

Factors Influencing Intention to Use Digital Platforms for Zakat, Infaq, and Sadaqah (ZIS) Payment in Jordan: Literature Review Paper

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Abstract

Despite the growing prevalence of financial technology worldwide, the intention to use digital online payments for Zakat, Infaq, and Sadaqah (ZIS) in Jordan remains limited. This literature review integrates empirical results on the determinants of donors' intentions to adopt and use digital ZIS platforms, employing the Unified Theory of Acceptance and Use of Technology (UTAUT) and its extensions. The main technological factors, such as performance expectancy, effort expectancy, social influence, and facilitating conditions, are reviewed together with donation-specific constructs such as ZIS literacy, privacy and security perceptions, and trust. The literature review highlights inconsistencies in prior results, particularly regarding the performance expectancy, the roles of effort expectancy, and privacy & security, as well as the limited exploration of facilitating conditions as a moderating factor and ZIS literacy as an extended construct. By extending privacy & security, ZIS literacy, and trust to the UTAUT model, this research aims to provide a comprehensive framework for explaining digital ZIS adoption in Jordan.

Keywords: Zakat, Infaq, Sadaqah, ZIS Literacy, Digital Payment, Privacy & Security, Trust, UTAUT, Behavioral Intention

Introduction

The rapid advancement of financial technology (FinTech) has significantly transformed the global financial landscape, particularly through the expansion of digital payment systems. Digital payment platforms enable individuals to conduct financial transactions quickly, securely, and efficiently without relying on physical cash or traditional banking channels (Hazar & Babuşcu, 2023; Suryanarayana & Chittipaka, 2024). As internet connectivity and smartphone usage continue to increase worldwide, digital payment solutions have become an essential component of modern financial ecosystems, improving accessibility, transparency, and convenience in financial services (Challa, 2025; Yamsani et al., 2025). Within this broader digital transformation, charitable giving has also experienced significant technological evolution. In Islamic financial systems, digital platforms are increasingly being used to facilitate the payment of Zakat, Infaq, and Sadaqah (ZIS), which represent key instruments of social welfare and wealth redistribution in Muslim societies. These platforms

provide donors with efficient channels to fulfill their religious obligations while enhancing transparency and accountability in the management and distribution of charitable funds (Sapitri, 2024). Consequently, digital ZIS payment systems have the potential to strengthen charitable fundraising mechanisms and improve the effectiveness of Islamic social finance institutions.

Despite these potential benefits, the adoption of digital platforms for ZIS payments remains uneven across many Muslim-majority countries. Several studies suggest that a combination of technological, social, and psychological factors influences individuals' intentions to adopt digital payment platforms. Technology acceptance models have been widely applied to explain digital payment adoption behavior. Among these models, the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by Venkatesh et al. (2003) has emerged as one of the most comprehensive frameworks for explaining individuals' behavioral intentions toward technology usage. The model identifies four key determinants of technology adoption: performance expectancy, effort expectancy, social influence, and facilitating conditions.

Prior research has applied the UTAUT model to investigate digital payment adoption in various contexts, including mobile banking, fintech services, and digital charitable donations (Abriyansyah & Rohim, 2023; Kasri & Yuniar, 2021; Latipah et al., 2024; Meilika Aristiana et al., 2019; Mutmainah et al., 2024; Nelawati & Nurasyiah, 2023; Rayyani et al., 2024). These studies highlight that individuals are more likely to adopt digital platforms when they perceive them as useful, easy to use, socially supported, and supported by adequate technological infrastructure. However, charitable financial transactions such as ZIS payments involve additional considerations beyond technological efficiency. Donors must also trust the platform, feel confident about the privacy and security of their financial information, and possess sufficient knowledge regarding Zakat, Infaq, and Sadaqah obligations.

In this regard, several scholars have emphasized the importance of extending traditional technology acceptance models to better capture the unique characteristics of digital charitable payments. Constructs such as trust, privacy & security perceptions, and ZIS literacy have been increasingly recognized as important determinants influencing individuals' willingness to adopt digital ZIS payment platforms (Ikawati et al., 2024; Oktavendi & Mu'ammal, 2022; Sudarsono et al., 2024). Nevertheless, empirical findings in the existing literature remain inconsistent. Some studies report significant effects of performance expectancy and effort expectancy on adoption intention, while others find these relationships to be insignificant. Similarly, privacy and security perceptions have been reported to influence adoption both directly and indirectly through trust, creating ambiguity regarding their role in digital payment adoption models.

Therefore, further investigation becomes particularly important in emerging digital economies such as Jordan. In recent years, Jordan has made notable progress in developing national digital payment infrastructures through initiatives supported by the Jordan Payments and Clearing Company (JoPACC), including systems such as CliQ, JoMoPay, and eFAWATEERcom (JoPACC, 2021). These initiatives aim to enhance financial inclusion and promote digital financial services across the country. However, despite these developments, the adoption of digital platforms for Zakat, Infaq, and Sadaqah payments remains relatively

limited compared to their potential (M Al-Okaily et al., 2022; Ala'a & Ramayah, 2023). This gap suggests that additional factors may influence donors' intentions to adopt digital charitable payment platforms in the Jordanian context.

Motivated by these limitations in the existing literature, this study aims to provide a comprehensive synthesis of prior empirical findings on the determinants influencing individuals' intention to use digital payment platforms for Zakat, Infaq, and Sadaqah (ZIS). Specifically, this study integrates the core constructs of the UTAUT model with additional factors, including trust, privacy and security perceptions, and ZIS literacy in order to better capture the technological and religious dimensions of digital charitable giving.

Accordingly, this study contributes to the literature in several important ways. First, it consolidates fragmented empirical findings on digital ZIS payment adoption and highlights key inconsistencies in prior research. Second, it extends the UTAUT framework by incorporating trust, privacy & security perceptions, and ZIS literacy as additional determinants influencing behavioral intention. Third, the study highlights the potential moderating role of facilitating conditions in explaining variations in the effects of performance expectancy and effort expectancy. Finally, by focusing on the underexplored context of Jordan, the study provides valuable insights for policymakers, ZIS institutions, and digital platform developers seeking to enhance the adoption of digital charitable payment systems.

The remainder of this paper is organized as follows. Section 2 explains the methodology used to conduct the literature review. Section 3 discusses the theoretical foundation based on the UTAUT model. Section 4 presents an empirical review of the determinants influencing digital ZIS adoption. Section 5 synthesizes the findings of the reviewed studies. Section 6 identifies key research gaps, followed by the proposed conceptual framework. Finally, Section 7 outlines the research contributions, and Section 8 concludes the study with recommendations for future research.

Review Methodology

This literature review systematically synthesizes prior research on the determinants of individuals' intention to use digital payment platforms for Zakat, Infaq, and Sadaqah (ZIS) contributions. Given the scarcity of empirical studies in Jordan, the review also highlights the need for further investigation within the Jordanian context. The review was guided by the Unified Theory of Acceptance and Use of Technology (UTAUT) framework (Venkatesh et al., 2003) and its extensions, incorporating trust, privacy & security, and ZIS literacy. A comprehensive search of peer-reviewed studies was conducted using Scopus, Web of Science, Google Scholar, and ScienceDirect. Relevant publications from the last decade were identified using keywords related to digital payment adoption, zakat platforms, Islamic fintech, trust, privacy and security, and ZIS literacy.

The inclusion criteria concentrate on empirical and conceptual studies examining technology adoption in digital financial services, particularly within Islamic charitable payment systems and emerging market contexts. Studies were screened for relevance to key constructs such as performance expectancy, effort expectancy, social influence, facilitating conditions, and extended determinants. An evaluation of the literature was conducted, and the reviewed articles were classified according to their theoretical and empirical

contributions. Special attention was paid to identifying inconsistent findings and underexplored relationships, namely, the mediating effect of trust and the moderating effect of facilitating conditions. This structured synthesis serves as the basis for developing an extended conceptual framework to explain digital ZIS platform adoption in Jordan.

Unified Theory of Acceptance and Use of Technology- UTAUT Model

The adoption of online payment platforms has the potential to enhance the transparency, efficiency, and accessibility for Zakat, Infaq, and Sadaqah (ZIS) contributions. Understanding the factors shaping donors' intentions to adopt such systems is essential for ensuring the successful implementation of digital charitable payment solutions (Rayyani et al., 2024).

This study is grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT), proposed by Venkatesh et al. (2003), which is widely recognized as one of the most influential and comprehensive frameworks for explaining technology acceptance and behavioral intention. UTAUT was developed through the integration of multiple prior technology acceptance theories, aiming to provide a unified and systematic explanation of why individuals adopt or reject new technological systems (Venkatesh et al., 2003). The model has been extensively applied in digital payment and fintech research due to its strong predictive power in explaining user adoption behavior (Al-Saedi et al., 2020; Theerthaana & Manohar, 2021; Wut et al., 2021).

UTAUT identifies four core determinants that directly influence behavioral intention and technology usage: performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). Performance expectancy reflects the extent to which individuals believe that using a digital platform will improve the effectiveness and efficiency of their online payments. Effort expectancy refers to the perceived ease of using the platform. Social influence captures the role of important others in encouraging adoption, while facilitating conditions represent the availability of technical and organizational resources that support system usage (Venkatesh et al., 2003). The eight integrated models: the Motivational Model (MM) by Davis et al. (1992), The Innovation Diffusion Theory (IDT) by Rogers (1995), Theory Of Reasoned Action (TRA) by Fishbein and Ajzen (1977), The Technology Acceptance Model (TAM) by Davis (1989), The Theory Of Planned Behavior (TPB) by Ajzen (1991), Social Cognitive Theory (SCT) by Bandura (1986), a combination of TAM and TPB (C-TAM-TPB) by Taylor and Todd (1995), and the model of PC utilization (MPTU) by Thompson et al. (1991), predict between 17% and 53% of users' intention to use technology. However, the UTAUT model was more accurate, explaining up to 70% of the variation in users' intention to adopt technology, making it more effective than using the eight models individually (Kasri & Sosianti, 2023; Venkatesh et al., 2003).

Although UTAUT has been widely employed in explaining digital payment adoption, charitable giving contexts such as ZIS involve additional considerations beyond technological benefits. Therefore, this study extends the original UTAUT framework by incorporating trust, privacy & security perception, and ZIS literacy as critical determinants influencing adoption intention (Li et al., 2018). Privacy and security are particularly relevant due to the sensitive nature of financial and religious donations, while ZIS literacy reflects donors' awareness and understanding of digital charitable obligations.

By applying an extended UTAUT perspective, this study provides a context-sensitive explanation of the factors influencing Jordanian donors' intention to use digital platforms for ZIS contributions, supporting the development of the proposed conceptual framework (Rayyani et al., 2024).

Empirical Review

Intention to Use Digital Payment Platforms

Behavioral intention represents an individual's readiness and willingness to perform a specific action and is widely recognized as the strongest predictor of actual technology usage (Sivathanu, 2017; Usman et al., 2025). In digital payment contexts, intention reflects the motivational drive that determines whether users will adopt and continue using electronic platforms for financial transactions, including charitable contributions (Khan & Abideen, 2023). Accordingly, intention to use digital payment platforms remains a central outcome variable in fintech adoption research.

Empirical evidence indicates that intention is shaped by perceived usefulness, trust, social norms, and risk-related concerns. For example, studies in Indonesia show that perceived usefulness and trust significantly enhance adoption intention, while ease of use may not always exert a direct effect (Setiawan et al., 2022). Similarly, research in India confirms that subjective norms and perceived benefits strongly influence users' willingness to engage with fintech payment services (Singh & Sharma, 2022). These findings suggest that adoption is more likely when platforms are perceived as beneficial, reliable, and socially supported.

Within Islamic financial environments, trust becomes particularly critical. Evidence indicates that perceived risks often influence intention indirectly through trust rather than directly discouraging adoption (Irimia-Diéguez et al., 2023; Sutarso, 2022). This is especially relevant for ZIS payments, where donors require confidence that transactions are secure, transparent, and aligned with Shariah principles. Overall, intention to use digital platforms for ZIS contributions depends not only on technological convenience but also on ethical assurance and institutional credibility.

Performance Expectancy

Performance expectancy refers to the degree to which individuals believe that using a technology will enhance task effectiveness and efficiency (Venkatesh et al., 2003). In digital ZIS payments, this construct reflects donors' perceptions that online platforms can facilitate faster, more accurate, and more convenient fulfillment of zakat and other charitable obligations (Kaban et al., 2025; Oktavendi & Mu'ammal, 2022; Wisanggeni & Indrarini, 2023).

Empirical studies consistently identify performance expectancy as a key determinant of adoption intention in both fintech and charitable giving contexts. Research on ZIS platforms shows that users are more likely to adopt digital payment channels when they perceive them as useful tools that enhance donation accessibility and improve zakat collection efficiency (Kasri & Yuniar, 2021; Nuryahya et al., 2019; Sulaeman & Ninglasari, 2020). Similar results are reported in crowdfunding-based donation environments, where performance-related benefits motivate online contribution behavior (Hamidah et al., 2024). However, other

studies report insignificant effects, indicating inconsistency in prior results (Jaenudin et al., 2024; Mulyati et al., 2023; Utomo et al., 2021).

Cross-cultural evidence further suggests that the strength of this relationship may vary depending on technological maturity. Merhi et al. (2019) found performance expectancy to be a stronger predictor of intention in emerging economies compared to more developed contexts. In Jordan, where digital financial services continue to expand, performance expectancy has also been shown to influence mobile payment adoption significantly (Al-Okaily et al., 2023). Therefore, Jordanian donors may be more inclined to adopt digital ZIS platforms when these systems are perceived as efficient, accessible, and supportive of religious giving responsibilities. Overall, performance expectancy remains a foundational UTAUT construct and a critical predictor of behavioral intention in adopting digital payment platforms for ZIS contributions.

Effort Expectancy

Effort expectancy refers to the degree to which individuals perceive that using a digital online platform is easy and requires minimal effort (Venkatesh et al., 2003). In technology adoption and acceptance research, ease of use remains an important determinant of behavioral intention, particularly in financial and charitable digital services where user-friendly systems can reduce resistance to adoption.

In the context of Islamic charitable payments, empirical evidence highlights the relevance of effort expectancy in shaping intention to use digital zakat and ZIS platforms. Kasri and Yuniar (2021) found that effort expectancy significantly enhances Indonesian Muslims' willingness to adopt online zakat payment systems, emphasizing that intuitive interfaces and seamless access are essential for encouraging digital contributions. Similarly, Rayyani et al. (2024) confirm that users are more inclined to engage in digital ZIS payments when platforms are perceived as simple, accessible, and convenient.

However, findings regarding effort expectancy remain inconsistent across studies. Indarningsih et al. (2023) in their investigation of fintech adoption for ZISWAF among millennials, they reported that effort expectancy did not exert a significant effect on behavioral intention, suggesting that younger users may prioritize other factors such as performance benefits or social influence. Such mixed results indicate that the role of effort expectancy may vary depending on demographic characteristics, technological familiarity, and contextual conditions.

In Jordan, effort expectancy has also been recognized as a key predictor in digital banking and online financial service adoption. Alalwan et al. (2018) demonstrated that perceived ease of use significantly influences behavioral intention toward internet banking, supporting the relevance of this construct in Jordanian digital environments. Accordingly, examining effort expectancy within digital ZIS payment platforms is critical, as simplifying system usage may enhance donors' intention to adopt digital channels for charitable giving. Overall, effort expectancy remains a central UTAUT determinant, though its influence may differ across contexts, highlighting the need for further investigation within Jordan's digital ZIS ecosystem.

Social Influence

Social influence refers to the extent to which individuals perceive that important others believe they should use a particular technology (Venkatesh et al., 2003). Within digital ZIS payment platforms, social influence reflects the role of family members, peers, religious communities, and trusted figures in shaping donors' decisions to adopt online channels for zakat and charitable giving. Given the collective and socially embedded nature of religious donations, social norms and community expectations may exert a strong impact on digital adoption behavior (Mutmainah et al., 2024).

Empirical studies consistently confirm the significance of social influence in Islamic charitable payment. For instance, Yusfiarto et al. (2020) found that subjective norms, alongside zakat literacy, significantly enhance individuals' intention to pay zakat, suggesting that social encouragement strengthens compliance with religious giving obligations. Similarly, Kasri and Sosianti (2023) demonstrated that social influence plays a critical role in motivating Muslims to adopt online zakat payment platforms, as recommendations and approval from family, friends, and influential community members increase willingness to donate digitally. Evidence from younger generations also highlights the importance of peer-driven adoption. Sari et al. (2023) reported that social influence significantly affects Generation Y's intention to use digital platforms for ZIS payments, emphasizing that societal support and shared digital practices can accelerate acceptance of online charitable services.

In Jordan, the relevance of social influence has been supported in broader digital service adoption research. Nawafleh and Fares (2024) confirmed that social influence is a key predictor of behavioral intention toward e-government services, indicating that social expectations remain influential in shaping technology usage. Accordingly, examining social influence in the Jordanian ZIS context is essential, as religious leaders, community norms, and interpersonal networks may play a pivotal role in encouraging or discouraging digital ZIS payment adoption.

Overall, social influence represents a central determinant within UTAUT, particularly in socially and religiously grounded behaviors such as charitable giving, reinforcing its importance in understanding digital ZIS adoption in Jordan.

Facilitating Conditions

Facilitating conditions refer to the extent to which individuals believe that adequate technical and organizational resources exist to support the effective use of a system (Venkatesh et al., 2003). This construct reflects the availability of infrastructure, internet access, digital tools, and institutional assistance that enable users to adopt and utilize technology smoothly. In digital payment contexts, facilitating conditions represent an essential foundation for ensuring that platforms are accessible and supported, thereby reducing barriers to adoption (Kasri & Yuniar, 2021; Mutmainah et al., 2024).

Empirical evidence consistently highlights facilitating conditions as a significant determinant of intention to use digital platforms. Prior studies confirm that users are more willing to adopt digital payment systems when supportive infrastructure and resources are available (Indriati & Agustina, 2018; Kasri & Yuniar, 2021). In the specific context of ZIS digital payments, Rayyani et al. (2024) found that facilitating conditions, particularly the presence of

reliable infrastructure, positively influence individuals' intention to adopt digital donation platforms across Southeast Asia. These findings suggest that digital charitable giving requires not only perceived usefulness and ease of use but also sufficient external support systems.

In Jordan, facilitating conditions have been widely recognized as critical in shaping adoption intentions across digital services. Studies on e-government platforms demonstrate that access to resources, technical readiness, and institutional support significantly enhance behavioral intention toward system usage (Almaiah & Nasereddin, 2020; Alryalat et al., 2013; Nawafleh & Fares, 2024). Similarly, Alkhwalidi et al. (2023) emphasize that technological infrastructure and support mechanisms are essential predictors of intention to adopt advanced financial technologies, reinforcing the importance of facilitating conditions in digital financial environments.

Accordingly, facilitating conditions are expected to play a crucial role in digital ZIS payment adoption in Jordan, both as a direct predictor of intention and as a contextual factor that may strengthen the effects of performance expectancy and effort expectancy on behavioral intention.

Overall, the literature confirms that facilitating conditions remain a key UTAUT determinant, particularly in emerging digital ecosystems where infrastructure readiness is central to technology acceptance.

ZIS Literacy

ZIS literacy refers to an individual's knowledge, awareness, and understanding of the principles and practices of Zakat, Infaq, and Sadaqah (Hakim et al., 2021; Ikawati et al., 2024; Sudarsono et al., 2024; Yuniar & Kasri, 2020; Yusfiarto et al., 2020). In the context of digital charitable payments, literacy plays a crucial role in shaping individuals' willingness to fulfill religious obligations through online platforms. Individuals who possess stronger knowledge of ZIS concepts, calculation methods, and distribution practices are more likely to engage in compliant and consistent giving behaviors.

Empirical evidence confirms the importance of literacy in motivating ZIS payment adoption. Malik et al. (2024) found that zakat literacy and awareness significantly enhance compliance with zakat obligations, as knowledgeable individuals better understand both the benefits and requirements of zakat. This suggests that strengthening religious and financial understanding can increase individuals' commitment to contributing through formalized systems, including digital channels.

Several studies have directly integrated ZIS literacy into the UTAUT framework, emphasizing its relevance as an extended construct. Yuniar and Kasri (2020) demonstrated that zakat literacy significantly influences individuals' intention to use online zakat payment platforms in Indonesia. Their findings highlight that technology adoption in religious giving is not driven solely by system usefulness or ease of use, but also by users' understanding of the underlying religious obligation. Similarly, Ikawati et al. (2024) reported that infaq literacy positively affects young Muslims' intention to pay infaq digitally, reinforcing the role of awareness in encouraging adoption. Sudarsono et al. (2024) extended the UTAUT model by incorporating sadaqah literacy and found that it strongly predicts intention to donate through

digital platforms. Collectively, these studies confirm that zakat, infaq, and sadaqah literacy individually contribute to the acceptance of digital charitable payment systems (Bonang et al., 2023; Ikawati et al., 2024; Kasri & Sosiarti, 2023; Malik et al., 2024; Soemitra & Nasution, 2021; Sudarsono et al., 2024; Yuniar & Kasri, 2020).

Moreover, recent research suggests that literacy may not only act as a direct predictor but also strengthen key UTAUT relationships. Cahyani et al. (2022) found that zakat knowledge moderates the link between performance expectancy and behavioral intention, indicating that individuals with higher literacy perceive greater efficiency and value in using digital zakat services. Japar and Wahab (2024) further recommend enhancing ZIS literacy through educational campaigns and workshops to improve digital adoption.

In Jordan, limited studies have examined ZIS digital payment adoption using the UTAUT model. Therefore, incorporating ZIS literacy as an extended factor offers significant theoretical and practical value by providing deeper insight into how religious knowledge shapes technology acceptance. Strengthening ZIS literacy may enhance trust, engagement, and ultimately the effectiveness of digital platforms in expanding ZIS collection and distribution.

Privacy and Security

Privacy and security are critical concerns in digital payment systems, particularly when transactions involve sensitive personal and financial information. Privacy refers to the protection of users' identity and transaction details from unauthorized access or misuse (Sahi et al., 2022), while security focuses on safeguarding systems against fraud, hacking, and cyber threats (Faotu et al., 2025). In the context of digital ZIS payments, these concerns are especially important because donors may hesitate to share confidential financial data through online platforms.

Empirical evidence confirms that perceived privacy and security significantly influence individuals' intention to adopt digital payment technologies (Al-Okaily et al., 2020a, 2020b; Mutmainah et al., 2024; Rahmatullah et al., 2024). For example, studies on JoMoPay in Jordan highlight that both privacy and security play a central role in shaping behavioral intention to use mobile payment services (Al-Okaily et al., 2020b). Similarly, research on digital zakat platforms in Indonesia emphasizes that weak data protection frameworks and concerns over misuse of personal information remain key barriers to adoption (Insani et al., 2024; Rahmatullah et al., 2024). Given these challenges, many scholars extend the UTAUT model by incorporating privacy and security constructs to better explain technology acceptance in digital financial and charitable contexts (Mutmainah et al., 2024; Rayyani et al., 2024). These extensions suggest that, beyond performance expectancy or ease of use, users' confidence in data protection strongly determines adoption behavior.

Importantly, privacy and security concerns are closely linked to trust. Manaf Al-Okaily et al. (2022) demonstrate that privacy and security significantly shape trust, which subsequently mediates their effect on mobile payment adoption in Jordan. In line with this perspective, the present study incorporates trust as a mediating factor between perceived privacy and security and the intention to use digital platforms for Zakat, Infaq, and Sadaqah (ZIS) payments. This highlights that without strong institutional safeguards, users may remain

reluctant to shift from traditional giving methods to digital alternatives. Furthermore, Hasyim et al. (2023) support the central role of trust in fintech-based zakat adoption, emphasizing that reducing perceived risk and improving transparency can strengthen behavioral intention. Overall, strengthening regulatory frameworks, platform security, and privacy protections is essential for enhancing trust and encouraging wider adoption of digital ZIS payment systems.

Trust

Trust is widely recognized as a crucial determinant in the adoption of digital payment platforms, as it strengthens users' confidence in the system's reliability, security, and ethical handling of transactions. In the context of digital ZIS payments, trust becomes even more essential because donors must feel assured that their contributions are managed transparently and in compliance with Islamic principles (Danila et al., 2025; Oktavendi & Mu'ammal, 2022; Saparudin et al., 2020; Tang et al., 2021).

Prior research consistently confirms that trust significantly influences behavioral intention to adopt digital financial services. Hooda et al. (2022), through a meta-analytic examination of UTAUT-based studies, highlight trust as a key predictor of both intention and actual technology use, particularly in contexts involving uncertainty and risk. Similarly, studies in digital zakat and charitable fintech environments emphasize that trust helps reduce concerns related to privacy, security, and misuse of personal data, thereby encouraging platform adoption (Jaenudin et al., 2024). Evidence from broader digital banking and e-commerce literature also reinforces the central role of trust. For example, Ramos et al. (2018) demonstrate that trust directly predicts intention to use mobile banking services, while Cho and Sagynov (2015) show that consumer trust is fundamental for engagement in online transactions. These findings suggest that trust is a universal driver of acceptance in digital payment systems, especially when financial sensitivity is involved. In Islamic fintech settings, trust has been highlighted as particularly important. Alkhowaiter (2022) confirms that trust significantly shapes behavioral intention to adopt mobile payments in Gulf countries, with religiosity further strengthening this relationship. Such insights are highly relevant to ZIS platforms, where users require confidence not only in technical security but also in the moral and institutional credibility of donation systems.

Therefore, the present study incorporates trust as a mediating mechanism between perceived privacy and security and the intention to use digital payment platforms for Zakat, Infaq, and Sadaqah (ZIS) in Jordan. This approach provides a deeper understanding of how trust can alleviate donors' concerns and promote wider adoption of digital religious giving.

Discussion and Synthesis of Literature

This literature review synthesizes key determinants influencing individuals' intention to adopt digital payment platforms for Zakat, Infaq, and Sadaqah (ZIS) in Jordan, drawing on the extended UTAUT framework. Overall, the evidence confirms that digital ZIS adoption is shaped by a combination of technological, social, and religious factors, indicating that charitable fintech acceptance cannot be explained through technology attributes alone.

Performance expectancy has produced inconsistent findings in the literature. Several studies identify it as a strong predictor of behavioral intention, suggesting that donors are more likely to adopt digital ZIS platforms when they perceive them as useful, efficient, and

supportive in fulfilling their religious obligations. However, other studies report an insignificant relationship, indicating that performance expectancy may not always play a decisive role in adoption of technology. Effort expectancy may also facilitate adoption by minimizing perceived complexity; however, empirical evidence remains inconsistent, indicating that ease of use may be less influential among users who are already digitally experienced. Social influence plays a particularly important role in Islamic giving contexts, where donation behavior is socially embedded and shaped by family, peers, and religious communities. In Jordan, interpersonal norms and religious leaders may significantly encourage or discourage digital adoption. Facilitating conditions further represents a critical foundation, as infrastructure readiness, technical support, and access to digital services reduce barriers and may strengthen the effects of performance and effort expectancy.

Beyond core UTAUT constructs, ZIS literacy emerges as an essential extension, highlighting that donors' understanding of zakat, infaq, and sadaqah principles enhances their willingness to engage with digital platforms. Privacy and security concerns remain major obstacles, with inconsistent findings regarding whether they directly influence intention or operate indirectly through trust. Trust, therefore, becomes central, as donors require assurance that platforms are secure, transparent, and compliant with Islamic principles.

In synthesis, the reviewed literature supports the need for an extended UTAUT-based framework integrating trust, privacy & security, and ZIS literacy to provide a more context-sensitive explanation of digital ZIS payment adoption in Jordan. This model offers valuable implications for policymakers, zakat institutions, and platform developers seeking to strengthen trust, literacy, and technological readiness to enhance digital charitable giving.

Research Gaps

Based on the above discussion and literature synthesis, several research gaps have been identified that warrant further investigation in future studies.

Inconsistency of Privacy & Security Roles in Digital Payment Adoption

Privacy and security perceptions are strongly linked to the intention to use digital payment platforms for ZIS (Oktavendi & Mu'ammal, 2022). However, prior studies report inconsistent findings, as some suggest that privacy and security risks have a limited influence on adoption (Ando et al., 2016), while others emphasize their indirect effect through trust (M Al-Okaily et al., 2022; Huang & Liu, 2012; mohajerani et al., 2015; Ramos et al., 2018; Saleh et al., 2022). Conversely, research also supports a direct relationship between privacy&security, and adoption decisions (Ando et al., 2016; Hanif & Lallie, 2021; Lallmahamood, 2007). This inconsistency creates ambiguity regarding whether privacy and security act as direct drivers or operate through trust. Therefore, this study addresses this gap by examining privacy & security as both direct determinants and indirect influences mediated by trust in the Jordanian ZIS context.

Inconsistency in Performance Expectancy Findings

Performance expectancy is widely recognized as an important predictor of digital payment adoption (Al-Daihani et al., 2024; Oh et al., 2009; Sair & Danish, 2018). However, other studies report weak or insignificant effects (Jaenudin et al., 2024; Mulyati et al., 2023; Utomo et al., 2021), suggesting that its influence may depend on contextual factors. One possible

explanation is the role of facilitating conditions, which may strengthen or weaken the impact of perceived usefulness depending on infrastructure and support availability. Accordingly, this study examines facilitating conditions as a moderator to clarify inconsistencies in performance expectancy findings within digital ZIS payments.

Inconsistency in Effort Expectancy Findings

Prior research shows conflicting results regarding effort expectancy and intention to adopt digital payment platforms. Some studies confirm a significant positive relationship (Bakar & Abdullah, 2017; Sair & Danish, 2018; Utomo et al., 2021), whereas others report non-significant effects (Kasri & Sosianti, 2023; Meilika Aristiana et al., 2019). These inconsistencies raise questions about whether ease of use remains a universal determinant, particularly for users with prior fintech experience. Therefore, this study explores the moderating role of facilitating conditions to better explain variability in effort expectancy effects in the ZIS payment context.

Limited Exploration of Facilitating Conditions as a Moderator Factor

Most UTAUT-based studies treat facilitating conditions as a direct predictor of behavioral intention or actual use (Alalwan et al., 2018; Alalwan et al., 2016; Haryanto et al., 2023; Kasri & Sosianti, 2023; Sudarsono et al., 2024; Zhou et al., 2010). However, limited research has examined facilitating conditions as a moderating variable, particularly in digital ZIS payment adoption. Rayyani et al. (2024) also highlight the need for deeper investigation into moderating mechanisms in this domain. Thus, this study addresses this gap by testing facilitating conditions as a moderator between performance expectancy, effort expectancy, and intention to use digital ZIS platforms.

Limited Exploration of ZIS Literacy in Digital ZIS Payments in Jordan

Although zakat, infaq, and sadaqah literacy has been recognized as an important driver of digital payment adoption (Bonang et al., 2023; Ikawati et al., 2024; Kasri & Sosianti, 2023; Malik et al., 2024; Soemitra & Nasution, 2021; Sudarsono et al., 2024; Yuniar & Kasri, 2020), limited research has integrated ZIS literacy as a distinct construct within an extended UTAUT framework. Moreover, while prior studies recommend strengthening literacy initiatives to enhance ZIS participation (Japar & Wahab, 2024), and highlight zakat literacy as a potential moderating factor in digital adoption (Cahyani et al., 2022). Such findings have not been systematically examined in the Jordanian context. Therefore, this study incorporates ZIS literacy as a novel determinant to provide deeper insights into the adoption of digital ZIS payment platforms in Jordan.

In response to the identified inconsistencies and underexplored areas in the literature, a conceptual framework in Figure 1 is proposed to illustrate the key determinants influencing individuals' intention to adopt digital payment platforms for Zakat, Infaq, and Sadaqah (ZIS) in Jordan. The framework integrates core UTAUT constructs—performance expectancy, effort expectancy, social influence, and facilitating conditions—alongside extended factors including ZIS literacy, privacy & security, and trust. This model provides a context-sensitive representation of the relationships and mechanisms shaping digital ZIS adoption, offering a foundation for future empirical validation.

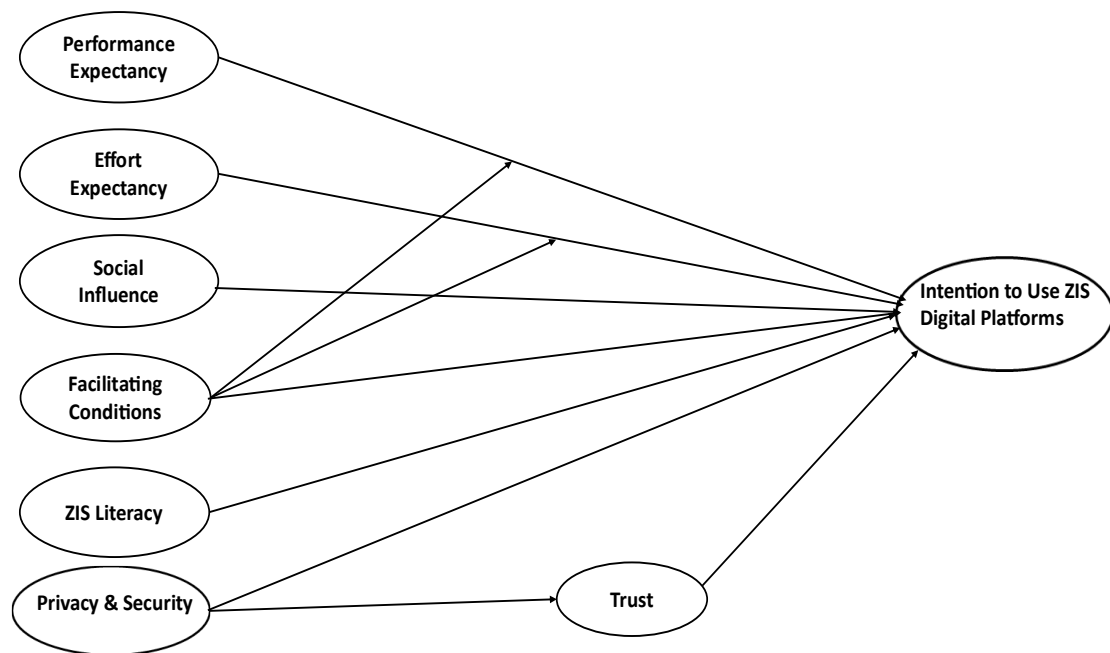


Figure 1: Conceptual Framework

Research Contribution

Based on the identified research gaps, this study makes several important theoretical and empirical contributions to the literature on digital payment adoption for Zakat, Infaq, and Sadaqah (ZIS). First, it addresses the ongoing inconsistency regarding the role of privacy and security by examining their effects both directly and indirectly through trust, thereby providing clearer insight into how risk-related perceptions shape adoption intentions in religious digital payments. Second, the study contributes to resolving contradictory findings related to performance expectancy and effort expectancy by introducing facilitating conditions as a moderating mechanism, offering a more nuanced understanding of how contextual infrastructure and technical support influence these relationships. Third, this research extends prior UTAUT-based models by incorporating ZIS literacy as a novel construct, highlighting the importance of religious and charitable knowledge in encouraging the use of digital platforms. Finally, by focusing on the underexplored context of Jordan, this study enriches the limited regional evidence on digital ZIS payment adoption. And provides practical implications for policymakers, ZIS institutions, and platform developers seeking to enhance trust, literacy, and technological readiness to improve digital charitable giving.

Conclusion and Future Directions

This literature review examined the key determinants influencing individuals' intention to adopt digital payment platforms for Zakat, Infaq, and Sadaqah (ZIS) in Jordan. Employing the Unified Theory of Acceptance and Use of Technology (UTAUT), the review highlighted the central role of performance expectancy, effort expectancy, social influence, and facilitating conditions in shaping behavioral intention. In addition, donation-specific constructs, including ZIS literacy, privacy & security perception, and trust, were identified as essential factors that extend the explanatory power of UTAUT within the context of Islamic charitable giving.

The synthesized evidence indicates that while digital ZIS platforms offer significant opportunities to enhance accessibility, transparency, and efficiency in charitable fund management, adoption remains constrained by persistent concerns related to trust, perceived risks, limited literacy, and infrastructural readiness. Moreover, prior empirical findings remain inconsistent regarding the influence of key UTAUT predictors, particularly effort expectancy, performance expectancy, and privacy & security, suggesting the need for further contextual investigation.

Future research should empirically validate the proposed extended UTAUT framework within the Jordanian ZIS ecosystem, using robust quantitative approaches such as PLS-SEM. In particular, scholars are encouraged to examine the role of trust and the moderating effect of facilitating conditions to clarify the mechanisms through which technological and risk-related perceptions influence adoption intention. Additionally, future studies may explore the role of demographic characteristics, religiosity, and institutional credibility as potential boundary conditions. Such efforts will contribute to a deeper understanding of digital charitable payment adoption and support policymakers and Islamic institutions in designing secure, trustworthy, and literacy-driven platforms that enhance digital ZIS participation in Jordan.

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