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Examining the Moderating Effect of Sharia Financial Literacy on the Relationship between Digital-Based Ziswaf Behavior and Customer Engagement in Islamic Banking: Evidence from Pekanbaru City

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ABSTRACT

Digital-based ZISWAF behavior refers to the management and implementation of Zakat, Infaq, Sadaqah, and Waqf through digital platforms. This study examines the influence of attitude, subjective norm, perceived behavioral control, trust, perceived ease of use of BYOND BY BSI, and religiosity on digital-based ZISWAF behavior, with Islamic financial literacy as a moderating variable among Bank Syariah Indonesia customers in Pekanbaru City. Using 96 respondents and SEM- PLS 4.0 analysis, the results show that attitude, subjective norm, perceived behavioral control, trust, and religiosity significantly affect digital-based ZISWAF behavior, while perceived ease of use does not. Islamic financial literacy significantly moderates the relationship between perceived ease of use and digital-based ZISWAF behavior, but not the other variables. Overall, the model explains 72.5% of behavioral variance, underscoring the importance of Islamic financial literacy and trust in promoting digital ZISWAF adoption in Islamic banking.

INTRODUCTION

While ZISWAF plays a role in economic growth, this does not negate the disparity between its potential and its actual collection. According to data from the National Zakat Agency's Strategic Studies Center, the total potential zakat in 2024 reached IDR 327.6 trillion. Meanwhile, the 2023 report published by the National Zakat Agency shows that ZISWAF realization in 2023 reached IDR 33 trillion, or only about 10% of its potential.

The disparity between the potential for ZISWAF (Ziswaf) and the realization of ZISWAF fundraising is a problem that must be resolved. Solutions and innovations are needed to narrow the gap between potential and realization of ZISWAF fundraising. One solution and innovation that can be utilized is digital-based ZISWAF practices. Digitalization is expected to increase the ease, transparency, efficiency, and security of paying Zakat, Infaq, Sedak, and Waqf.

The total revenue of BAZNAS Indonesia ZISWAF 2021-2023 is as follows

Table 1
Total ZIS Receipts from the Indonesian National Zakat Agency 2021-2023

NO	Year	Receipts of Zakat, Infak, Alms and Waqf from the Indonesian National Zakat Collection Agency (In Trillions of Rupiah)
1	2021	14.0
2	2022	22.43
3	2023	32.3

Source :<https://baznas/go.id>

Based on this data, manual payments of Zakat, Infaq, Sedekah, and Waqf continued to increase from 2021 to 2022, reaching IDR 8.43 trillion and from 2022 to 2023, reaching IDR 9.87 trillion.

Table 2
Total Waqf Receipts of the Indonesian Waqf Agency 2021-2023

NO	Year	Receipt of Zakat, Infaq, Alms and Waqf Indonesian National Zakat Collection Agency (In Trillions of Rupiah)
1	2021	1.04
2	2022	1.4
3	2023	2.36

Source: <https://bwi.go.id>

Based on this data, Waqf continued to increase from 2021 to 2022, reaching IDR 0.36 trillion and from 2022 to 2023, reaching IDR 0.96 trillion.

The total data on zakat distributed by BSI to BAZNAS is as follows:

Table 3
Total ZISWAF distributed by BSI 2021-2023

Data Types	2021 (In Billions Rupiah)	2022 (In Billions Rupiah)	2023 (In Billions Rupiah)
Zakat, Infaq, Alms and Waqf	123.2	173.1	222.7

Source: <https://www.bsimaslahat.org>

Based on the table above, BSI has seen an increase in the collection and distribution of Zakat, Infaq, Sedekah, and Waqf. In 2022, ZISWAF distribution increased by 40% from the previous year, and in 2023, ZISWAF distribution increased to 28.6%. The increase in BSI's ZISWAF distribution and revenue is directly proportional to the increase in the number of BSI Mobile users. The total number of BSI Mobile users in Indonesia is as follows:

Table 4
Users BSI MobileBank Syariah Indonesia

Data Types	2021 (In Millions)	2022 (In Millions)	2023 (In Millions)
Application Users BSI Mobile	2.70	4.81	5.18

Source :<https://www.bsimaslahat.org>

The trend of ZISWAF transactions has shown an increase following the addition of a ZISWAF payment menu to the BYOND BY BSI application. Mobile banking allows the public to easily access ZISWAF services, thereby increasing participation in charitable giving. Mobile banking enables Islamic banks to promote ZISWAF programs directly to customers through notifications and digital campaigns. By increasing participation in ZISWAF, mobile banking can contribute to poverty alleviation and community empowerment more effectively.

However, despite increasing usage, many people remain skeptical about digital zakat management. This is related to individual attitudes, subjective norms, and perceived behavioral control. Individual attitudes toward digital zakat can vary, influenced by cultural factors, education, and personal experiences, which can influence the decision to pay zakat online. Not everyone has the skills or knowledge to use digital platforms effectively, which can hinder their participation. Many individuals tend to follow norms established by friends, family, or the community. When those around them actively pay zakat digitally, this can motivate individuals to do the same. Although there is encouragement to pay zakat, pressure to participate can lead individuals to feel forced, rather than driven by genuine desire. Subjective norms can vary across social groups.

On the other hand, there is a problem where not all Mobile Banking users have the confidence to conduct transactions, especially ZISWAF transactions. This is caused by many users who do not fully understand how to calculate and distribute ZISWAF correctly through the Mobile application. This is in line with the public's view of the ease of use of the BYOND BY BSI application, many users are switching to digital applications for charity, especially among the younger generation who are more digitally connected. However, based on field data, there is still a problem where many users do not get sufficient information on how to use the application, so they feel uncomfortable making transactions.

An individual's level of religiosity plays a significant role in encouraging participation in ZISWAF. However, field data shows that in Pekanbaru City, there is

variation in understanding of ZISWAF among individuals, which can lead to confusion and uncertainty.

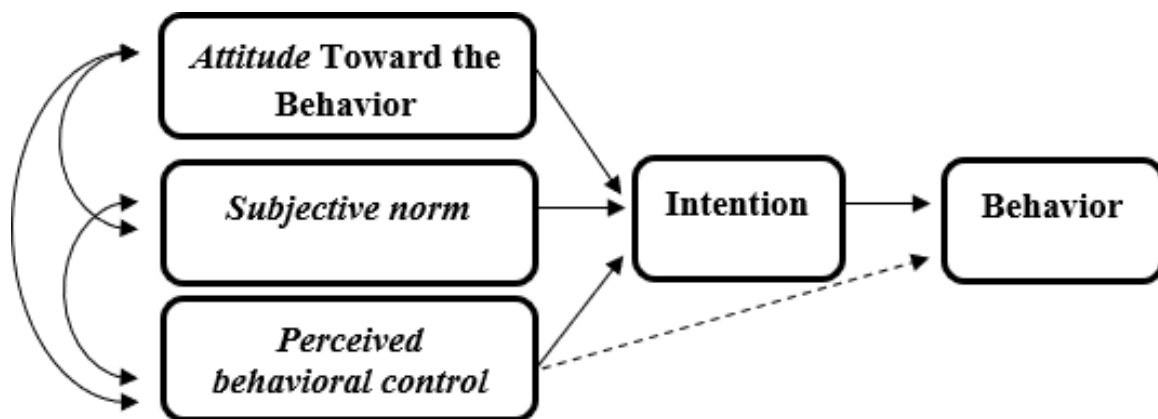
On the other hand, individuals with higher incomes tend to have more resources to participate in ZISWAF. They are more likely to pay zakat, give infaq and sadaqah, and donate to Bank Syariah Indonesia customers through the BSI Mobile platform. Some individuals may be skeptical about the management of ZISWAF funds, feeling that their donations are not being used effectively. There is a perception that only the wealthy are obligated to pay zakat, leaving individuals with lower-middle incomes feeling they are not contributing enough.

Based on these issues, a variable is needed that can bridge and connect each of these variables to their influence on digital ZISWAF behavior, namely sharia financial literacy. Sharia financial literacy serves as a bridge connecting trust, ease of use of the BYOND by BSI application, income, and religiosity with interest in digital ZISWAF. By increasing this literacy, the community will be better prepared to utilize technology and financial services optimally, thereby encouraging greater participation in digital ZISWAF. Sharia financial literacy helps individuals understand financial products that are in accordance with sharia principles, so they can make more informed decisions regarding ZISWAF. As a moderating variable, sharia financial literacy can strengthen or weaken the relationship between other factors, such as attitude, subjective norms, perceived behavioral control, trust, ease of use, and religiosity with digital-based ZISWAF behavior.

LITERATURE REVIEW

The Theory of Planned Behavior is a theory which states that a person's behavior is definitely based on a belief in the information they have obtained (Ajzen, 2002).

Figure 1. Conceptual Model



Sumber : (Ajzen, 2005)

Based on Figure 1, it is known that behavior is influenced by individual behavioral intentions (behavior intention) towards certain behaviors which are the main factors of individual behavior. Individual attitudes (attitude) towards the behavior, subjective norms (subjective norms) and individual feelings about the ability to control everything that influences when they want to do the behavior (perceived behavioral control) are 3 (three) constructs as antecedents of intention to plan behavior theory (Ajzen, 1991). In this study, the theory of planned behavior is used to explain the behavioral variables of digital-based ZISWAF.

Digital-based ZISWAF behavior refers to the practice of managing and implementing Zakat, Infaq, Sedekah, and Waqf (ZISWAF) through digital platforms

or information technology. In this study, Zakat, Infaq, Sedekah, and Waqf actors conducted digital-based ZISWAF on the BSI Mobile or BYOND BY BSI platforms.

Sharia financial literacy refers to an individual's level of ability and insight in managing financial resources in accordance with Islamic law and sharia (Nanda et al., 2019). Based on the researchers' explanations, it can be concluded that Sharia financial literacy is a person's information, insight, and knowledge about finance, economics, and banking in accordance with sharia, as well as the ability to differentiate between conventional and sharia financial systems, and make appropriate decisions in managing finances based on their literacy.

According to Haji-Othman et al. (2021), attitude is defined as an individual's positive or negative evaluation of a particular behavior, in this case, compliance with zakat payments. This attitude reflects an individual's beliefs, feelings, and tendencies regarding the religious obligation to pay zakat, as well as the perceived impacts or consequences of such actions.

According to Albasri et al. (2023), subjective norms are defined as the social influence perceived by individuals based on expectations or pressure from reference groups, such as peers, superiors, or those around them. Subjective norms reflect the extent to which individuals believe that people important to them support or dissupport a particular behavior.

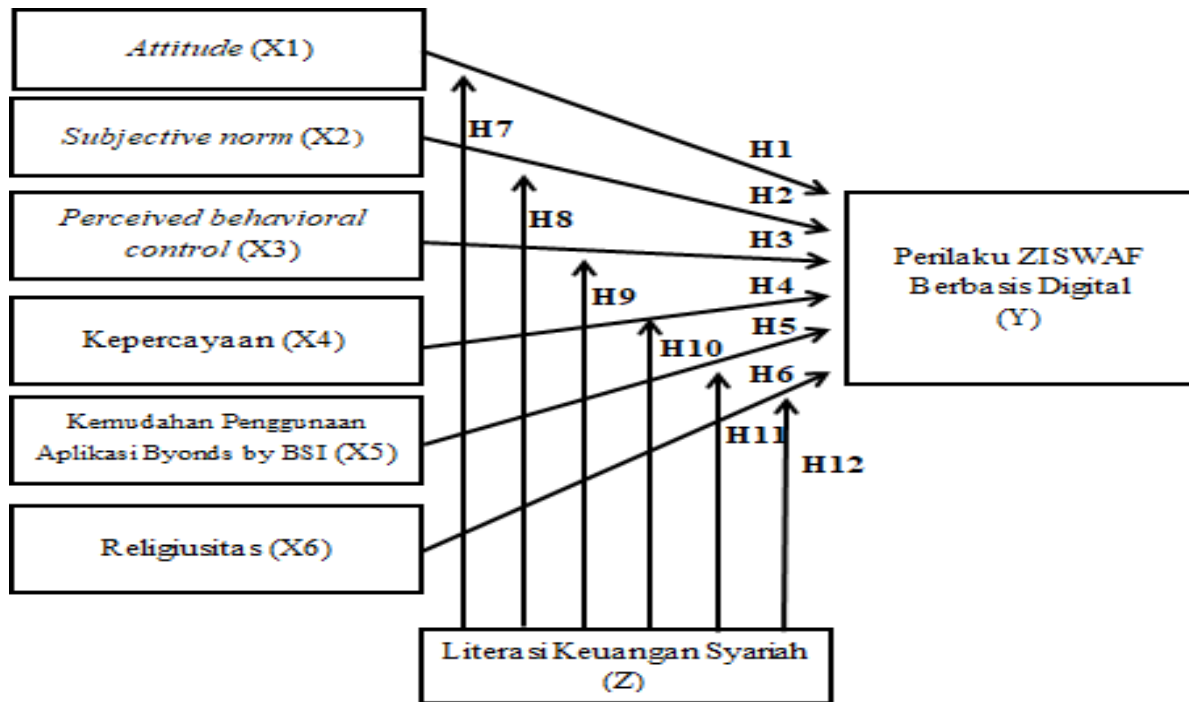
According to Albasri et al. (2023), perceived behavioral control is defined as an individual's belief in their ability to perform a planned behavior and their perception of the extent to which that behavior is within their control. This includes the belief that an individual possesses the necessary abilities and resources to carry out a particular behavior.

According to Syifa & Ratnasari (2020) Trust refers to a feeling of trust that consumers get as a result of communication and the impact after using a service or product.

According to Syifa & Ratnasari (2020), convenience refers to the feeling of well-being and comfort that consumers feel when using online services. This convenience relates to how efficiently and effectively a service can provide a positive user experience.

According to Satrio and Siswantoro (2016), the relationship between religiosity and ZISWAF is a person's awareness of paying zakat, which is influenced by their values regarding sharia norms, particularly the obligation to pay zakat. Allah commands all His followers to practice Islamic teachings, including zakat. This represents faith, which must be practiced in everyday life (Maulana and Fahrullah, 2020).

Figure 2. Framework of Thought



METHODOLOGY

Population & Sample

Based on the results of an interview with Ms. Siti Fauzia Rahmi, a customer service representative from BSI KCP UIN SUSKA Riau, it was found that data on the number of customers in Pekanbaru City could not be obtained or known because all types of quantitative data, both numerical and nominal, are confidential to the company.

Based on the unknown population data, the researcher used the Lemeshow formula to determine the sample size for the study, with a tolerance level of 10% (0.1). This formula provides a more accurate sample size, considering the proportions and variability within a large population. Based on calculations using the Lemeshow formula, the sample size for the study was 96 BSI customers.

Data collection

A questionnaire is a series of questions compiled based on research variable indicators. Data collection using questionnaires is considered highly efficient, as respondents only need to select answers provided by the researcher (Sahir, 2021). The types of data used were qualitative data, obtained from interviews, and quantitative data, obtained through questionnaires distributed to respondents. Data collection techniques included a questionnaire with a Likert scale to measure respondents' attitudes and perceptions, and observations to supplement the information obtained.

Measurement

The data collection method in this study combines both qualitative and quantitative approaches to gain a more holistic understanding. For example, a qualitative approach, namely interviews, and a quantitative approach, such as questionnaires, were used to collect data. The data processing method used in this study is the Structural Equation Model (SEM) modeling equation. SEM modeling is a further development of path analysis, where the causal relationship between

exogenous and endogenous variables can be defined more completely. By using SEM not only the causal relationship (direct and indirect) between the observed variables or constructs, but also the elements that contribute to the formation of the construct can be determined. Thus, the causal relationship between variables or constructs becomes more informative, complete, and accurate.

RESULTS AND DISCUSSION

Result

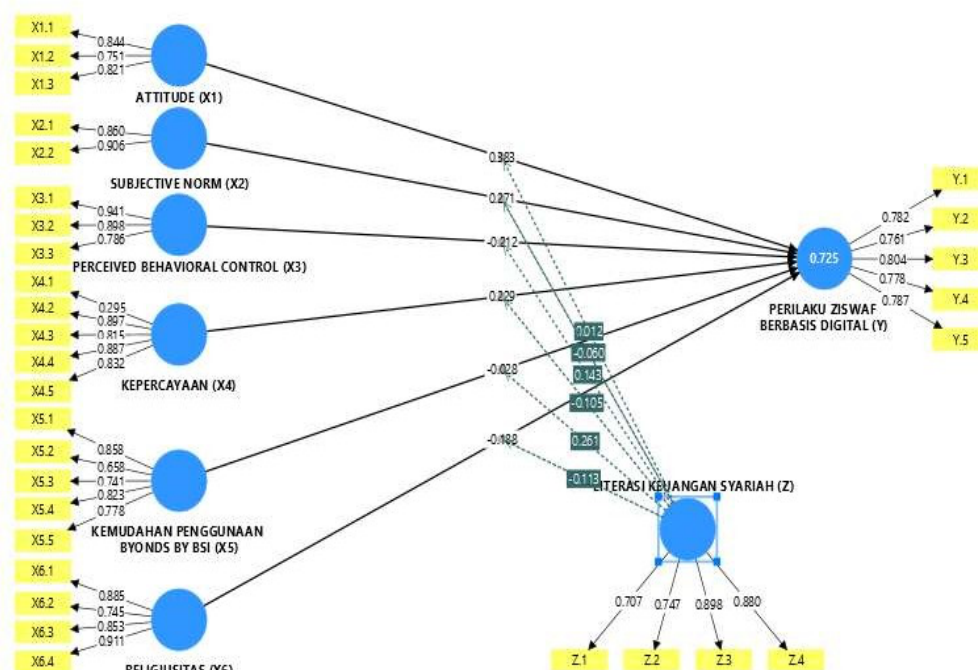
CHARACTERISTICS OF RESPONDENTS

Table 5 Respondent Characteristics

CHARACTERISTICS	AMOUNT	PERCENTAGE
GENDER		
Man	42	44%
Woman	54	56%
TOTAL	96	100%
AGE		
< 20 Years	11	11%
20 - 29 Years	47	49%
30 - 39 Years	34	35%
> 40 Years	4	4%
TOTAL	96	100%
LAST EDUCATION		
High School/Vocational School/Islamic High School	33	34%
S1	42	44%
S2	12	13%
S3	2	2%
Other	7	7%
TOTAL	96	100%
WORK		
Student	19	20%
Government employees	23	24%
Private employees	22	23%
Traders/Entrepreneurs	26	27%
Other	6	6%
TOTAL	96	100%
INCOME		
< 1,000,000	12	13%
Rp. 1,000,000 – Rp. 3,000,000	22	23%
Rp. 3,000,000 – Rp. 6,000,000	36	38%
Rp. 6,000,000 – Rp. 9,000,000	19	20%
> Rp. 9,000,000	7	7%
TOTAL	96	100%

The number of respondents studied in this study was 96 respondents, dominated by female respondents as much as 56% and male as much as 44%. Respondents of Bank Syariah Indonesia customers in Pekanbaru City were dominated by respondents aged 20-29 years as much as 49%. The majority of respondents of Bank Syariah Indonesia customers were domiciled in Tuah Madani sub-district as much as 21 respondents (78%), while the smallest domicile group was in Rumbai and Senapelan sub-districts with 1 respondent each (1%). Respondents of Bank Syariah Indonesia customers in Pekanbaru City were dominated by respondents with the latest education of S1 as much as 44%. Respondents of Bank Syariah Indonesia customers consisted of traders/entrepreneurs as much as 27%, Civil Servants (24%), Private Employees (23%), Students (20%) and other jobs as much as 6%. The respondents of Bank Syariah Indonesia customers in Pekanbaru City were dominated by respondents with incomes of IDR 3,000,000 – IDR 6,000,000 as many as 36%.

Figure 3
OUTER MODEL



At the Convergent Validity stage, there are 8 reflective constructs that have been determined, there is 1 from the trust variable statement and 1 from the BYONDS BY BSI ease of use variable that does not meet the assessment criteria, namely having a loading factor below 0.7. The statement that does not meet the standard loading value of Convergent Validity on the trust variable is statement X4.1 with a loading factor value of 0.295 each and on the BYONDS BY BSI ease of use variable that does not meet the standard loading value of Convergent Validity is statement X5.2 with a loading factor value of 0.658.

From the table above, it can be seen that all indicators used in this study in the variables of attitude (X1), subjective norm (X2), perceived behavioral control (X3), trust (X4), ease of use of BYOND BY BSI (X5), religiosity (X6), and digital-based ZISWAF behavior (Y) have met the criteria for a good outer loading value, namely >0.70 .

In addition to observing convergent validity values, discriminant validity can also be determined through another method, namely by looking at the Average

Variance Extracted (AVE) value. For each variable, the required value must be >0.5 for a good model. The AVE values can be seen in Table 7.

Table 6
Average Variance Extracted (AVE)

Variables	Average Variance Extracted (AVE)
<i>Attitude(X1)</i>	0.650
<i>Subjective norm(X2)</i>	0.780
<i>Perceived behavioral control(X3)</i>	0.770
Trust (X4)	0.737
Ease of Use BYONDS BY BSI (X5)	0.643
Religiosity (X6)	0.724
Sharia Financial Literacy (Z)	0.612
Digital-Based ZISWAF Behavior (Y)	0.659

The output of the AVE above shows that the AVE value of the variables Attitude (X1), Subjective norm (X2), Perceived behavioral control (X3), Trust (X4), Ease of Use of BYONDS BY BSI (X5), Religiosity (X6), Sharia Financial Literacy (Z) and Digital-Based ZISWAF Behavior (Y) is greater than 0.5, thus it can be stated that each variable has good discriminant validity.

Table 7
Cronbach Alpha & Composite Reliability

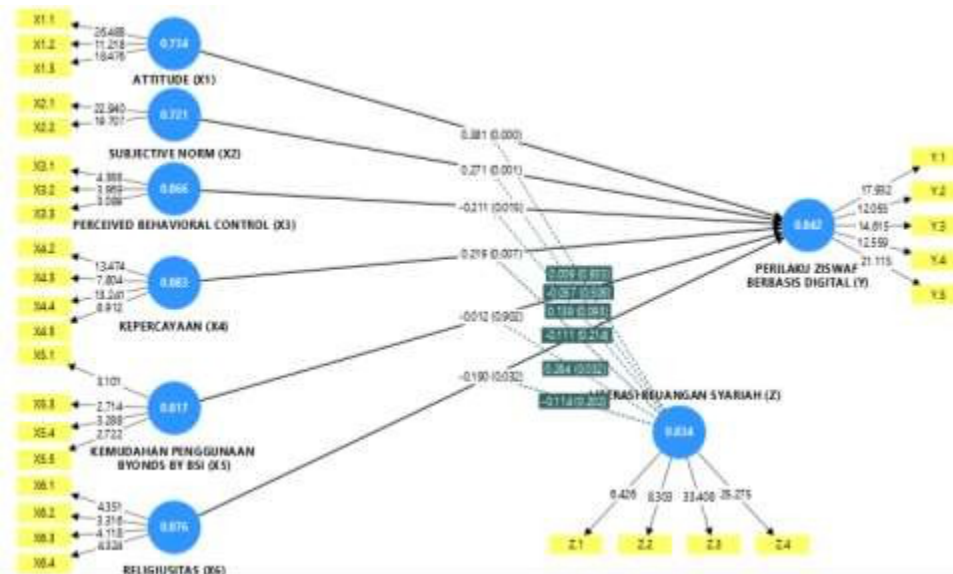
Variables	Cronbach Alpha	Composite Reliability
<i>Attitude(X1)</i>	0.734	0.848
<i>Subjective norm(X2)</i>	0.721	0.877
<i>Perceived behavioral control(X3)</i>	0.866	0.909
Trust (X4)	0.883	0.918
Ease of Use BYONDS BY BSI (X5)	0.817	0.878
Religiosity (X6)	0.876	0.913
Sharia Financial Literacy (Z)	0.842	0.885
Digital-Based ZISWAF Behavior (Y)	0.834	0.888

Based on the data presented above, the composite reliability and Cronbach's alpha values for each research variable are > 0.70 . Thus, the research results have met the requirements for composite reliability and Cronbach's alpha, indicating that all variables have a high level of reliability.

Structural Model Testing (Inner Model)

Structural model testing can be conducted in two stages: model feasibility testing and path significance testing. Structural models describe the relationships between latent variables.

Figure 4
Inner Model



In assessing a structural model using PLS, we begin by examining the R-Square value for each endogenous latent variable to determine the predictive power of the structural model. Changes in the R-Square value can be used to determine whether a particular exogenous latent variable has a substantial influence on the endogenous latent variable. R-Square values of 0.67, 0.33, and 0.19 indicate a strong, moderate, and weak model, respectively (Ghozali & Latan, 2015). The R-Square values can be seen in Table 9.

Table 8
R-Square

Variables	R-Square
Digital-Based ZISWAF Behavior (Y)	0.725

Source: Processed primary data output, 2025

Based on the data presentation above, it is known that the construct of Digital-Based ZISWAF behavior can be explained by the variables Attitude (X1), Subjective norm (X2), Perceived behavioral control (X3), Trust (X4), Ease of Use of BYONDS BY BSI (X5), Religiosity (X6) and Sharia Financial Literacy (Z) as much as 72.5% while the remaining 27.5% is explained by other variables outside the research model.

Table 9
F-Square

Variables	f-square
Attitude(X1) -> Digital-Based ZISWAF Behavior (Y)	0.311
Subjective norm(X2) -> Digital-Based ZISWAF Behavior (Y)	0.181
Perceived behavioral control(X3) -> Digital-Based ZISWAF Behavior (Y)	0.133
Trust (X4) -> Digital-Based ZISWAF Behavior (Y)	0.085
Ease of Use of BYONDS BY BSI (X5) -> Digital-Based ZISWAF Behavior (Y)	0.000

Religiosity (X6) -> Digital-Based ZISWAF Behavior (Y)	0.090
Sharia Financial Literacy (Z) -> Digital-Based ZISWAF Behavior (Y)	0.294
Sharia Financial Literacy (Z) X Attitude (X1) -> Digital-Based ZISWAF Behavior (Y)	0.000
Sharia Financial Literacy (Z) X Subjective norm (X2) -> Digital-Based ZISWAF Behavior (Y)	0.007
Sharia Financial Literacy (Z) X Perceived behavioral control (X3) -> Digital-Based ZISWAF Behavior (Y)	0.048
Sharia Financial Literacy (Z) X Trust (X4) -> Digital-Based ZISWAF Behavior (Y)	0.026
Sharia Financial Literacy (Z) X Ease of Use of BYONDS BY BSI (X5) -> Digital-Based ZISWAF Behavior (Y)	0.139
Sharia Financial Literacy (Z) X Religiosity (X6) -> Digital-Based ZISWAF Behavior (Y)	0.033

Source: Processed primary data output, 2025

Based on the results of the F-Square study, the Attitude variable has a moderate effect (0.311) on digital-based ZISWAF behavior, the subjective norm variable has a moderate effect (0.181) on digital-based ZISWAF behavior, the perceived behavioral control variable has a weak effect (0.133) on digital-based ZISWAF behavior, the trust variable has a weak effect (0.085) on digital-based ZISWAF behavior, the ease of use variable byonds by bsi has no effect (0.000) on digital-based ZISWAF behavior, and the religiosity variable has a weak effect (0.090) on digital-based ZISWAF behavior.

In the moderation effect, the Islamic financial literacy variable has no effect (0.000) in moderating the influence of attitude on digital-based ZISWAF behavior, the Islamic financial literacy variable has no effect (0.007) in moderating the influence of subjective norms on digital-based ZISWAF behavior, the Islamic financial literacy variable has a weak effect (0.048) in moderating the influence of perceived behavioral control on digital-based ZISWAF behavior, the Islamic financial literacy variable has a weak effect (0.026) in moderating the influence of trust on digital-based ZISWAF behavior, the Islamic financial literacy variable has a weak effect (0.139) in moderating the influence of ease of use byonds by bsi on digital-based ZISWAF behavior, and the Islamic financial literacy variable has a weak effect (0.139) in moderating the influence of religiosity on digital-based ZISWAF behavior.

HYPOTHESIS TESTING

To determine whether a proposed hypothesis is accepted or not, hypothesis testing is necessary using the bootstrapping function in SmartPLS 4.0. A hypothesis is considered accepted if the significance level is less than 0.05 or the p-value exceeds the criterion value.

Table 10
Hypothesis Test Results

Variables	Original Samples (O)	T Statistics	P Values	Results
<i>Attitude(X1) -></i> Digital-Based ZISWAF Behavior (Y)	0.311	3,951	0.000	Accepted
<i>Subjective norm(X2) -></i> Digital-Based ZISWAF Behavior (Y)	0.181	3,251	0.001	Accepted
<i>Perceived behavioral control(X3) -></i>	0.133	2,426	0.015	Accepted

Variables	Original Samples (O)	T Statistics	P Values	Results
Digital-Based ZISWAF Behavior (Y)				
Trust (X4) ->	0.085	2,722	0.007	Accepted
Digital-Based ZISWAF Behavior (Y)				
Ease of Use				
BYONDS BY BSI (X5) ->	0.000	0.123	0.902	Rejected
Digital-Based ZISWAF Behavior (Y)				
Religiosity (X6) ->	0.090	2,149	0.032	Accepted
Digital-Based ZISWAF Behavior (Y)				
Sharia Financial Literacy (Z) ->	0.294	4,058	0.000	Accepted
Digital-Based ZISWAF Behavior (Y)				
Sharia Financial Literacy (Z)				
XAttitude (X1) ->	0.000	0.084	0.933	Rejected
Digital-Based ZISWAF Behavior (Y)				
Sharia Financial Literacy (Z)				
XSubjective norm (X2) ->	0.007	0.665	0.506	Rejected
Digital-Based ZISWAF Behavior (Y)				
Sharia Financial Literacy (Z) X				
Perceived behavioral control(X3) ->	0.048	1,681	0.093	Rejected
Digital-Based ZISWAF Behavior (Y)				
Sharia Financial Literacy (Z)				
XTrust (X4) ->	0.026	1,244	0.214	Rejected
Digital-Based ZISWAF Behavior (Y)				
Sharia Financial Literacy (Z)				
X Ease of Use	0.139	2,144	0.032	Accepted
BYONDS BY BSI (X5) ->				
Digital-Based ZISWAF Behavior (Y)				
Sharia Financial Literacy (Z)				
XReligiosity (X6) ->	0.033	1,276	0.202	Rejected
Digital-Based ZISWAF Behavior (Y)				

Source: Processed primary data output, 2025

DISCUSSION

The influence of attitude on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 1 (H1) which states that attitude has a positive effect on digital ZISWAF behavior on Bank Syariah Indonesia customers in Pekanbaru City can be accepted (H1 is accepted). The value (original sample/original sample) of the influence of attitude on digital-based ZISWAF behavior is 0.381. Then the resulting t-statistic value is 3.951 which means that the result is said to be SIGNIFICANT because the t-statistic value is greater than t-table ($3.951 > 1.96$) and the P-Value value is 0.000 which means it is smaller than 0.05 ($0.000 < 0.05$).

The influence of subjective norms on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 2 (H2) which states that subjective norms have a positive effect on digital ZISWAF behavior in Bank Syariah Indonesia customers in Pekanbaru City can be accepted (H2 is accepted). The value (original sample/original sample) of the influence of subjective norms on digital-based ZISWAF behavior is 0.271. Then the resulting t-statistic value is 3.251 which

means that the result is said to be SIGNIFICANT because the t-statistic value is greater than ttable ($3.251 > 1.96$) and the P-Value value is 0.001 which means it is smaller than 0.05 ($0.001 < 0.05$).

The influence of perceived behavioral control on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 3 (H3) which states that perceived behavioral control has a positive effect on digital ZISWAF behavior in Bank Syariah Indonesia customers in Pekanbaru City can be accepted (H3 is accepted). The value (original sample/original sample) of the influence of perceived behavioral control on digital-based ZISWAF behavior is -0.211. Then the resulting t-statistic value is 2.426 which means that the result is said to be SIGNIFICANT because the t-statistic value is greater than t-table ($2.426 > 1.96$) and the P-Value value is 0.015 which means it is smaller than 0.05 ($0.015 < 0.05$).

The influence of trust on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 4 (H4) which states that trust has a positive effect on digital ZISWAF behavior on Bank Syariah Indonesia customers in Pekanbaru City can be accepted (H4 is accepted). The value (original sample/original sample) of the influence of trust on digital-based ZISWAF behavior is 0.219. Then the resulting t-statistic value is 2.722 which means that the result is said to be SIGNIFICANT because the t-statistic value is greater than ttable ($2.722 > 1.96$) and the P-Value value is 0.007 which means it is smaller than 0.05 ($0.007 < 0.05$).

The influence of ease of use byond by bsi on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 5 (H5) which states that the ease of use of byond by bsi has a positive effect on digital ZISWAF behavior in Bank Syariah Indonesia customers in Pekanbaru City cannot be accepted (H5 is rejected). The value (original sample/original sample) of the effect of ease of use of byond by bsi on digital-based ZISWAF behavior is -0.012. Then the resulting t-statistic value is 0.123 which means that the result is said to be NOT SIGNIFICANT because the t-statistic value is greater than ttable ($0.123 < 1.96$) and the P-Value value is 0.902 which means it is greater than 0.05 ($0.902 > 0.05$) thus stating that the ease of use of byond by bsi does not have a positive effect on digital-based ZISWAF behavior.

The influence of religiosity on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 6 (H6) which states that religiosity has a positive effect on digital ZISWAF behavior in Bank Syariah Indonesia customers in Pekanbaru City can be accepted (H6 is accepted). The value (original sample/original sample) of the influence of religiosity on digital-based ZISWAF behavior is -0.190. Then the resulting t-statistic value is 2.149 which means that the result is said to be SIGNIFICANT because the t-statistic value is greater than t-table ($2.149 > 1.96$) and the P-Value value is 0.032 which means it is smaller than 0.05 ($0.032 < 0.05$).

The influence of Islamic financial literacy in moderating attitudes towards digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 7 (H7) which states that Islamic financial literacy positively moderates the influence of attitude on digital ZISWAF behavior on Bank Syariah Indonesia customers in Pekanbaru City cannot be accepted (H7 is rejected). The value (original sample/original sample) of Islamic financial literacy in moderating the influence of subjective norms on digital ZISWAF behavior is 0.009. Then the resulting t-statistic value is 0.084 which means

that the result is said to be NOT SIGNIFICANT because the t-statistic value is greater than t-table ($0.084 < 1.96$) and the P-Value value is 0.933 which means it is greater than 0.05 ($0.933 > 0.05$) thus stating that Islamic financial literacy does not positively moderate the influence of attitude on digital-based ZISWAF behavior.

The influence of Islamic financial literacy in moderating subjective norms on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 8 (H8) which states that Islamic financial literacy positively moderates the influence of subjective norms on digital ZISWAF behavior in Bank Syariah Indonesia customers in Pekanbaru City cannot be accepted (H8 is rejected). The value (original sample/original sample) of Islamic financial literacy in moderating the influence of subjective norms on digital ZISWAF behavior is -0.057. Then the resulting t-statistic value is 0.665 which means that the result is said to be NOT SIGNIFICANT because the t-statistic value is greater than t-table ($0.665 < 1.96$) and the P-Value value is 0.933 which means it is greater than 0.05 ($0.506 > 0.05$) thus stating that Islamic financial literacy does not positively moderate the influence of subjective norms on digital-based ZISWAF behavior.

The influence of Islamic financial literacy in moderating perceived behavioral control on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 9 (H9) which states that Islamic financial literacy positively moderates the influence of perceived behavioral control on digital ZISWAF behavior in Bank Syariah Indonesia customers in Pekanbaru City cannot be accepted (H9 is rejected). The value (original sample/original sample) of Islamic financial literacy in moderating the influence of perceived behavioral control on digital ZISWAF behavior is 0.665. Then the resulting t-statistic value is 1.681 which means that the result is said to be NOT SIGNIFICANT because the t-statistic value is greater than ttable ($1.681 < 1.96$) and the P-Value value is 0.093 which means it is greater than 0.05 ($0.093 > 0.05$) thus stating that Islamic financial literacy does not positively moderate the influence of perceived behavioral control on digital-based ZISWAF behavior.

The influence of Islamic financial literacy in moderating trust in digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 10 (H10) which states that Islamic financial literacy positively moderates the influence of trust on digital ZISWAF behavior on Bank Syariah Indonesia customers in Pekanbaru City cannot be accepted (H10 is rejected). The value (original sample/original sample) of Islamic financial literacy in moderating the influence of trust on digital ZISWAF behavior is -0.111. Then the resulting t-statistic value is 1.244 which means that the result is said to be NOT SIGNIFICANT because the t-statistic value is greater than ttable ($1.244 < 1.96$) and the P-Value value is 0.214 which means it is greater than 0.05 ($0.214 > 0.05$).

The influence of Islamic financial literacy in moderating the ease of use of BYOND BY BSI on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 11 (H11) which states that Islamic financial literacy positively moderates the effect of ease of use byond by bsi on digital ZISWAF behavior in Bank Syariah Indonesia customers in Pekanbaru City can be accepted (H11 is accepted). The value (original sample/original sample) of the influence of Islamic financial literacy moderating the influence of attitude on Digital-Based ZISWAF behavior is 0.264. Then the resulting t-statistic value is 2.144 which means that the result is said to be SIGNIFICANT because the t-statistic value is greater than ttable ($2.144 > 1.96$) and the P-Value value is 0.032 which means it is smaller than 0.05 ($0.032 < 0.05$) thus stating that Islamic financial literacy

significantly moderates the influence on digital-based ZISWAF behavior. The better the Islamic financial literacy, the higher the moderation in the influence of ease of use byond by bsi on digital-based ZISWAF behavior among Bank Syariah Indonesia customers in Pekanbaru City.

The influence of Islamic financial literacy in moderating religiosity on digital-based ZISWAF behavior

Based on the results of the hypothesis test conducted, hypothesis 10 (H12) which states that Islamic financial literacy positively moderates the influence of religiosity on digital ZISWAF behavior in Bank Syariah Indonesia customers in Pekanbaru City cannot be accepted (H12 is rejected). The value (original sample/original sample) of Islamic financial literacy in moderating the influence of religiosity on digital ZISWAF behavior is -0.114. Then the resulting t-statistic value is 1.276 which means that the result is said to be NOT SIGNIFICANT because the t-statistic value is greater than ttable ($1.276 < 1.96$) and the P-Value value is 0.202 which means it is greater than 0.05 ($0.202 > 0.05$) thus stating that Islamic financial literacy does not positively moderate the influence of religiosity on digital-based ZISWAF behavior.

CONCLUSION

Digital-based ZISWAF behavior refers to the practice of managing and implementing Zakat, Infaq, Sedekah, and Waqf (ZISWAF) through digital platforms or information technology. Based on the results of the t-test, it shows that attitude, subjective norms, perceived behavioral control, trust, and religiosity have a significant positive influence on digital-based ZISWAF behavior among Bank Syariah Indonesia customers in Pekanbaru City. Meanwhile, the ease of use of BYOND BY BSI does not have a significant positive influence on digital-based ZISWAF behavior. Customers' positive attitudes towards the use of digital platforms contribute directly to increasing their participation in ZISWAF activities. Customers who have a positive view of digital ZISWAF are more likely to engage in charitable transactions. Social norms surrounding customers, such as support from family, friends, and the community, motivate them to participate in ZISWAF. Customers who feel they have control and the ability to use digital platforms tend to be more active in charity. When customers are confident that the funds they distribute will be managed well and transparently, they are more motivated to participate in charitable activities. This trust is a key factor in building long-term relationships between customers and digital ZISWAF platforms. More religious individuals tend to be more active in charitable giving through digital platforms. Religious values and awareness of the obligation to do good can increase participation in ZISWAF activities. However, although the app is designed to facilitate transactions, challenges remain, such as a lack of understanding of how to use the app and concerns about security. Therefore, further efforts are needed to improve the user experience and provide adequate education.

Furthermore, Islamic financial literacy can significantly moderate the ease of use of BYOND BY BSI towards digital-based ZISWAF behavior, while Islamic financial literacy cannot significantly moderate attitude, subjective norm, perceived behavioral control, trust and religiosity towards digital-based ZISWAF behavior. A good understanding of Islamic financial literacy can increase the effectiveness of ease of use in encouraging customer participation. If an individual's religiosity is very high, they may already have intrinsic motivation to participate in ZISWAF, so Islamic financial literacy does not function as a significant moderator. The influence of attitude, subjective norm, perceived behavioral control, trust, ease of use of BYOND BY BSI and

religiosity on digital-based ZISWAF behavior with Islamic financial literacy as a moderating variable is 72.5% and the remaining 27.5% is influenced by additional variables not studied.

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