzakki across Banjarmasin, Banjarbaru, and Banjar Regency, yielding 397 responses, of which 201 were deemed valid for analysis. The findings reveal that service quality, religiosity, and digitalization have a significant direct effect on zakat preferences, while zakat knowledge does not exhibit a direct influence. Notably, trust serves as a mediating variable, enhancing the impact of service quality, religiosity, zakat knowledge, and digitalization on muzakki's zakat preferences. These results underscore the pivotal role of trust in encouraging the use of formal zakat institutions. This study contributes to the existing literature by introducing trust as a mediating factor, offering a nuanced understanding of its role in the zakat ecosystem and by highlighting the growing relevance of digitalization in influencing contemporary zakat behavior.*

**Keywords:** Digitalization; Religiosity; Service Quality; Trust; Zakat Preference

### Abstrak

Penelitian ini mengkaji pengaruh kualitas layanan, religiositas, pengetahuan zakat, dan digitalisasi terhadap preferensi pembayaran zakat muzakki, serta meneliti peran mediasi kepercayaan dalam membentuk preferensi tersebut pada komunitas Banjar di Kalimantan Selatan, Indonesia. Dengan



menggunakan desain penelitian lapangan kuantitatif, data dikumpulkan melalui kuesioner terstruktur yang dibagikan kepada muzakki yang membayar zakat melalui lembaga formal. Melalui teknik purposive sampling, sebanyak 500 kuesioner dibagikan kepada muzakki di Banjarmasin, Banjarbaru, dan Kabupaten Banjar, menghasilkan 397 tanggapan, dengan 201 data yang valid untuk dianalisis. Hasil penelitian menunjukkan bahwa kualitas layanan, religiositas, dan digitalisasi berpengaruh langsung secara signifikan terhadap preferensi zakat, sedangkan pengetahuan zakat tidak menunjukkan pengaruh langsung. Secara khusus, kepercayaan berperan sebagai variabel mediasi yang memperkuat pengaruh kualitas layanan, religiositas, pengetahuan zakat, dan digitalisasi terhadap preferensi zakat muzakki. Temuan ini menegaskan pentingnya peran kepercayaan dalam mendorong penggunaan lembaga zakat formal. Penelitian ini memberikan kontribusi terhadap literatur yang ada dengan memperkenalkan kepercayaan sebagai variabel mediasi, memberikan pemahaman yang lebih mendalam mengenai perannya dalam ekosistem zakat serta menyoroti semakin pentingnya digitalisasi dalam memengaruhi perilaku zakat di era modern.

**Kata kunci:** Digitalisasi; Religiusitas; Kualitas Layanan; Kepercayaan; Preferensi Zakat

## INTRODUCTION

The preferences of *muzakki* (people who pay zakat) in fulfilling their zakat obligations have undergone a significant transformation in line with modernization and societal development (Siswantoro et al., 2022). Zakat, as one of the pillars of Islam, is no longer limited to direct distribution to mustahik (people who receive zakat), but is increasingly being channelled through formal zakat institutions (Putri, 2021; Rismayani et al., 2023). This shift is driven not only by technological advancements but also by the growing awareness among *muzakki* of the importance of institutionalized zakat distribution (Putriana & Yurniwati, 2019; Rismayani et al., 2023). In response to these changes, *muzakki* tend to seek institutions that provide trustworthy and high-quality services (Ahmad, 2019; Herianingrum et al., 2024). The decision to channel zakat through formal institutions is often shaped by several factors, including the quality of services, the degree of religiosity, the level of zakat knowledge, trust in the institution, and the use of digital technology in zakat management (Ahimsa et al., 2023; Al-Saedi et al., 2020; Cahyani et al., 2022).

Understanding these preferences presents a critical challenge for zakat institutions, particularly in efforts to attract more *muzakki* to utilize formal channels for zakat distribution (Febriandika et al., 2023). According to data from all provinces in Indonesia in 2023, the potential zakat revenue is



estimated at IDR 327 trillion (Ditzawa, 2023), which aligns with Indonesia's Muslim-majority population of 236 million. However, formal zakat institutions such as BAZNAS and LAZ only collected IDR 14.7 trillion (Puskas BAZNAS, 2024). A similar disparity is evident in South Kalimantan, where the 2022 zakat potential reached IDR 3,161.4 billion, but BAZNAS collected only IDR 184.9 billion and LAZ IDR 35.4 billion (BAZNAS KAL-SEL, 2023). Despite substantial zakat potential, actual contributions to formal institutions among the Banjar community remain limited. Interestingly, this community demonstrates a distinctive pattern in channeling zakat through formal systems, as their strong religious values and acceptance of modern zakat mechanisms have fostered an awareness of the benefits of institutionalized zakat, especially regarding management efficiency.

One contributing factor to the low zakat collection is the limited awareness among *muzakki* regarding the importance of paying zakat through formal institutions (Ahmad, 2019). In addition, community knowledge of zakat remains relatively low (Ahmad, 2019; Munir, 2021), with some individuals only recognizing zakat al-fitr (BAZNAS KAL-SEL, 2023). The gap between potential and actual zakat collection is also influenced by the low level of trust in zakat institutions (Cahyani et al., 2022; Khairrani et al., 2022). Trust plays a crucial role in encouraging *muzakki* to participate in zakat payments via formal channels, which highlights the importance of examining the underlying factors that shape *muzakki* preferences.

Various studies suggest that the managerial capacity of zakat institutions significantly influences trust (Ahmad, 2019; Ash-shiddiqy, 2023), while others contend that good zakat management only partially impacts the likelihood of zakat contributions. The influence of religiosity and digital zakat systems, when considered independently, also remains debated. Some research identifies trust and digital technology as decisive factors in zakat preferences (Ghofar et al., 2024; Rahmani & Erpurini, 2020), while others highlight the role of zakat knowledge and understanding (Hamzah & Kurniawan, 2020; Khairrani et al., 2022). Contradictions also arise regarding the impact of service quality and religiosity on zakat preferences (Lubis, 2021; Nurhasanah & Nursanita, 2020), as well as the influence of zakat knowledge (Sumaningrum & Fithria, 2023). Some studies assert that variables such as zakat knowledge, religiosity, trust, and service quality are critical in influencing preferences (Ma'fiah et al., 2018), while others emphasize digital zakat systems as a key determinant (Muharahmi, 2023; Tantriana & Rahmawati, 2019).

Despite extensive research, theoretical gaps remain in understanding *muzakki* preferences, especially regarding their decisions to channel zakat through formal institutions. Core variables such as service quality, religiosity,



zakat knowledge, trust, and digital technology adoption have yet to be holistically examined in specific cultural contexts like the Banjar community. While many prior studies analyze these variables independently, a more integrated and comprehensive approach is still lacking. Therefore, this study aims to address this gap by examining the interplay of these factors to better understand *muzakki* preferences in the Banjar community of South Kalimantan.

Building on the identified research gaps, this study underscores the importance of understanding how service quality, religiosity, zakat knowledge, trust, and digital zakat systems collectively shape *muzakki* preferences. By addressing these interconnected factors, the research provides a new contribution to the zakat literature, particularly in the context of the Banjar community. Capturing the complexity of zakat preferences requires a multifactorial perspective, as no single factor can fully explain the decision-making process. Thus, it is increasingly important to explore *muzakki* behavior from an integrated viewpoint.

The urgency of this study lies in the need to better understand zakat preferences within the Banjar community, particularly in relation to their low participation and trust in formal zakat institutions. Moreover, the digital transformation is expected to significantly influence zakat payment behavior. This study addresses these research gaps by exploring the relationships among service quality, religiosity, zakat knowledge, digitalization, and trust in shaping zakat preferences. Its contributions, both theoretical and practical offer new insights into zakat behavior in the digital era. Theoretically, this research enriches the zakat literature by offering a new perspective on how various factors interact to influence preferences. Practically, the findings can inform zakat institutions in enhancing service delivery and building trust through digital strategies. In terms of policy, the study provides relevant recommendations for increasing public engagement in zakat through approaches rooted in digitalization and trust-building.

## LITERATURE REVIEW AND HYPOTHESIS

### Preference Theory

Preference theory, as the theoretical foundation in research concerning community preferences for channeling zakat through formal institutions, explains the relationship between the intention to pay zakat and the decision to distribute it via institutional mechanisms (Kurniasari, 2024). Preferences are understood as the prioritization of one option over others, representing what is favored or deemed more desirable (Pusparini & Zahroh, 2023). They reflect an individual's inclination or disposition toward a particular choice



(Rejab et al., 2022). More specifically, preferences can be described as personal affinities or tendencies toward certain products or services. In the context of consumer behavior, preferences denote personal feelings of favor or disfavor toward specific offerings (Tantriana & Rahmawati, 2019). Additionally, preferences are defined as emotional or cognitive tendencies of individuals, shaped by experiences, perceptions, or levels of trust (Kotler, 1997; Nazara et al., 2022). Fundamentally, preferences are influenced by cognitive frameworks shaped by prior experiences and trust in the provider.

In the context of zakat, preference theory provides a lens to understand the factors influencing *muzakki* in their decision to distribute zakat through formal institutions (Pusparini & Zahroh, 2023). The preferences of *muzakki* are shaped by several critical variables, including the quality of services offered by zakat institutions, individual religiosity, zakat knowledge, the adoption of digital technologies, and the degree of institutional trust. When zakat institutions provide tangible advantages such as transparency, professionalism, and ease of access through digital platforms these factors positively influence *muzakki*'s preferences and attitudes toward utilizing formal channels for zakat distribution. Moreover, preference theory explains that the *muzakki*'s decision is rooted in their belief that these institutions operate in compliance with Sharia principles and have a meaningful impact on mustahik (zakat recipients). This belief reinforces their intention to channel zakat through formal mechanisms, aligning with preference theory's assertion that choices are shaped by intention, which itself is influenced by belief, experience, and trust.

### Service Quality

Service refers to the act of assisting, preparing, or managing something needed by others. According to the Kamus Besar Bahasa Indonesia, service is defined as an activity performed to meet the needs of others in exchange for compensation (Rizal et al., 2023). Service quality encompasses all behaviors and actions carried out by individuals or organizations aimed at fulfilling the needs and satisfying the expectations of service users (Wahab et al., 2017). These service interactions may occur before, during, and after the service transaction takes place (Dam & Dam, 2021; Kotler & Armstrong, 2008). Service quality is often assessed as an attitude or performance that is evaluated through a comparison between actual service delivery and user expectations. Providing high-quality service is a crucial factor in enhancing *muzakki*'s preferences for distributing zakat through formal institutions (Salmawati & Fitri, 2018). Effective service delivery not only fosters trust but also reinforces



the community's inclination to utilize institutional channels for zakat distribution (Anggita & Yuliafitri, 2020).

H<sub>1</sub>: Service quality directly affects *muzakki's* preferences in paying zakat through zakat institutions.

### Religiosity

Religiosity originates from the Latin word *religio*, derived from *religare*, meaning "to bind" (Priantinah et al., 2023; Susilowati et al., 2023). According to the Kamus Besar Bahasa Indonesia (KBBI), religiosity is defined as devotion to religion or a person's piety toward their faith. This concept implies that religion encompasses a set of rules and principles that must be followed by its adherents (Aristiana, 2019; Danila et al., 2025; Farouk et al., 2018). Religiosity is reflected in the degree of commitment to religious teachings, often expressed through both attitudes and religious ceremonies (Capanna et al., 2013). Religiosity comprises multiple dimensions, including the ideological dimension, which represents an individual's acceptance of core religious beliefs. In Islam, this includes belief in Allah, Angels, Prophets, holy scriptures, the Day of Judgment, and divine predestination (Hasan & Rahman, 2023; Huber & Huber, 2012). The dimension of religious practice or worship reflects an individual's commitment to fulfilling religious obligations, such as prayer, fasting, almsgiving, and other rituals. Meanwhile, the consequential dimension highlights how religious values shape ethical behavior and social interactions, promoting virtues like honesty, justice, and compassion. Religiosity has been shown to influence the community's preferences for paying zakat through formal institutions (Ma'fiyah et al., 2018; Thamrin et al., 2023). Several studies have found a significant relationship between religiosity and the distribution preferences for zakat, infaq, and sedekah (Abdullah & Sapiei, 2018; Bahri et al., 2021). However, other research suggests that religiosity alone may not significantly influence zakat preferences when considered in isolation (Mairijani & Budiman, 2021; Prawiro et al., 2023), as factors such as digital accessibility, trust in zakat institutions, zakat knowledge, and service quality also play crucial roles in shaping *muzakki's* decision-making processes.

H<sub>2</sub>: Religiosity directly affects *muzakki's* preferences in paying zakat through zakat institutions.

### Zakat Knowledge

Knowledge is broadly defined as information or skills acquired through experience or education (Poerwadarminta, 2006; Prawiro et al., 2023). In the context of zakat, zakat knowledge refers to an individual's comprehension of zakat, encompassing its linguistic and terminological definitions, legal





foundations, types, conditions, pillars, and the rightful beneficiaries (asnaf) (Rizkia et al., 2014). This form of knowledge is a critical component in the effective implementation and empowerment of zakat, as a person's understanding significantly influences their attitudes and behaviors (Ahmad, 2019; Rahmawati & Rifani, 2023). A comprehensive understanding of zakat is essential in shaping *muzakki's* preferences for distributing zakat through official institutions (Amri & Marwiyati, 2019; Prawiro et al., 2023). When *muzakki* possess a clear and accurate grasp of zakat, its obligations, underlying principles, and proper execution they are more likely to place their trust in formal institutions and opt to distribute zakat through regulated channels. This suggests that a higher level of zakat literacy leads to more consistent compliance with sharia principles in fulfilling zakat obligations (Septiani et al., 2021). Moreover, zakat knowledge enhances *muzakki's* awareness of the broader social and spiritual impacts of zakat, particularly its role in reducing inequality and ensuring fair distribution of wealth to eligible recipients (asnaf). This understanding reinforces the importance of institutional zakat management as a means of maximizing its societal benefits.

H<sub>3</sub>: Zakat knowledge directly affects *muzakki's* preferences in paying zakat through zakat institutions.

### Digitalization

According to the Indonesian Dictionary (KBBI), the term "digital" refers to something related to numbers within a specific calculation system. In a broader context, digitalization denotes organizational transformation driven by the increasing adoption of digital technologies, with the aim of enhancing performance and expanding operational reach (Brennen & Kreiss, 2016; Syahputra & Mukhtasar, 2021). Within the zakat ecosystem, digitalization refers to the integration of digital technologies in the processes of calculating, collecting, and distributing zakat, enabling these activities to be conducted online through electronic platforms (Mauludin & Herianingrum, 2022). Through digital technology, *muzakki* can perform zakat transactions more quickly, conveniently, and efficiently using various online payment methods (Danila et al., 2025; Nilawati & Rijal, 2020; Aligarh et al., 2023). The implementation of digital systems significantly influences *muzakki's* preferences for institutional zakat payments (Mauludin & Herianingrum, 2022). The degree of interest in using these platforms is also contingent on the effectiveness and user-friendliness of the digital systems employed (Rahmani & Erpurini, 2020). Individuals who are digitally literate and comfortable with technology tend to favor digital platforms for zakat distribution (Sofiyawati & Halimah, 2022). Digitalization simplifies the zakat payment process by making



it faster, more transparent, and more efficient, thereby increasing *muzakki's* confidence and sense of security in fulfilling their religious obligations through formal institutions. This, in turn, encourages broader participation and regular zakat contributions. The Unified Theory of Acceptance and Use of Technology (UTAUT) model explains digital adoption through dimensions such as performance expectancy, effort expectancy, social influence, and facilitating conditions (Al-Saedi et al., 2020; Ghobakhloo et al., 2024).

H4: Digitalization directly affects *muzakki's* preferences in paying zakat through zakat institutions.

## Trust

Trust refers to the belief in the truth, reliability, and integrity of something or someone, and encompasses hope, confidence, and the expectation of honesty and goodness (Fasiha et al., 2024). It involves the accumulation of knowledge and conclusions individuals form regarding specific objects, attributes, and perceived benefits (Sari et al., 2023). Trust is built on integrity and reliability, fostering confidence in certain parties and facilitating long-term relationships (Febriandika et al., 2023). In interpersonal or organizational contexts, trust is the belief that one party will act in ways that yield positive outcomes for another (Ferdana et al., 2022). In both profit and non-profit sectors, trust has emerged as a critical factor for organizational success (Soemitra & Nasution, 2021). When individuals perceive that a product or service meets or exceeds expectations, satisfaction follows, leading to the development of trust in the institution providing it (Aristiana, 2019). Public trust in zakat institutions is reinforced when these organizations are led by individuals with strong reputations and a track record of ethical conduct (Bin-Nashwan et al., 2021; Putriana & Yurniwati, 2019). Similarly, *muzakki* are more likely to choose institutions that consistently deliver high-quality services, thereby strengthening their preference to pay zakat through formal channels. Trust can also function as a mediating variable between religiosity and *muzakki's* decision-making processes (Sulistiowati et al., 2021). Additionally, trust is intertwined with knowledge when *muzakki* possess a sound understanding of zakat and the credibility of institutions, their inclination to fulfil their obligations through those institutions increases (Hamzah & Kurniawan, 2020). Furthermore, the ease and convenience brought about by digital zakat services can enhance trust, especially when institutions offer transparent and accessible platforms (Friantoro & Zaki, 2019). Institutions that effectively utilize digital technologies not only facilitate access to information but also foster greater trust, encouraging more



*muzakki* to channel their zakat through official, credible platforms (Muliana & Syahbudi, 2022).

H<sub>5</sub>: Service quality, religiosity, zakat knowledge, and digitalization mediated by trust affect *muzakki's* preferences in paying zakat through zakat institutions.

## METHOD

This study employed a field research design using a quantitative approach, wherein numerical data were collected, processed, and analyzed to generate insights (Wahyuni & Sumarni, 2001). The research subjects were *muzakki* residing in the cities of Banjarmasin, Banjarbaru, and Banjar Regency areas situated in the central capital region of South Kalimantan Province, Indonesia. These cities are predominantly Muslim and are recognized for their strong religious values (Sholihin & Rahmaniah, 2019). In recent years, zakat institutions within this region have shown significant growth in digital technology adoption, particularly in the areas of zakat management and payment systems. This development has enhanced *muzakki's* access to formal zakat institutions across the three regions (Hakim et al., 2024). The focus of this research is to analyze the direct influence of endogenous variables namely, service quality, religiosity, zakat knowledge, and digitalization on the exogenous variable of preference. Additionally, the study investigates the moderating role of trust in the relationship between these endogenous variables and *muzakki's* preferences regarding zakat payments through formal institutions in South Kalimantan. Each variable was assessed through specific indicators and related statement items (Table 1).

**Table 1: Variables, Indicators, and Instruments**

Variables	Indicators	Instruments
Service Quality (X1)	1. Tangible 2. Reliability 3. Responsiveness 4. Assurance 5. Empathy. (Wahab et al., 2017; Zeithaml et al., 1996)	1. Zakat officers present themselves in a Sharia-compliant manner when providing services. 2. Zakat officers are friendly when delivering services. 3. Zakat officers are responsive in providing services. 4. Zakat institution officers have good knowledge of zakat. 5. Zakat officers communicate effectively when delivering services.
Religiosity (X2)	1. Ideology or belief 2. Religious practice 3. Consequence 4. Religious knowledge.	1. I understand that zakat is a form of worship that is obligatory for Muslims to fulfil once it reaches the <i>nisab</i> and haul.

	(Cornwall et al., 2017; Priantinah et al., 2023)	2. I have a habit of paying zakat through official institutions entrusted by the state (BAZNAS, LAZ, or UPZ). 3. I am aware of and take responsibility for helping those in need through the payment of zakat. 4. I sincerely intend to pay zakat as a form of worship to the Almighty God. 5. I am consistent in paying zakat, both zakat fitrah and zakat <i>maal</i> .
Zakat Knowledge (X3)	1. Meaning of zakat 2. The obligation of zakat 3. The legal basis of zakat 4. Zakat prosedures.  (Annahl et al., 2021; Pangestu & Jayanto, 2017)	1. I understand the meaning of zakat fitrah and zakat <i>maal</i> . 2. I know the difference between zakat fitrah and zakat <i>maal</i> . 3. I understand that the income I earn is subject to the obligation of paying zakat <i>maal</i> . 4. I understand that the <i>nisab</i> of zakat <i>maal</i> is the minimum amount of wealth a person must possess to be obligated to pay zakat. 5. I know that paying zakat is a form of practicing one of the pillars of Islam. 6. Giving zakat means purifying, cleansing, bringing blessings to wealth, and bringing peace to the soul.
Digitalization (X4)	1. Performance expectancy 2. Effort expectancy 3. Social influence 4. Facilitating conditions.  (Al-Saedi et al., 2020; Ghobakhloo et al., 2024)	1. Digitalization enables people to pay zakat easily online without having to go directly to a zakat institution. 2. Paying zakat to a formal institution through digital (online) means is safe. 3. I find it easy to pay zakat to a formal institution through digital (online) methods. 4. Zakat promotion through social media increases my awareness to pay zakat to a zakat institution. 5. I have never experienced any difficulties when paying zakat through digital (online) platforms. 6. Digital zakat has a greater capability to reach <i>muzakki</i> and channel zakat to official institutions.



Trust (Z)	1. Ability 2. Benevolence 3. Integritas. (Sukrianto et al., 2021)	1. The zakat institution records every fund received or incoming transaction. 2. The zakat institution is transparent in providing monthly and annual reports on zakat management. 3. Information about zakat through the zakat institution is easily accessible. 4. The zakat institution consistently distributes zakat funds to eligible recipients ( <i>mustahiq</i> ) in accordance with religious guidelines.
Preference (Y)	1. Reputation 2. Experience 3. Product 4. Attributes 5. Importance 6. Accountability (Nelawati & Nurasyiah, 2023; Putriana & Yurniwati, 2019; Simamora, 2003)	1. I pay zakat to a reputable institution. 2. I trust in conducting transactions with zakat institutions. 3. I will continue to distribute my zakat through formal institutions. 4. I find it easy to pay zakat through formal institutions. 5. Zakat institutions help in distributing zakat. 6. I believe zakat institutions are trustworthy in managing zakat funds. 7. I intend to resume channelling my zakat through official institutions.

Source: Data processed by Researchers (2024)

This research employed a questionnaire as the primary data collection instrument. Data analysis was conducted using Structural Equation Modeling with Partial Least Squares (SEM-PLS), utilizing the SmartPLS 4.0 software. The analysis involved evaluating the measurement model through convergent and discriminant validity tests and assessing the structural model using R-square values and path coefficients to examine the direct effects between variables. The sampling was carried out in 2023 using a purposive sampling technique (Sekaran & Bougie, 2016). Selection criteria were based on the zakat nisab threshold, which was determined using the gold reference price of Rp1,026,000 per gram. Accordingly, individuals with a monthly income exceeding Rp7,267,500 those who met the nisab and paid zakat through formal institutions were included in the sample. The minimum sample size was calculated using Malhotra's (2006) guideline of multiplying the number of indicators by five. With 32 indicators in the questionnaire, the minimum required sample size was 160 respondents. A total of 500 questionnaires were

distributed to selected *muzakki*, of which 397 were returned. After data screening, 201 responses met the validity and reliability criteria and were used for further analysis.

## RESULTS

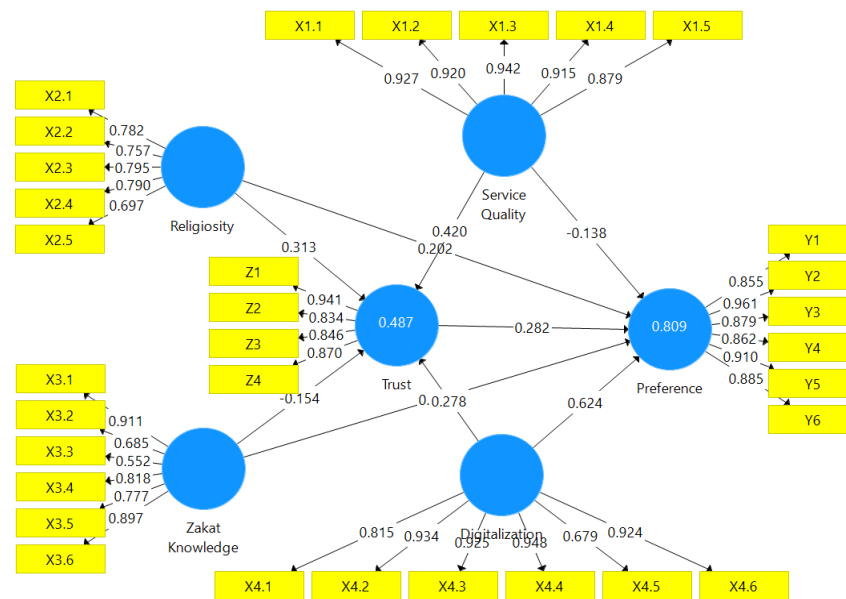
A total of 500 questionnaires were distributed to *muzakki* in South Kalimantan, specifically in Banjarmasin City, Banjarbaru City, and Banjar Regency. Of these, 397 were returned, and 201 responses met the criteria for validity and were used for further analysis. The questionnaire consisted of 32 items covering six core variables central to the study. Data from the 201 valid responses provide valuable insights into the demographic profiles of the respondents. The majority of respondents were male and between the ages of 36 and 45. In terms of educational attainment, most held a Bachelor's degree (S1). Regarding income, the largest proportion of respondents reported a monthly income in the range of IDR 7,500,001 to IDR 10,000,000. Table 2 shows the detailed demographic breakdown.

**Table 2: Respondent Characteristics**

Characteristics	Description	Frequency
Gender	Male	114
	Female	87
Age	26-35	22
	36-45	96
	>45	83
Education level	Senior High school	8
	Diploma	4
	Bachelor's Degree	167
	Master's Degree	19
	Doctoral Degree	3
Job-Status	Government employees	139
	Private employees	55
	Entrepreneur	7
Income level	IDR7,000,001<IDR	156
	10,000,000	45
	> IDR 10,000,001	

**Source: Data processed by Researchers (2024)**

This analysis was conducted to evaluate the validity and reliability of each indicator, ensuring that the data met the necessary criteria to function as an effective measurement tool. The results of the outer model analysis are summarized as follows (Figure 1).



**Figure 1. Outer Model**

Source: Data processed by Researchers (2024)

The measurement model in this study was rigorously evaluated using two key validation methods: convergent validity and discriminant validity, to ensure the reliability and validity of the constructs being measured. These assessments confirm that each indicator appropriately represents its corresponding latent variable. According to Hair et al. (2014), an outer loading value of 0.50 or higher is considered acceptable, indicating that the indicator has sufficient explanatory power for the latent construct. Thus, indicators with loading factors above this threshold are deemed valid for inclusion in the model. The results of the loading factor analysis, as processed using SmartPLS software, are presented in Table 3.

Table 3 illustrates that the indicator Y2 has the highest loading factor at 0.961, while X3.2 has the lowest, at 0.552. All indicators for the variables X1, X2, X3, X4, Z, and Y exhibit loading factor values above 0.50, indicating that all items are valid measures of their respective constructs. The reliability analysis further supports the robustness of the measurement model. Each construct demonstrates Cronbach's Alpha and Composite Reliability values exceeding 0.70, confirming that the constructs and their dimensions are statistically reliable. Additionally, the Average Variance Extracted (AVE) values for all constructs surpass 0.50, indicating satisfactory levels of convergence and thus supporting good convergent validity.

Table 3. Loading Factor

Factor	Factor Loading	Cronbach Alpha	CR	AVE
Service Quality (X1)		0,953	0,963	0,840
X1.1	0,927			
X1.2	0,920			
X1.3	0,942			
X1.4	0,915			
X1.5	0,879			
Religiosity (X2)		0,838	0,876	0,586
X2.1	0,782			
X2.2	0,757			
X2.3	0,795			
X2.4	0,790			
X2.5	0,697			
Zakat Knowledge (X3)		0,895	0,903	0,614
X3.1	0,911			
X3.2	0,685			
X3.3	0,552			
X3.4	0,818			
X3.5	0,777			
X3.6	0,897			
Digitalization (X4)		0,937	0,951	0,768
X4.1	0,815			
X4.2	0,934			
X4.3	0,925			
X4.4	0,948			
X4.5	0,679			
X4.6	0,924			
Trust (Z)		0,898	0,928	0,764
Z1	0,941			
Z2	0,834			
Z3	0,846			
Z4	0,870			
Preference (Y)		0,949	0,959	0,797
Y1	0,855			
Y2	0,961			
Y3	0,879			
Y4	0,862			
Y5	0,910			
Y6	0,885			

Source: Data processed by Researchers (2024)

The results of the discriminant validity test (Table 4), conducted using the Fornell-Larcker Criterion, show that the square root of the AVE for each construct is greater than the highest correlation it shares with any other construct. This confirms that each construct is distinct from the others, thereby demonstrating strong discriminant validity. Overall, the measurement model meets all required validity and reliability criteria, supporting the robustness of the constructs used in this study.





Table 4. Validity Test

Variable	Digitalization	Preference	Religiosity	Service Quality	Trust	Zakat Knowledge
Digitalization	0,876					
Preference	0,836	0,893				
Zakat Knowledge	0,072	0,187	0,422	0,426	0,177	0,783

Source: Data processed by Researchers (2024)

It is evident that the correlation values between Digitalization and other constructs such as preference, religiosity, service quality, trust, and zakat Knowledge are all lower than the square root of the AVE for the Digitalization construct, which is 0.876. The same pattern holds true for the AVE values of the other constructs in the model. Consequently, this indicates that each construct is more strongly associated with its own indicators than with those of other constructs, thereby confirming that the discriminant validity criterion is satisfied in accordance with the Fornell-Larcker Criterion.

### Structural Model (Inner Model)

#### R Square

According to Ghazali and Latan (2015), the adjusted R-Square value is interpreted based on specific thresholds to assess the strength of the model fit. An adjusted R-Square value exceeding 0.67 is considered strong, indicating that the model explains a substantial proportion of the variance in the dependent variable. A value between 0.33 and 0.67 reflects a moderate level of explanatory power, suggesting a reasonably good model fit. Meanwhile, values ranging from 0.19 to 0.33 are categorized as weak, implying that the model has limited capacity to explain the variability of the outcome variable.

The adjusted R-Square value for the trust variable is 0.476 (Table 5), which falls within the moderate category. This indicates that 47.6% of the variance in trust can be explained by the independent variables: service quality, religiosity, zakat knowledge, and digitalization. These factors collectively contribute to shaping the level of trust within the study's framework. However, it is important to note that the remaining 52.4% of the variation in trust is influenced by other variables not included in the current analysis.

Conversely, the adjusted R-Square value for the preference variable is 0.804 (Table 5), which is categorized as strong. This suggests that 80.4% of the variance in preference can be explained by the variables service quality, religiosity, zakat knowledge, digitalization, and trust. The high explanatory



power underscores the significant influence of these variables on the *muzakki's* preference for paying zakat through formal institutions. Nonetheless, the remaining 19.6% variation is attributed to other unexamined factors, highlighting potential areas for future research

### Path Coefficient

The path coefficient (Table 6) reflects the standardized regression coefficient, which quantifies the magnitude and direction of the effect that a one-unit change in an independent variable has on a dependent variable. It serves as a critical indicator in structural equation modeling (SEM), offering insights into the strength and nature of relationships between variables. By analyzing the path coefficient, researchers can determine how changes in an independent variable are likely to influence the outcome variable, thereby enhancing the understanding of causal relationships within the model.

The correlation coefficient between service quality and zakat payer preference yields a T-statistic of 3.523 ( $> 1.96$ ) and a P-value of 0.000 ( $< 0.05$ ), indicating statistical significance and supporting the acceptance of Hypothesis 1 ( $H_1$ ). This suggests that higher service quality positively influences the Banjar community's preference for paying zakat through formal institutions. Similarly, the correlation between religiosity and preference shows a T-statistic of 4.576 ( $> 1.96$ ) and a P-value of 0.000 ( $< 0.05$ ), supporting the acceptance of Hypothesis 2 ( $H_2$ ). This demonstrates that greater religiosity significantly enhances zakat payment preference. In contrast, zakat knowledge produces a T-statistic of 1.426 ( $< 1.96$ ) and a P-value of 0.155 ( $> 0.05$ ), indicating an insignificant effect. Therefore, Hypothesis 3 ( $H_3$ ) is rejected, implying that zakat knowledge does not directly influence zakat payer preference in this context. Meanwhile, digitalization exhibits a T-statistic of 15.014 ( $> 1.96$ ) and a P-value of 0.000 ( $< 0.05$ ), supporting Hypothesis 4 ( $H_4$ ). This reveals that improved digitalization significantly enhances the community's preference for paying zakat through formal channels.

Furthermore, the study finds that service quality, religiosity, zakat knowledge, and digitalization significantly influence zakat payer preferences when mediated by trust. With T-statistics above 1.96 and P-values below 0.05 for each variable, Hypothesis 5 ( $H_5$ ) is accepted. These results underscore the pivotal role of trust as a mediating factor in shaping the preferences of zakat payers in South Kalimantan.



Table 5. R Square

Variable	R Square	R Square Adjusted
Trust	0.487	0.476
Preference	0.809	0.804

Source: Data processed by Researchers (2024)

Table 6. Path Coefficients and Specific Indirect Effects

Relationship	Original Sample	Standard Deviation	T Statistics	P Values
Service Quality → Preference	-0,138	0,039	3,523	0,000
Religiosity → Preference	0,202	0,044	4,576	0,000
Zakat Knowledge → Preference	0,066	0,046	1,426	0,155
Digitalization → Preference	0,624	0,048	12,896	0,000
Trust → Preference*	0,282	0,046	6,176	0,000
Service Quality → Trust → Preference	0,119	0,027	4,337	0,000
Religiosity → Trust → Preference	0,088	0,027	3,301	0,001
Zakat Knowledge → Trust → Preference	-0,044	0,021	2,049	0,041
Digitalization → Trust → Preference	0,079	0,023	3,379	0,001

Source: Data processed by Researchers (2024)

\*) This is not hypothesized but is useful for testing the mediation hypothesis

## DISCUSSION

Service quality significantly influences the preferences of *muzakki* in fulfilling their zakat obligations through formal institutions in South Kalimantan. This finding aligns with the SERVQUAL model, which identifies five core dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy (Wahab et al., 2017; Zeithaml et al., 1996). Consistent with previous research (Sari et al., 2023; Yusfiarto et al., 2020), this study emphasizes the critical role of high-quality service in enhancing public preference for institutional zakat distribution. Specifically, this study highlights how factors such as adherence to Islamic principles, responsiveness, friendliness, communication skills, and zakat knowledge demonstrated by institutional staff contribute to increased *muzakki* trust and preference for institutional zakat channels (Anggita & Yuliafitri, 2020; Wahab et al., 2017).

Religiosity exerts a direct and significant impact on *muzakki* preferences regarding institutional zakat payments. The indicators used in this study



ranging from religious commitment to zakat as a spiritual obligation to consistent payment practices are aligned with the religiosity framework, which defines religiosity as the degree to which religious beliefs influence behavior (Ghobakhloo et al., 2024). This finding supports prior studies affirming that individuals with strong religious convictions are more inclined to pay zakat through official institutions (Bahri et al., 2021; Thamrin et al., 2023). *Muzakki* who possess higher levels of religiosity are more likely to trust and prefer institutions such as BAZNAS, LAZ, or UPZ to manage and distribute their zakat in accordance with Islamic teachings (Abdullah & Sapiei, 2018).

Contrary to expectations, zakat knowledge does not significantly influence *muzakki* preferences for institutional zakat channels. This result corroborates findings by Is'ad and Yasin (2023) and Fajriyah and Rahmayati (2023), who similarly reported that a comprehensive understanding of zakat does not necessarily lead to institutional zakat payment behavior. This paradox suggests that although individuals may be knowledgeable about zakat and its administration, many still prefer direct distribution to mustahiq, perceiving it as more immediate and personal. The Theory of Planned Behavior (Ajzen, 1991) offers a plausible explanation, suggesting that behavior is influenced not only by knowledge or attitudes but also by subjective norms and perceived behavioral control. In this case, social norms and personal control beliefs may override knowledge, guiding individuals to distribute zakat personally rather than through formal channels.

Digitalization has a significant positive effect on *muzakki* preferences for institutional zakat payments. The findings can be interpreted through the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT), which outlines performance expectancy, effort expectancy, social influence, and facilitating conditions as determinants of technology adoption (Al-Saedi et al., 2020; Ghobakhloo et al., 2024). This study confirms previous research showing that digital platforms enhance convenience, speed, transparency, and accessibility in zakat payment processes (Syahputra & Mukhtasar, 2021; Danila et al., 2025). With mobile apps and online platforms, *muzakki* can pay zakat anytime and anywhere, track donations in real-time, and confirm the proper distribution of their contributions. These factors collectively build user confidence and deepen engagement with digital zakat ecosystems.

The Trust Mediation Theory suggests that high service quality fosters trust in zakat institutions, which in turn influences *muzakki* preferences for institutional zakat payment (Bin-Nashwan et al., 2021; Sukrianto et al., 2021). Transparent, responsive, and Sharia-compliant services build confidence among zakat payers, who are then more likely to channel their zakat through institutions. This finding echoes the work of Salmawati and Fitri (2018), who



highlighted the importance of service efficiency in cultivating trust and influencing zakat behavior. Institutions that provide professional and personable service staffed by trustworthy individuals with a strong reputation are more likely to attract zakat contributions (Putriana & Yurniwati, 2019; Is'ad & Yasin, 2023).

This study also confirms that trust mediates the relationship between religiosity and institutional zakat preference. Religiosity fosters a sense of moral obligation, and when coupled with trust in institutional management, it encourages *muzakki* to fulfil religious duties through formal zakat organizations (Sulistiowati et al., 2021; Susilowati et al., 2023). Trust ensures that the *muzakki*'s religious intentions are properly executed, increasing institutional zakat engagement.

Although zakat knowledge alone does not directly impact preferences, it influences trust in institutional management, which in turn affects zakat behavior. *Muzakki* who understand zakat principles and trust an institution's capacity to manage funds ethically and effectively are more inclined to pay zakat through these institutions (Hamzah & Kurniawan, 2020; Is'ad & Yasin, 2023). Thus, the knowledge-trust pathway becomes crucial in encouraging institutional payment.

Digitalization enhances trust by providing transparency, accessibility, and efficiency. Prior studies have demonstrated that online zakat platforms reduce barriers and increase public access to accurate zakat information (Friantoro & Zaki, 2019; Muliana & Syahbudi, 2022). Through mobile applications and websites, users can easily access information about zakat types, regulations, and payment procedures (Soleh, 2019; Roziq et al., 2021). Trust is further reinforced through real-time tracking, transparent fund management, and targeted communication campaigns informed by donor data analytics (Salleh et al., 2022; Syahputra & Mukhtasar, 2021). The findings support the notion that digitalization not only modernizes zakat practices but also builds a trustworthy environment that encourages greater public participation (Cholifah, 2019; Al Athar & Al Arif, 2021).

In conclusion, trust plays a pivotal role in shaping *muzakki* behavior. Service quality, religiosity, zakat knowledge, and digitalization each contribute to building this trust, which in turn enhances preferences for paying zakat through formal institutions. Strengthening institutional credibility and investing in digital infrastructure are critical to increasing zakat collection and optimizing its impact on social welfare.



## CONCLUSION

This study found that service quality, religiosity, and digitalization have a significant direct effect on the preferences of the Banjar community in South Kalimantan, Indonesia, in distributing zakat through formal institutions. *Muzakki* who experience high service quality, possess strong religiosity, and engage with digital technology are more likely to choose formal institutions for zakat payments. However, zakat knowledge does not directly influence *muzakki* preferences. This suggests that while the public is generally informed about zakat, this knowledge alone does not guarantee that individuals will choose formal institutions for their zakat distribution.

Trust plays a crucial moderating role, amplifying the effect of service quality, religiosity, zakat knowledge, and digitalization on zakat preferences. The findings suggest that higher levels of trust in zakat institutions strengthen the relationship between these factors and the *muzakki*'s preference for formal zakat distribution. When trust in institutions is high, *muzakki* feels more confident and comfortable choosing formal channels for zakat payment.

The practical implications of this study indicate that zakat institutions should prioritize improving service quality, optimizing digital platforms for Zakat Management, and fostering trust through transparency and accountability. These efforts are essential to encouraging *muzakki* to choose formal institutions as their preferred zakat distribution channel. Furthermore, enhancing the effectiveness of zakat education is critical to improving public understanding of the benefits and importance of formal zakat institutions, thereby increasing the likelihood of *muzakki* using these channels.

There are several limitations to this study. First, the research was geographically limited to South Kalimantan, so the findings may not be applicable to other regions in Indonesia. Second, the study utilized a quantitative approach, which lacks the depth of qualitative methods. As a result, the underlying reasons for *muzakki*'s preferences whether they choose or avoid formal zakat institutions were not explored in detail. Future research should consider qualitative methods, such as in-depth interviews or focus group discussions (FGDs), to gain deeper insights into these factors. Additionally, future studies could examine the role of social and cultural factors in shaping Zakat distribution preferences. Third, while this study focused on certain key variables, there are external factors that were not considered, which may offer a more comprehensive understanding of *muzakki* preferences. A mixed-methods approach that combines both quantitative and qualitative techniques would provide a more holistic view of the factors influencing Zakat's preferences.





The academic contribution of this study enriches the literature on *muzakki* trust and preferences in the context of formal zakat institutions. By incorporating the digitalization variable, this study offers a fresh perspective on how technology impacts *muzakki*'s decisions to use formal institutions. This addition significantly broadens the understanding of zakat preferences, particularly in the modern age where digital technologies are integral to zakat management and payment systems.

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