

## **Persuasive Communication in Digital Philanthropy: Bridging the Zakat Intention-Behavior Gap on Instagram**

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### **Abstract**

This research investigates how Islamic philanthropic institutions employ digital persuasive communication strategies on Instagram to bridge the critical intention-behavior gap following public trust deficits. By integrating persuasive message design with an extended Theory of Planned Behavior (TPB), this study examines the impact of institutional trust-building, visual social proof (social norms), and instructional clarity (perceived ease of transaction) in predicting digital zakat behavior. An explanatory quantitative survey was conducted among 385 active Instagram followers of Rumah Zakat Indonesia, with data analyzed using the PLS-SEM algorithm. The findings reveal that visual social proof, manifested as a digital bandwagon effect, is the most dominant persuasive predictor of the audience's zakat intention. Crucially, trust-building messages lack a significant direct effect on actual behavior, requiring the audience's intention as a full mediator. Furthermore, clear instructional communication regarding digital transaction functions as a 'moral nudge' that directly facilitates spontaneous giving. To optimize digital philanthropy, persuasive communication campaigns must move beyond generic transparency claims and prioritize influencer-driven social proof combined with frictionless digital call-to-actions.

**Keywords:** *Digital Persuasive Communication, Visual Social Proof, Social Media Campaigns, Philanthropy, Intention-Behavior*

## 1. Introduction

The rapid development of digital technology has transformed zakat management, allowing payments through various digital platforms and social media campaigns (Ahimsa et al., 2023). However, a fundamental challenge persists: despite high visual engagement on Islamic philanthropic social media, the realization of fundraising often fails to match this digital enthusiasm. While macro data from BAZNAS indicates a massive national zakat potential of IDR 327.6 trillion with only a 12.5% realization (BAZNAS, 2024), the specific issue at the micro-level is the high drop-off rate in online donations. This reflects a critical intention-behavior gap (Conner & Norman, 2022), which is often driven by complicated digital interfaces, a lack of clarity, and lingering public trust deficits that prevent potential donors from completing their transactions (Kim & Kim, 2021). This issue is particularly pronounced following recent controversies in philanthropic management, which have significantly impacted public trust in formal zakat institutions (Pitria et al., 2024; Luthfianto et al., 2024).

The Theory of Planned Behavior (TPB), formulated by Ajzen (1991), Click or tap here to enter text. It is extensively applied to clarify prosocial and philanthropic behavior. As demonstrated by Rusanti & Anwar (2025), a higher intention to pay zakat significantly increases compliance in distributing zakat through official institutions. However, the classic TPB model lacks the contextual factors necessary to fully explain behavior in the modern digital ecosystem. To address this gap, this research extends the TPB by integrating three pivotal constructs: Trust, Social Norms, and Perceived Ease of Transaction. First, Trust reflects the donors' belief in the institution's competence, integrity, and benevolence to manage funds professionally and transparently (Jamaludin et al., 2025), which is critical to overcoming the anonymity of online transactions and has been proven to significantly drive the intention and compliance to pay zakat digitally (Kasri & Sosianti, 2023; Utami et al., 2021; Aji et al., 2021; Bin-Nashwan et al., 2021). Therefore, this study proposes the following hypotheses:

H1: Trust has a positive and significant effect on Zakat Intention

H2: Trust has a positive and significant direct effect on Zakat Behavior

H3: Zakat Intention mediates the effect of Trust on Zakat Behavior

Second, Social Norms extend traditional subjective norms by capturing both descriptive norms (what is commonly practiced by others) and injunctive norms (social pressure or encouragement from digital influencers and religious figures) that shape digital engagement (Tyagi & Mukherjee, 2024), where such social influence effectively motivates digital philanthropy intention (Putri & Suwanan, 2025; Syaputra et al., 2025). Thus, we hypothesize:

H4: Social Norms have a positive and significant effect on Zakat Intention

H5: Social Norms have a positive and significant direct effect on Zakat Behavior

H6: Zakat Intention mediates the effect of Social Norms on Zakat Behavior.

Third, Perceived Ease of Transaction operationalizes perceived behavioral control, representing the donors' belief that the digital payment system provides clear interactions and is easy to operate without excessive physical or mental effort (Oktavendi & Mu'ammal, 2022), acting as a crucial determinant that simplifies the donation process and increases digital zakat intention (Akbar & Burhan, 2023; Aini & Paksi, 2024). Furthermore, fast and seamless digital payment systems not only increase intention but can also trigger spontaneous giving without lengthy cognitive deliberation (Fauzia et al., 2021; Sukmawati et al., 2022). Hence, it is hypothesized:

H7: Perceived Ease of Transaction has a positive and significant effect on Zakat Intention

H8: Perceived Ease of Transaction has a positive and significant direct effect on Zakat Behavior

H9: Zakat Intention mediates the effect of Perceived Ease of Transaction on Zakat Behavior.

Furthermore, consistent with the core premise of TPB, intention serves as the primary psychological predictor that translates motivational factors into actual behavior (Ajzen, 1991). Therefore:

H10: Zakat Intention has a positive and significant effect on Zakat Behavior.

Instagram was selected as the research context because its highly visual and interactive nature makes it uniquely effective for persuasive digital philanthropy, fostering empathy and institutional trust far better than text-heavy platforms (Putra & Kusumasondjaja, 2022). Additionally, the visual branding and consistency of public figures on Instagram are highly effective in shaping social norms and influencing users' behavior (Djafarova & Rushworth, 2017). Rumah Zakat Indonesia was chosen as the object of study because it leads the national digital zakat landscape. Compared to its main competitors, Rumah Zakat has the highest Instagram follower base (520,000 accounts), significantly outperforming Dompot Dhuafa (403,000), BAZNAS (330,000), and NU Care-LAZISNU (112,000). This demonstrates its superior digital communication reach and makes it the ideal subject for studying social media-driven philanthropy.

Consequently, this research aims to examine the predictors of digital zakat intention and behavior by extending the TPB framework among

followers of Rumah Zakat Indonesia on Instagram. This research contributes theoretically by validating a digital-specific TPB extension and practically by offering strategies for zakat institutions to minimize the intention-behavior gap.

## **2. Method**

### **2.1 Research Design, Population, and Sample**

This research employs an explanatory quantitative survey approach to examine the causal relationships among Trust, Social Norms, Perceived Ease of Transaction, Zakat Intention, and Actual Zakat Behavior among Instagram followers of Rumah Zakat Indonesia. The population for this study comprises all followers of the official Instagram account of Rumah Zakat Indonesia (@rumahzakat). A non-probability purposive sampling technique was utilized with the following inclusion criteria: (1) Active followers of the @rumahzakat Instagram account, (2) Muslim, (3) At least 17 years old or earning an income, and (4) Must have paid zakat through Rumah Zakat's digital channels at least once in the past year.

While this final criterion intentionally introduces a selection bias by excluding non-donors, it is methodologically justified because the objective of this research is to measure actual repeated behavior and the consistency of digital zakat compliance, rather than merely evaluating the general intentions of non-donors. The sample size of 385 respondents was determined and rigorously justified, referring to the PLS-SEM '10-times rule' and the recommendations by Hair et al. (2019) for complex models. This sample size provides robust statistical power to accurately estimate the paths within the structural equation model.

### **2.2 Data Collection and Ethical Considerations**

Data were collected cross-sectionally between April and May 2026 using two online distribution channels: Google Forms and the Populix Researcher application (<https://researcher.populix.co/>). A total of 534 responses were initially collected (200 from Google Forms and 334 from Populix). Notably, the first 30 responses from Google Forms were specifically allocated for the pilot test to evaluate the validity and reliability of the questionnaire. From the remaining dataset, a rigorous screening process referring to the inclusion criteria yielded 385 valid responses for the main structural analysis (135 from Google Forms and 250 from Populix). Prior to participation, informed consent was secured; the first page of the survey explicitly stated the research purpose and guaranteed that all data provided would be kept strictly confidential, used solely for academic analysis purposes, and would not be published individually. The complete list of questionnaire items is provided in the Appendix of this manuscript.

### 2.3 Operational Research Variables

The research constructs were quantified via a 5-point Likert scale, spanning from 1 (Strongly Disagree) to 5 (Strongly Agree). Table 1 details the exact, full indicator statements used in the questionnaire along with their supporting literature to ensure complete methodological replicability.

**Table 1.** Operational Research Variables

<b>Variable</b>	<b>Indicator</b>	<b>Reference</b>	<b>Statement</b>
Trust (X1)	Competence, integrity, and benevolence	Jamaludin et al. (2025), Annahl et al. (2021)	<ul style="list-style-type: none"> <li>• Rumah Zakat Amil has competence in managing zakat</li> <li>• Rumah Zakat's zakat distribution fits the mustahik's needs.</li> <li>• Campaign messages convince me that the management follows Sharia principles</li> <li>• Financial reports shared visually are presented transparently</li> <li>• Rumah Zakat appears caring and sincere about mustahik welfare</li> <li>• Rumah Zakat aligns with the social, moral, and religious values I believe in.</li> </ul>
Social Norms (X2)	Descriptive Norms,  Injunctive Norms	Tyagi & Mukherjee (2024).	<ul style="list-style-type: none"> <li>• Seeing interactions on Instagram, I feel my friends/family approve of paying zakat here</li> <li>• It is very common for social media audiences and influencers to channel zakat digitally via Rumah Zakat</li> </ul>

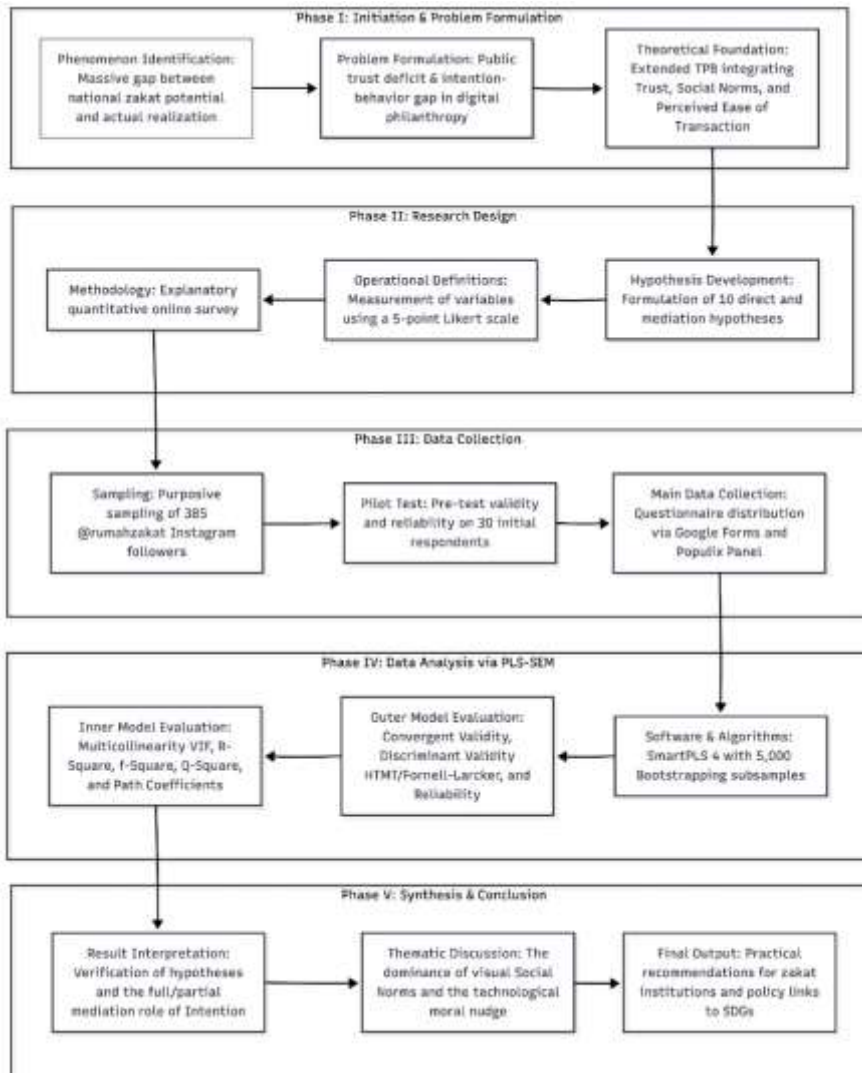
Variable	Indicator	Reference	Statement
Perceived Ease of Transaction (X3)	Clarity of Instructions, Ease of Operation	Oktavendi & Mu'ammal (2022)	<ul style="list-style-type: none"> <li>• Calls-to-action on Instagram convince me that paying zakat here is more beneficial</li> <li>• Religious figures or influencers I follow direct me to pay zakat</li> <li>• The donation links/directions are easy to understand</li> <li>• Zakat payment instructions are very clear and not confusing</li> <li>• The navigation/process content of the zakat payment system feels simple and easy</li> <li>• I can quickly get used to digital transactions.</li> </ul>
Zakat Intention (Z)	Willingness to Plan Effort	Ajzen Try, (1991)	<ul style="list-style-type: none"> <li>• I intend to pay zakat through Rumah Zakat's content sparks my personal desire to pay zakat through this institution</li> <li>• Calls-to-action on Instagram encourage me to plan a time for zakat payment I prepare zakat funds after being exposed to good program info.</li> </ul>
Zakat Behavior (Y)	Actual Action, Consistency	Ajzen (1991), Jamaludin et al. (2025)	<ul style="list-style-type: none"> <li>• I regularly donate after following Rumah Zakat program updates</li> </ul>

Variable	Indicator	Reference	Statement
			<ul style="list-style-type: none"> <li>I am committed to continuing to pay zakat because of the convincing institutional communication</li> </ul>

## 2.6 Validity, Reliability, and Data Analysis Techniques

To ensure instrument robustness prior to the main survey, a pilot test was conducted on 30 respondents. The pre-pilot results confirmed high construct validity, with all indicators yielding Outer Loadings > 0.70 and exact Average Variance Extracted (AVE) values ranging robustly from 0.689 to 0.782. Reliability was also established (Cronbach's Alpha > 0.80). The full details of the measurement model evaluation (outer model) based on the primary dataset of 385 respondents are presented in the Results section. Additionally, to address potential Common Method Bias (CMB) inherent in self-reported surveys, Harman's single-factor test was performed, confirming that no single factor accounted for the majority of the covariance among the measures (Hair et al., 2019).

The primary data were evaluated using Partial Least Squares-Structural Equation Modeling (PLS-SEM) utilizing SmartPLS 4 software. The exact algorithms applied included the standard PLS algorithm for evaluating the measurement model (outer model validity and reliability) and the Bootstrapping procedure with 5,000 subsamples for assessing the structural model (inner model) to estimate the path coefficients, confidence intervals, and hypothesis significance.



**Figure 1.** Research Framework

### 3. Results

#### 3.1 Characteristics of Respondents

The demographic profile of the 385 respondents indicates a dominance of female donors (57.1%). In terms of age, the majority of respondents fall into the 36–45 years category (53.0%), followed by the 26–35 years category (32.7%). Regarding digital donation channels, the most frequently used platform is the official website (55.3%), followed by the dedicated application (35.8%) and mobile banking (34.3%). Note that the cumulative percentage for payment channels exceeds 100% because respondents were allowed to select multiple preferred channels. Furthermore, preliminary

statistical checks indicated no significant non-response bias, and multi-group demographic variations (e.g., age and gender) did not significantly alter the structural paths of the model. The respondent characteristic data are presented in Table 2 below.

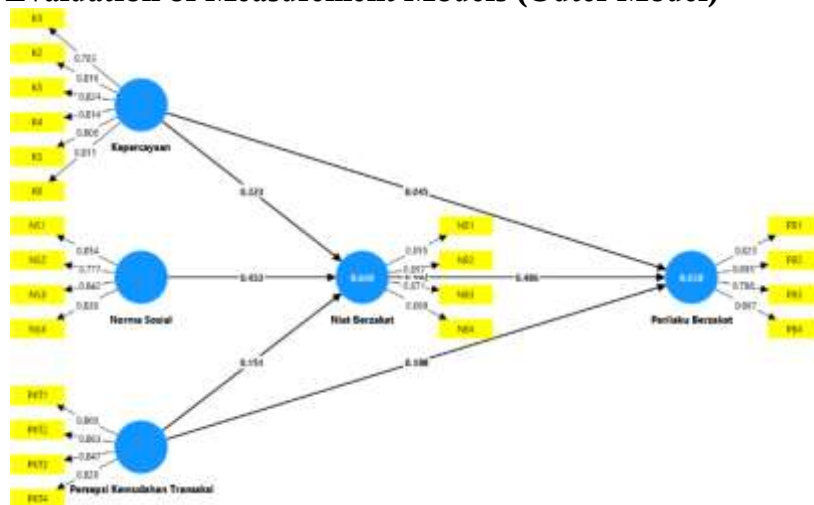
**Table 2.** Respondent Characteristics

Characteristics	Categories	Quantity	Percentage
<b>Gender</b>	Male	165	42,9%
	Women	220	57,1%
<b>Age</b>	17–25 years old	39	10,1%
	26–35 years old	126	32,7%
	36–45 years old	204	53,0%
	46–55 years old	16	4,2%
	Website	213	55,3%
<b>Donation Payment Channels*</b>	Application	138	35,8%
	Mobile Banking	132	34,3%
	Transfer Bank	124	32,2%
	Crowdfunding	79	20,5%
	E-Commerce	75	19,5%

Source: Data Processing Results (2026)

\*Note: The cumulative percentage for donation payment channels exceeds 100% because respondents were allowed to select multiple preferred platforms.

### 3.2 Evaluation of Measurement Models (Outer Model)



**Figure 2.** Evaluation of Measurement Models (Outer Model)

The measurement model was evaluated to ensure construct validity and reliability. Convergent validity was established as all items exhibited outer loadings > 0.70 (ranging from 0.777 to 0.897), and the Average Variance Extracted (AVE) for all constructs exceeded the 0.50 threshold (ranging from 0.655 to 0.763). Internal consistency reliability was confirmed, with Cronbach's Alpha and Composite Reliability scores all exceeding 0.80.

**Table 3.** Measurement Model Evaluation (Validity and Reliability)

<b>Construct</b>	<b>Items</b>	<b>Outer Loadings</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability (CR)</b>	<b>Average Variance Extracted (AVE)</b>
<b>Trust</b>	K1	0.783	0.894	0.919	0.655
	K2	0.816			
	K3	0.824			
	K4	0.814			
	K5	0.806			
	K6	0.811			
<b>Zakat Intention</b>	NB1	0.855	0.896	0.928	0.763
	NB2	0.897			
	NB3	0.871			
	NB4	0.869			
<b>Social Norms</b>	NS1	0.854	0.847	0.897	0.686
	NS2	0.777			
	NS3	0.842			
	NS4	0.838			
<b>Zakat Behavior</b>	PB1	0.823	0.865	0.908	0.712
	PB2	0.895			
	PB3	0.788			
	PB4	0.867			
<b>Perceived Ease of Transaction</b>	PKT1	0.869	0.874	0.913	0.725
	PKT2	0.863			
	PKT3	0.847			
	PKT4	0.828			

*Source: Data Processing Results (2026)*

Discriminant validity was evaluated utilizing the Heterotrait-Monotrait Ratio (HTMT). As displayed in Table 3, the HTMT estimate

concerning Zakat Intention and Zakat Behavior was 0.873. This value remains well below the acceptable 0.90 threshold for conceptually similar constructs, as validated by Henseler et al. (2015).

**Table 4.** Discriminant Validity (HTMT Ratio)

Variable	Trust	Zakat Intention	Social Norms	Zakat Behavior	Perceived Ease of Transaction
Trust					
Zakat Intention	0.784				
Social Norms	0.731	0.859			
Zakat Behavior	0.698	0.873	0.804		
Perceived Ease of Transaction	0.678	0.692	0.692	0.722	

*Source: Data Processing Results (2026)*

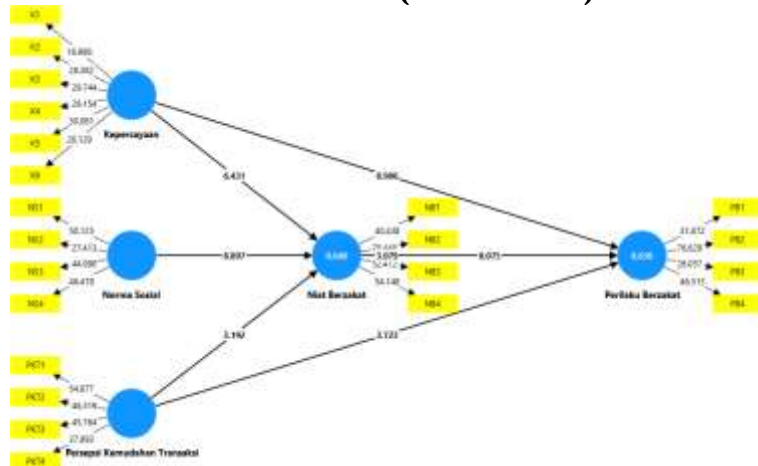
Furthermore, to ensure the robustness of the measurement model, discriminant validity was also evaluated using the Fornell-Larcker criterion. As shown in Table 5, absolute discriminant validity is confirmed, as the square root of the Average Variance Extracted (AVE) for each construct (bolded on the diagonal) is strictly greater than its highest correlation with any other construct in the model.

**Table 5.** Discriminant Validity (Fornell-Larcker Criterion)

Variable	Trust	Zakat Intention	Social Norms	Zakat Behavior	Perceived Ease of Transaction
Trust	<b>0.809</b>				
Zakat Intention	0.705	<b>0.873</b>			
Social Norms	0.642	0.750	<b>0.828</b>		
Zakat Behavior	0.624	0.777	0.698	<b>0.844</b>	
Perceived Ease of Transaction	0.602	0.616	0.598	0.629	<b>0.852</b>

*Source: Data Processing Results (2026)*

### 3.3 Evaluation of Structural Models (Inner Model)



**Figure 3.** Evaluation of Structural Models (Inner Model)

The structural model was assessed using SmartPLS 4 with a bootstrapping procedure of 5,000 subsamples. Prior to hypothesis testing, collinearity was checked; all Variance Inflation Factor (VIF) values ranged from 1.781 to 2.945, well below the conservative threshold of 5. Model fit was evaluated using the Standardized Root Mean Square Residual (SRMR), indicating acceptable model fit.

The predictive accuracy of the model was evaluated using the coefficient of determination ( $R^2$ ). Benchmarked against field standards (Hair et al., 2019), the  $R^2$  values for Zakat Intention (0.660) and Zakat Behavior (0.658) are classified as *moderate to strong*. To assess predictive relevance, the PLSpredict procedure ( $Q^2$ ) yielded values strictly above zero (0.651 for Intention and 0.570 for Behavior). Effect sizes ( $f^2$ ) showed that Social Norms exerted a medium-to-large effect on Intention ( $f^2 = 0.313$ ), while Trust exerted a medium effect ( $f^2 = 0.158$ ). Intention had a medium effect on Behavior ( $f^2 = 0.235$ ).

**Table 6.** Hypotheses Testing

Hypothesis	Original Sample	T-Statistics	P-Values	Confidence Interval (2.5% - 97.5%)	Decision
<b>Direct Effects</b>					
H1: Trust -> Zakat Intention	0.323	6.431	< 0.001	[0.225, 0.421]	Supported
H2: Trust -> Zakat Behavior	0.045	0.906	0.365	[-0.051, 0.141]	Rejected

Hypothesis	Original Sample	T-Statistics	P-Values	Confidence Interval (2.5% - 97.5%)	Decision
H4: Social Norms -> Zakat Intention	0.453	8.897	< 0.001	[0.353, 0.553]	Supported
H5: Social Norms -> Zakat Behavior	0.192	3.079	0.002	[0.070, 0.314]	Supported
H7: Perceived Ease of Transaction -> Zakat Intention	0.151	3.192	0.001	[0.058, 0.244]	Supported
H8: Perceived Ease of Transaction -> Zakat Behavior	0.188	3.723	< 0.001	[0.089, 0.287]	Supported
H10: Zakat Intention -> Zakat Behavior	0.486	8.075	< 0.001	[0.368, 0.604]	Supported
<b>Indirect Effects</b>					
H3: Trust -> Intention -> Behavior	0.157	5.197	< 0.001	[0.098, 0.216]	Supported (Full)
H6: Social Norms -> Intention -> Behavior	0.220	5.374	< 0.001	[0.140, 0.300]	Supported (Partial)
H9: Ease of Transaction -> Intention -> Behavior	0.073	3.209	0.001	[0.028, 0.118]	Supported (Partial)

*Source: Data Processing Results (2026)*

Based on Table 6, Trust, Social Norms, and Perceived Ease of Transaction have a significant positive effect on the Intention of Zakat. In addition, Zakat Intention, Social Norms, and Perceived Ease of Transaction also have a significant effect on Zakat Behavior. However, Trust does not have a significant effect directly on Zakat Behavior. All indirect relationships have p-values below 0.05, so that the variable of Zakat Intention is proven to be able to mediate the relationship between Trust, Social Norms, and Perceived Ease of Transaction to Zakat

Behavior. These results show that increasing trust, social norms, and the perceived ease of transaction can increase zakat behavior through the formation of zakat intention in respondents.

## **4. Discussion**

### **4.1 The Dominance of Visual Social Norms in Digital Philanthropy**

This study reveals that Social Norms are the most dominant predictor of digital zakat intention. While digital philanthropy is often stereotypically associated with younger generations, our demographic data shows a dominance of mature adults (aged 36-45). For this specific demographic, a compelling contradiction often debated in literature is how, as a highly visual platform, Instagram can enforce strong social norms. Our findings clarify this phenomenon: Instagram's visual focus actually *amplifies* normative pressure through quantifiable social proof. Visual cues such as massive engagement metrics, comment threads, and explicit video endorsements from religious influencers transform invisible societal pressure into tangible digital bandwagon effects. Descriptive norms (seeing mass engagement) and injunctive norms (calls-to-action from micro-preachers) exert immense persuasion, proving that in a digital ecosystem, visible collective validation significantly outweighs personal attitudes.

### **4.2 Theoretical Integration: TPB meets TAM**

Furthermore, this research theoretically bridges the gap between psychological behavior and technological adoption. By integrating the core premise of the Technology Acceptance Model (TAM), Perceived Ease of Transaction into the Perceived Behavioral Control of the TPB, this hybrid model better captures the nuances of digital philanthropy. The results demonstrate that a frictionless user interface (UI) not only forms intention but also directly drives actual behavior. The presence of clear instructions and diverse payment gateways allows donors to bypass lengthy cognitive deliberations. This system acts as a 'moral nudge' that facilitates spontaneous digital piety, proving that a standalone TPB framework is insufficient without accommodating TAM's technological fluency.

### **4.3 The Mechanistic Role of Trust and the Intention-Behavior Gap**

A critical novelty of this study is the finding that while Trust strongly predicts Zakat Intention, it has no direct effect on actual Zakat Behavior. This distinctly contrasts with prior studies, such as Zikrinawati et al. (2023), which found a direct behavioral effect of trust in general online donations. The mechanistic explanation lies in the specific nature of zakat. Unlike general charity, zakat is a highly regulated religious obligation bound by specific timing and thresholds (*haul* and *nisab*). Therefore, institutional trust provides the psychological safety necessary to donate,

but it lacks the immediate urgency to trigger instant action. Consequently, Zakat Intention fully mediates the relationship between Trust and Behavior. Institutional trust merely results in passive appreciation (e.g., 'likes' or 'follows' on social media) unless it is channeled through a state of volitional readiness. This robustly supports the core premise that cognitive beliefs must be translated into intention to successfully cross the intention-behavior gap.

#### **4.4 Practical Implications and Limitations**

Practically, to mitigate the intention-behavior gap, zakat institutions must provide actionable strategies rather than generic institutional statements. Transparency must be visually integrated into the user interface, for example, by deploying one-click real-time distribution dashboards right beside the donation button. Additionally, to leverage the dominant bandwagon effect, institutions should prioritize collaborative Instagram content with trusted opinion leaders and utilize retargeting strategies, such as push notifications functioning as moral nudges, to convert passive followers into active donors. Interpretations of this study must acknowledge its methodological boundaries. The cross-sectional survey design precludes absolute claims of causality, and despite empirical testing, self-reported data carry inherent endogeneity risks, such as unmeasured confounders like the respondents' financial literacy. Future research should prioritize longitudinal or experimental designs (e.g., A/B testing user interfaces) to definitively capture behavioral shifts.

### **5. Conclusion**

#### **5.1 Synthesis of Key Findings**

This study addresses the critical intention-behavior gap in digital philanthropy by validating an extended Theory of Planned Behavior (TPB) model within the Instagram ecosystem of Rumah Zakat Indonesia. The synthesis of our findings reveals a fundamental paradigm shift: visual Social Norms have superseded institutional Trust as the dominant catalyst for digital zakat compliance. In a highly interactive platform, quantifiable "social proof" (e.g., engagement metrics, comment threads, and influencer endorsements) triggers a powerful bandwagon effect, transforming passive sympathy into actionable intention.

Furthermore, while Trust remains essential for providing psychological safety, it lacks the urgency to directly drive behavior, thus requiring Zakat Intention as a mandatory full mediator. Finally, Perceived Ease of Transaction functions as a technological 'moral nudge', bypassing cognitive deliberation to directly facilitate spontaneous giving. Ultimately, this research proves that digital zakat persuasion relies on a synergy of

visual collective validation to form intentions, backed by frictionless technological infrastructure to execute them.

### **5.2 Theoretical and Policy Implications**

Theoretically, this research contributes to the literature on religious consumer behavior by successfully integrating the Technology Acceptance Model (TAM) into the TPB framework. This validates the premise that modern philanthropic models are incomplete without accommodating technological fluency. Policy-wise, these findings offer a strategic blueprint for optimizing national zakat collection, directly supporting the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty). By harnessing the digital bandwagon effect, philanthropic organizations can significantly accelerate fund mobilization to effectively execute poverty alleviation programs on a national scale.

### **5.3 Practical Recommendations**

Practically, zakat institutions must pivot from generic appeals to evidence-based digital tactics. Management should implement specific, quantifiable features, such as integrating "one-click" real-time fund distribution dashboards directly adjacent to the donation button. To leverage the dominant social norms, institutions should prioritize structured collaborative campaigns with trusted *digital opinion leaders* (influencers and micro-preachers) to amplify the bandwagon effect. Additionally, to bridge the intention-behavior gap, digital marketing teams should deploy retargeting strategies, such as personalized push notifications acting as moral nudges to prompt followers who have shown initial interest but delayed their transactions.

### **5.4 Limitations and Future Research Directions**

Despite robust empirical validation, this study has methodological limitations. The cross-sectional survey design precludes definitive claims of absolute causality, capturing data at a single point in time. Additionally, relying on self-reported online surveys introduces potential Common Method Bias (CMB) and inherent endogeneity risks, as unmeasured confounders (e.g., respondents' baseline financial literacy or sudden macroeconomic shifts) might simultaneously influence both intention and behavior.

To address these gaps, future research should prioritize longitudinal studies to track donor retention over time, or experimental designs (such as A/B testing of different user interfaces) to definitively prove the causal impact of digital nudges. Furthermore, future models should integrate specific moderating variables, such as 'religiosity' (to test if highly religious individuals are immune to the digital bandwagon effect, acting purely on internal compliance) or 'compassion fatigue' (to evaluate the psychological limits of continuous visual poverty campaigns on social media).

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