

Understanding intentions to donate to Islamic charities online: A systematic review of theories, methods, and determinants

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ABSTRACT

Introduction

The rapid development of digital technology has transformed Islamic philanthropic practices by enabling zakat, waqf, infaq, and sadaqah to be delivered through online platforms, mobile applications, and financial technology systems. This transformation has expanded access and efficiency while introducing new behavioral, technological, and institutional dynamics that shape how Muslims engage in charitable giving. As online Islamic donations increasingly contribute to broader agendas of Islamic social finance and sustainable development, understanding the determinants of donors' intentions in digital environments has become an important area of scholarly inquiry. However, existing studies remain fragmented, vary in theoretical and methodological approaches, and lack an integrated synthesis focused specifically on Islamic online donation intentions.

Objectives

This study aims to systematically review and synthesize the academic literature on intentions to donate to Islamic charities through online channels. It seeks to map the current state of research, identify dominant themes and theoretical frameworks, examine methodological trends, highlight key determinants of donation intention, and reveal gaps related to underexplored factors, contexts, and populations.

Method

The study employs a systematic literature review using a structured and transparent approach based on the PSALSAR framework. Peer-reviewed journal articles were identified through comprehensive searches of Scopus and Web of Science databases using predefined keywords related to intention, online contexts, and Islamic donation instruments. A rigorous screening and appraisal process resulted in a final sample of 23 eligible studies, which were analyzed and

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synthesized to extract patterns in theories, methods, variables, and empirical findings.

Results

The review shows that research on Islamic online donation intention is dominated by quantitative studies using SEM and PLS-SEM. The Unified Theory of Acceptance and Use of Technology, the Technology Acceptance Model, and the Theory of Planned Behavior are the most frequently applied frameworks. Social influence, effort expectancy, and facilitating conditions emerge as the most frequently examined variables, while the most significant factor affecting the intention to make online donations in Islamic charity is Performance Expectancy (PE), also known as Perceived Usefulness (PU). The literature also reveals a strong geographic concentration in a limited number of countries.

Implications

The findings highlight the central role of usability, trust, and social influence in shaping online Islamic donation intentions, suggesting that zakat and waqf institutions should focus on user-friendly platforms and transparent digital systems. They further suggest that future research should move beyond the predominant reliance on UTAUT- and TPB-based frameworks. Methodologically, scholars are encouraged to adopt other analytical techniques, such as multigroup analysis and qualitative approaches. In addition, extending empirical investigations to underrepresented regions is essential.

Originality/Novelty

This study contributes by offering a focused and comprehensive synthesis of research on Islamic online donation intentions, strengthening cumulative knowledge and providing a clear agenda for future research in digital Islamic philanthropy.

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INTRODUCTION

The development of digital technology has fundamentally reshaped the landscape of Islamic philanthropy by transforming how Muslims fulfill charitable obligations and voluntary giving. Digital platforms increasingly enable donors to contribute zakat, infaq, and waqf through more practical mechanisms such as mobile payments and e-wallets, reducing friction in the donation process and expanding access beyond conventional institutional channels (Ali & Jadidah, 2024; Aligarh et al., 2023; Andriansyah, 2024; Mauludin & Herianingrum, 2022; Munandar & Fahrurrozi, 2024). This transformation is not merely technical; it carries broader socio-economic implications because Islamic financial technology can strengthen Islamic giving as an instrument to support the Sustainable Development Goals (SDGs), including poverty alleviation

and the reduction of economic inequality (Muryanto et al., 2022; Ramadhan et al., 2023). In parallel, scholars have emphasized that adaptive waqf governance through digitalization is important for increasing engagement and investment in charitable practice (Adinugraha et al., 2024), while evidence from institutional case studies suggests that digital waqf management may yield promising outcomes for participation rates and the allocation of waqf funds (Hatimah et al., 2024).

The shift toward digital channels has also created a distinct behavioral domain in which online donors may respond to different psychological, social, and technological drivers than those observed in traditional giving environments (Chen et al., 2019; Jiao et al., 2021; Saxton & Wang, 2014; Van Teunenbroek et al., 2021; Ye et al., 2022). One major distinction is the amplified role of social media and peer visibility in shaping donor decisions: individuals may be more likely to donate after observing others do so, highlighting the influence of online social circles on charitable participation (Borst et al., 2018). In addition, online giving is increasingly associated with identity reinforcement and emotional engagement, whereby donating strengthens an individual's sense of belonging to a community and can motivate subsequent donations (Chell et al., 2023). These dynamics imply that online Islamic donation behavior cannot be treated as a simple digital extension of offline philanthropy; rather, it represents a context where technological affordances, social interaction, and value-driven motivations converge (Alimusa et al., 2025; Ghofar et al., 2024; Ibrahim, 2024; Ulfahadi, 2023). As digital ecosystems continue to mediate religiously grounded charitable practices, understanding the determinants of online donation intentions becomes increasingly central to both scholarly inquiry and institutional strategy.

Despite growing scholarly attention, research on intentions to donate to Islamic charities online remains fragmented and characterized by inconsistency. Existing studies diverge in the theories they employ, in how they operationalize key constructs, and in how they model mediation relationships, producing findings that are not always comparable across contexts. From a methodological perspective, insufficiently precise definitions of variables may lead to inconsistencies in measurement and interpretation, weakening cumulative knowledge development. For example, evidence suggests that knowledge, trust, and religiosity play important roles in explaining online cash waqf intentions among Muslim millennials, yet differences in how such constructs are measured remain a challenge for drawing robust conclusions across studies (Kasri & Chaerunnisa, 2022). As a result, the literature offers valuable insights but lacks an integrated synthesis capable of clarifying dominant explanatory patterns, highlighting reliable determinants, and mapping gaps for future research.

A general response to this fragmentation is to consolidate evidence through a rigorous synthesis approach that can evaluate cumulative findings, reconcile theoretical diversity, and establish a coherent overview of what is known. Understanding the factors that influence individuals' intentions to make Islamic online donations is crucial because such knowledge supports more effective fundraising strategies and helps optimize the social impact of Islamic philanthropy. However, the rapid expansion of studies in this field makes it difficult to remain updated and to assess

the state of knowledge within a focused research domain. Traditional narrative reviews may also be criticized for lacking methodological rigor, which can raise concerns about reliability and replicability. In this context, systematic literature reviews (SLRs) offer a structured, transparent, and replicable approach that is widely regarded as essential for advancing high-quality and trustworthy scholarship (Azarian et al., 2023; Boell & Cecez-Kecmanovic, 2015; Paul et al., 2021; Sauer & Seuring, 2023; Snyder, 2019).

Prior scholarly reviews provide an initial foundation for understanding online donation intentions, but they also illustrate why more targeted synthesis is required for Islamic donation contexts. For instance, an SLR focusing on donor intentions in online charitable crowdfunding platforms reviewed 34 articles from Scopus and ScienceDirect up to July 2023 and found that UTAUT and SOR were among the most frequently used frameworks (Rahmayanti et al., 2024). That review identified both technical factors—such as performance expectancy and platform credibility—and behavioral factors—such as trust, empathy, and altruism—as key determinants, while also emphasizing the role of intrinsic motivations like morality and self-worth as well as extrinsic influences such as social influence and perceived behavioral control (Rahmayanti et al., 2024). Importantly, the review highlighted transparency, trust, and ease of use as central design considerations for enhancing donor engagement in digital platforms (Rahmayanti et al., 2024).

Nevertheless, broader reviews on charitable crowdfunding do not fully resolve the conceptual and empirical complexities of Islamic online donations, which involve distinct instruments (*zakat*, *waqf*, *infaq*, *sadaqah*), institutional arrangements, and religiously grounded motivations. Moreover, the choice of databases and the scope of coverage can shape the comprehensiveness of synthesis outcomes. ScienceDirect, for example, is limited to journals published by Elsevier, which may constrain the breadth of evidence available for review (Rahmayanti et al., 2024). A more comprehensive approach can be achieved by combining Scopus and Web of Science (WoS), two globally recognized bibliographic databases. This combination offers stronger coverage for mapping research trends and improving the reliability of synthesis conclusions, particularly in fields where publication outlets and disciplinary intersections are diverse.

In addition to crowdfunding-focused reviews, the wider literature on Islamic social finance (ISF) has produced bibliometric and systematic syntheses that contextualize Islamic philanthropy within global socio-economic development agendas. A bibliometric analysis of ISF research encompassing 1,355 studies from 1914 to 2022 identified major themes such as Islamic fintech for zakat management, governance and accountability of ISF institutions, microfinance for poverty alleviation, and sustainable development initiatives aligned with the United Nations SDGs (Akhter et al., 2025). Another systematic review of FinTech applications in ISF in Asia highlighted innovations such as blockchain for waqf, crowdfunding for sadaqah, and peer-to-peer lending for zakat, while also noting challenges such as inadequate regulation and vulnerability to misuse or fraud (Kasmon et al., 2025). Complementing these, an SLR examining ISF tools and SDGs emphasized that zakat, waqf, sadaqah, and related

mechanisms can support multiple SDGs but remain underutilized in closing the SDG funding gap (Dirie et al., 2024).

Although these studies establish the strategic relevance of Islamic philanthropy and its technological modernization, they do not directly resolve the central question of how individuals form intentions to donate to Islamic charities online. The gap is especially important because intention is a key predictor of adoption and sustained behavior in technology-mediated contexts, and because the literature shows wide variation in how determinants are theorized and tested. Furthermore, evidence suggests that review studies in this area remain scarce: using a keyword combination targeting intention, online contexts, and Islamic donation terminology, Scopus results indicate that only 2.4% of documents are categorized as “Review,” while 65.5% are classified as “Article,” underscoring the limited number of systematic syntheses available. This imbalance suggests that while empirical studies are proliferating, the field still lacks sufficient integrative scholarship to consolidate findings, compare theoretical approaches, and identify coherent research directions.

Based on the background above, the present study provides a systematic literature review that specifically addresses intentions to donate to Islamic charities online. It adopts a structured approach to synthesize research across zakat, waqf, infaq, and sadaqah within digital environments, using Scopus and Web of Science to ensure broad bibliographic coverage. The study employs the PSALSAR framework, which integrates Protocol and Reporting with the analytical stages of Search, Appraisal, Synthesis, and Analysis, thereby strengthening transparency and replicability (Mengist et al., 2020). The objective is operationalized through a set of research questions that map the state of research, identify the theories and frameworks applied, examine methods used to analyze donation intention, evaluate the most frequent or significant determinants, and highlight gaps involving underexplored factors, populations, or contexts. In doing so, this review offers a focused synthesis that advances cumulative understanding of Islamic online donation intentions and provides a structured foundation for future theoretical and empirical development.

LITERATURE REVIEW

Digital Transformation of Islamic Philanthropy and the Rise of Online Giving

The growing integration of Islamic philanthropic practices with digital technology has become an increasingly important scholarly topic, reflecting the expansion of online platforms for charitable giving. Contemporary studies show that zakat, waqf, infaq, and sadaqah are being reshaped through financial technology and crowdfunding models that aim to enhance accessibility, transparency, and efficiency. These developments also highlight how Islamic giving is being embedded in broader ecosystems of digital payments, mobile applications, and online fundraising networks. Such transformations are not merely operational changes, but signal a deeper shift in how religiously grounded generosity is enacted in modern contexts, particularly where donors interact with institutions through digital interfaces rather than traditional face-to-face

mechanisms ([Abdul-Rahman et al., 2023](#); [Hasbulah et al., 2024](#); [Hassan et al., 2023](#); [Triantoro et al., 2021](#)).

Beyond operational convenience, the digitalization of Islamic philanthropy has been connected to wider socio-economic agendas, particularly the potential contribution of Islamic social finance to sustainable development. Fintech has been positioned as a channel that can strengthen Islamic donation practices and expand their impact in addressing poverty and inequality ([Muryanto et al., 2021](#); [Ramadhan et al., 2023](#)). This aligns with arguments that the modernization of waqf management through digital technology can improve engagement and attract investment into charitable practice ([Adinugraha et al., 2024](#)). Empirical evidence from organizational contexts further suggests that the digitalization of waqf management may support increased participation and improve the allocation of waqf funds ([Hatimah et al., 2024](#)). Collectively, these studies illustrate why online Islamic donation is increasingly treated as a distinct domain of inquiry.

However, the expansion of digital Islamic philanthropy also raises conceptual and institutional questions about trust, governance, and platform credibility. As online systems mediate religious giving, donor decision-making becomes more dependent on perceptions of transparency and institutional reliability ([Almomani et al., 2024](#); [Testa et al., 2022](#)). This reinforces the need to examine online Islamic donation not only as a technological phenomenon, but also as a socio-religious practice shaped by digital environments. In this context, research on intention becomes central because it captures the motivational and evaluative processes preceding actual giving. The literature increasingly suggests that the determinants of intention in online settings differ from those in offline donation contexts, requiring models that can capture both technology adoption dynamics and religiously grounded values.

Online Donation Intention as a Distinct Behavioral Domain

Online donation behavior has been recognized as distinct from traditional giving, particularly due to the role of social media and peer influence in shaping charitable decisions. Digital environments amplify visibility and social signaling, creating conditions where individuals may be more likely to donate after observing others' contributions ([Borst et al., 2017](#)). This highlights the significance of social influence in online circles, where donors are embedded in networks that can normalize, encourage, or intensify giving behavior. Such patterns imply that online giving is not only an individual act but also a socially mediated process, where donors respond to cues, norms, and expectations embedded in digital interactions. These dynamics are highly relevant for understanding intention formation in online Islamic donation.

In addition to peer effects, online giving has been linked to identity reinforcement and emotional engagement. Donating online can strengthen an individual's self-concept as a member of a morally aligned or religiously grounded community, which may encourage repeated giving over time ([Chell et al., 2021](#)). This suggests that intention is shaped not only by perceived benefits or usability, but also by symbolic and affective processes. In Islamic philanthropy, where charitable giving is embedded in

religious ethics and communal solidarity, identity-based motivations may interact with technological factors in unique ways. Consequently, studies of online Islamic donation intention must attend to both technological acceptance mechanisms and the meaning-making processes through which donors interpret charitable action in digital settings.

At the same time, the literature indicates that research on intentions in Islamic online donations remains fragmented. Studies vary substantially in theoretical frameworks, variable definitions, and the modeling of mediation relationships, creating inconsistencies across findings. Methodological limitations, including inadequate conceptualization of key constructs, further contribute to divergent interpretations and measurement challenges. For instance, evidence highlights the importance of knowledge, trust, and religiosity in explaining online cash waqf intention among Muslim millennials, yet inconsistencies in variable measurement complicate robust synthesis (Kasri & Chaerunnisa, 2022). These issues reinforce the importance of systematic review approaches capable of consolidating evidence and clarifying patterns across studies.

Review Studies on Online Charitable Crowdfunding

A growing body of review literature has examined donor intention within online charitable crowdfunding, offering useful conceptual insights for Islamic donation studies. One prominent systematic literature review examined determinants influencing donor intentions to contribute to online charitable crowdfunding platforms, applying PRISMA guidelines to review 34 articles sourced from Scopus and ScienceDirect up to July 2023 (Rahmayanti et al., 2024). The review found that the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Stimulus–Organism–Response (SOR) framework were among the most frequently applied models. These frameworks highlight both technical factors—such as performance expectancy and platform credibility—and behavioral factors, including trust, empathy, and altruism, as important determinants of donor intention (Rahmayanti et al., 2024).

The review also emphasized that intrinsic motivations, such as morality and self-worth, and extrinsic influences, such as social influence and perceived behavioral control, play significant roles in shaping online donation intention (Rahmayanti et al., 2024). These findings are relevant because they show how online donation decisions involve both utilitarian evaluations and moral-emotional dimensions. The review further identified China, Indonesia, and Malaysia as leading contributors to research in this area, suggesting regional concentration in the production of knowledge (Rahmayanti et al., 2024). Importantly, the review highlighted the practical importance of transparency, trust, and ease of use for enhancing donor engagement through online platforms, reinforcing the relevance of platform design and institutional credibility in digital giving environments.

Despite its contributions, this review also demonstrates limitations that motivate further synthesis specific to Islamic online donation. One key limitation relates to database scope: ScienceDirect provides articles from journals published by Elsevier, which may restrict literature coverage to a single publisher (Rahmayanti et al., 2024). In

contrast, the use of Scopus and Web of Science can provide broader coverage because Scopus indexes Elsevier journals while Web of Science includes journals from multiple publishers. This distinction is important for Islamic online donation research, which is interdisciplinary and may be distributed across diverse outlets. Therefore, while crowdfunding reviews offer valuable foundations, targeted synthesis is required to capture the distinct features of Islamic donation contexts.

Islamic Social Finance Reviews and the FinTech Context

Beyond crowdfunding-specific reviews, Islamic online donation studies are often situated within the broader field of Islamic social finance (ISF). Bibliometric and systematic reviews of ISF have documented the increasing attention given to Islamic philanthropic tools and their socio-economic relevance. A bibliometric analysis covering 1,355 studies from 1914 to 2022 identified major themes including Islamic fintech applications for zakat management, governance and accountability of ISF institutions, microfinance for poverty alleviation, and sustainable development initiatives aligned with the United Nations SDGs ([Akhter et al., 2023](#)). These themes highlight that Islamic philanthropy is increasingly viewed as a strategic component of development-oriented finance, rather than merely an individual religious practice.

Similarly, systematic reviews focused on FinTech applications in ISF have emphasized both innovation and emerging challenges. A review of 35 articles analyzing FinTech in ISF across Asia identified themes such as blockchain for waqf, crowdfunding for sadaqah, and peer-to-peer lending for zakat, while also stressing benefits including transparency, inclusiveness, and efficiency ([Kasmon et al., 2024](#)). However, the same review highlighted challenges related to inadequate regulation and potential misuse for fraudulent activities, signaling that technological expansion can also introduce risks that may influence donor confidence. These findings reinforce why intention research must consider institutional trust and perceived risk in digital Islamic donation environments.

Another systematic review examined the role of ISF tools—zakat, waqf, sadaqah, and qard al-hasan—in achieving 11 out of 17 SDGs based on 178 studies from 2000 to 2022 ([Dirie et al., 2023](#)). The review argued that ISF can address poverty and inequality while contributing to environmental sustainability, yet it also identified gaps concerning underutilized potential and the need for coordinated global efforts to leverage ISF in addressing SDG funding challenges ([Dirie et al., 2023](#)). Together, these ISF-focused reviews provide macro-level justification for why Islamic online donation matters, but they do not directly resolve the micro-level question of how individual intention is formed and sustained in digital giving settings.

Theoretical Frameworks in Islamic Online Donation Intention Research

Research on Islamic online donation intention draws heavily from established behavioral and technology adoption theories, reflecting the multidimensional nature of digital giving. Among the most frequently used frameworks is UTAUT and its extensions, including UTAUT2, which have been widely applied in studies of zakat and cash waqf.

UTAUT emphasizes how performance expectancy, effort expectancy, social influence, and facilitating conditions shape adoption behavior, making it suitable for examining intention in technology-mediated donation contexts. The dominance of UTAUT-based studies suggests that online Islamic donation is often conceptualized primarily as a form of technology acceptance, where intention is driven by perceived benefits, ease of use, and enabling conditions.

The Technology Acceptance Model (TAM) is another prominent framework used in Islamic donation research, applied in studies across zakat (Astuti & Prijanto, 2021; Ninglasari, 2021; Purwanto et al., 2021) and waqf contexts (Mohd Thas Thaker et al., 2018; Wan Ismail et al., 2023; Zakariyah et al., 2022). TAM focuses on perceived usefulness and perceived ease of use as determinants of behavioral intention, which aligns with the practical and usability concerns of donors engaging with online platforms. The flexibility of TAM allows researchers to examine how donors evaluate digital systems in terms of efficiency, convenience, and perceived value. Its frequent application indicates that usability perceptions remain a core explanatory factor in understanding online donation intention across different forms of Islamic giving.

In contrast, the Theory of Planned Behavior (TPB) is particularly prominent in studies focusing on cash waqf (Ismail et al., 2023; Osman & Muhammed, 2017; Qomar et al., 2024), emphasizing attitudes, subjective norms, and perceived behavioral control as predictors of intention. TPB is valuable because it integrates social pressure and perceived control, which are relevant when donors consider institutional credibility, religious expectations, and personal capacity to donate. Furthermore, the literature shows growing use of hybrid approaches, such as combining TAM and TPB (Al-Daihani et al., 2024) or integrating UTAUT with Social Cognitive Theory (Mutmainah et al., 2024). These hybrid models expand explanatory power by incorporating psychological, social, and technological dimensions simultaneously.

Hybrid Models and Emerging Approaches

The presence of hybrid models reflects the recognition that online Islamic donation intention cannot be fully captured through single-theory explanations. Combining TAM and TPB, for example, enables researchers to integrate usability perceptions with social norms and behavioral control, which may be especially relevant in religious donation contexts where moral obligation and communal expectations shape decision-making (Alimusa et al., 2025; Niswah et al., 2019; Tang & Jiang, 2024). Similarly, extending UTAUT with Social Cognitive Theory offers additional insight into how social learning and self-efficacy interact with technology adoption factors (Bin-Nashwan, Ismaiel, et al., 2023; Bonang et al., 2024; Kasri & Sosiati, 2023). This indicates that the field is moving toward more integrative approaches that treat donors as both technology users and moral-religious agents operating within social networks. Such hybridization is also consistent with the broader trend in online donation research to incorporate both intrinsic and extrinsic motivations.

Some studies also extend dominant frameworks by incorporating constructs such as trust and partnership dynamics, particularly in crowdfunding-based models. For

instance, research on crowdfunding extends UTAUT with trust and partnership frameworks to explore collaborative fundraising in digital environments ([Alharbey & Van Hemmen, 2021](#); [Kang et al., 2016](#); [Moysidou & Hausberg, 2020](#)). These extensions are significant because online Islamic donation often depends on institutional credibility and platform reliability, which may not be fully captured by core technology acceptance variables alone. As online donation platforms increasingly operate as intermediaries between donors and beneficiaries, understanding how trust and institutional cooperation influence intention becomes essential for explaining adoption and sustained engagement.

Interestingly, the literature also includes studies that do not rely on established theories but instead build models based on empirical findings (e.g., [Febriandika et al., 2023](#)). Such approaches prioritize data-driven identification of significant variables, including trust, usability, and platform credibility, and may be particularly useful in underexplored contexts where existing theories are insufficiently tailored to Islamic giving practices. While theory-driven research supports cumulative comparability, empirical-driven modeling can reveal context-specific determinants that warrant further conceptual development. Together, these approaches suggest an evolving research landscape that increasingly seeks to integrate Islamic ethical values with contemporary digital behavior theories.

Methodological Trends in Islamic Online Donation Studies

The methodological profile of Islamic online donation intention research is strongly shaped by quantitative approaches, particularly advanced multivariate modeling. Structural Equation Modeling (SEM) and Partial Least Squares SEM (PLS-SEM) dominate the analytical strategies used in this area ([Aji & Muslichah, 2023](#); [Chetioui et al., 2023](#); [Kasri & Indriani, 2022](#); [Ryandono et al., 2022](#)), reflecting their suitability for modeling latent constructs and complex causal pathways. These methods enable researchers to test relationships among multiple determinants simultaneously, such as performance expectancy, trust, religiosity, and social influence, while accounting for measurement validity. Their dominance also aligns with the widespread use of theoretical frameworks such as UTAUT, TAM, and TPB, which typically require latent variable modeling to examine behavioral intention formation.

The dominance of SEM and PLS-SEM also indicates that scholars frequently conceptualize intention as a latent psychological construct influenced by multiple interacting factors. Such methods are particularly relevant for online donation contexts where perceptions of technology, institutional credibility, and religious motivation may operate simultaneously ([Kamarudin et al., 2023](#); [Robaina-Calderín et al., 2023](#); [Tilahun et al., 2023](#)). However, methodological concentration can also constrain the field's capacity to capture non-linear relationships or configurational effects. As the digital donation environment becomes more complex, the literature suggests potential value in integrating complementary approaches that can reveal patterns not easily detected through linear modeling. This is especially relevant for online Islamic donations, where intention may be shaped by combinations of factors rather than isolated predictors.

Recent methodological discussions suggest opportunities to enrich analysis through multi-group SEM and cross-cultural comparisons (Cheah et al., 2023; Magno et al., 2024; Zyphur et al., 2023). Because many studies focus on specific cultural or geographic contexts, a gap exists in understanding how cultural differences shape relationships among constructs such as trust and religiosity. Multi-group SEM can support comparative analysis of latent variable relationships across populations, enabling researchers to test whether theoretical pathways hold consistently in different contexts. Such approaches can strengthen external validity and provide a more global understanding of Islamic online donation intention. This methodological direction is particularly important given the geographic concentration of existing studies and the need to broaden empirical coverage across underrepresented regions.

Trust, Religiosity, and Knowledge as Central Determinants

Across the literature, trust and religiosity frequently emerge as key variables beyond the primary technology acceptance frameworks. The centrality of trust reflects the role of online platforms as intermediaries: donors must evaluate not only the usability of technology (Kuen et al., 2023) but also the credibility of institutions managing charitable funds (Zikrinawati et al., 2023). This concern is particularly salient in Islamic philanthropy, where donors may expect compliance with religious principles and transparent allocation of resources (Danila et al., 2024; Tumewang et al., 2021; Usman et al., 2022). The literature indicates that some studies conceptualize trust as multidimensional, distinguishing between trust in technology and trust in institutions. This distinction is theoretically meaningful because confidence in a digital system does not necessarily imply confidence in the organization administering donations, and each dimension may influence intention differently.

Religiosity is also emphasized as a key explanatory factor because Islamic giving is embedded in moral and religious commitments. Religiosity may shape intention by strengthening perceived obligation, increasing sensitivity to Islamic legitimacy, and reinforcing identity-based motivations for giving (Anjaswati & Berakon, 2022; Purbasari et al., 2023). The literature further suggests that religiosity may interact with technology adoption variables, potentially moderating the effect of perceived usefulness or social influence (Soomro, 2019; Wibowo & Bakri, 2024). While religiosity is often treated as an additional variable in extended models, its integration remains inconsistent across studies, contributing to fragmentation. As a result, systematic synthesis is needed to clarify how religiosity is conceptualized, measured, and positioned within explanatory frameworks for online Islamic donation intention.

Knowledge is another determinant highlighted in the literature, particularly in studies on cash waqf intention. Knowledge can shape intention by influencing donors' understanding of the donation mechanism, perceived legitimacy, and confidence in digital participation. For example, knowledge, trust, and religiosity have been identified as important in explaining online cash waqf intention among Muslim millennials (Kasri & Chaerunnisa, 2022). However, differences in operational definitions and measurement approaches remain obstacles to robust comparison across studies.

Therefore, while trust, religiosity, and knowledge are consistently emphasized, their empirical roles remain difficult to generalize without systematic synthesis that can reconcile methodological and conceptual inconsistencies.

Research Gap and the Significance of the Study

Although research on Islamic online donation intention is expanding, the field remains characterized by fragmentation across theoretical frameworks, methodological approaches, and construct definitions. Existing studies vary in their operationalization of key variables and in the modeling of mediation relationships, producing inconsistent findings that limit cumulative understanding. Review studies are also scarce, as Scopus results indicate that only 2.4% of documents related to this topic are categorized as "Review," while most are published as empirical articles, underscoring the need for systematic synthesis. Moreover, prior SLRs on online charitable crowdfunding provide valuable insights but do not fully capture the distinct features of Islamic donation contexts, including religious motivations and institutional trust dynamics.

The significance of this study lies in its focused and rigorous consolidation of evidence on intentions to donate to Islamic charities online. By using Scopus and Web of Science and applying a structured review approach, this study aims to provide a clearer map of dominant themes, theoretical frameworks, and analytical methods used in the literature. It also addresses the need to identify the most frequently examined determinants—such as trust, religiosity, and technology acceptance—and to clarify gaps involving underexplored factors, populations, and contexts. In doing so, the study contributes to strengthening the reliability of scholarship in this area and provides a systematic foundation for future empirical and theoretical advancement in the rapidly evolving domain of digital Islamic philanthropy.

METHOD

Most review works followed the literature search protocol of Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) and the framework of Search, Appraisal, Synthesis, and Analysis (SALSA). This study used PSALSAR analysis method adapted from Mengist et al. (2020) that showed the basic steps to conduct SLR and meta-analysis. The method can help to generate topic-specific existing knowledge, trends, gaps observed and derived a conclusion that would be appropriate for policymakers and scientific community. The PSALSAR framework associated Protocol and Reporting result with Search, Appraisal, Synthesis, and Analysis framework. There are six steps in PSALSAR framework:

Protocol

Determining the research scope. The framework of Population, Intervention, Comparison, Outcome, and Context (PICOC) is applicable to determine the research scope. and formulate research questions.

Table 1*SLR Research Scope Based on the Application of the PICOC Framework*

Concept	Definition	SLR application
Population	The research work dealing with a specified field or topic of interest	Scientific research work on the domain of online donation intention including donation in Islamic term.
Intervention	Existing technique to address the problem identified	Investigation of various frameworks and approaches used to identify and address the key factors influencing islamic online donation intention, such as trust, perceived value, and social influence.
Comparison	Technique to contrast the intervention used	Comparison of various theoretical frameworks (e.g., TPB, TAM, UTAUT) and methods used to analyze factors influencing intention to donate online, in term on their effectiveness, scope, and results.
Outcome	Measure to assess the knowledge and gaps	The identification of key factors affecting Islamic online donation intention, such as trust, usability, and emotional engagement, with support from theoretical frameworks like TPB, TAM, UTAUT
Context	The particular settings or areas of the population	Studies conducted across country or various economic contexts, geographical, and, focusing on donor behavior and technological adoption in online charity ecosystems.

Source: Adapted from Mengist et al. (2020)

The objective of this SLR is presented in the form of research questions as listed below:

- 1) RQ1: What is the current state of research on Islamic online donation intention, focusing on the key themes in the literature?
- 2) RQ2: What theory/framework have been used to investigate the factors influencing Islamic online donation intention, and how do these methods vary across different studies?
- 3) RQ3: What methods applied to analyze Islamic online donation intention?
- 4) RQ4: What are the most frequent or significant factors affecting Islamic online donation intention?
- 5) RQ5: What gaps exist in the literature regarding underexplored factors, populations, or contexts (e.g., Islamic economics, sharia-compliant donation platforms, or regional variations, and digital environments (e.g., crowdfunding platforms, donation websites, social media))?

Search

The search string definition should be based on the terminology identified for the population in the SLR application in the PICOC framework. The search string concentrates mainly on the intention to donate online, especially on the Islamic

donation. The search string concentrates mainly on the intention to do online islamic donation. The acquisition date is 8 December 2024. The search string was listed below.

Table 2

Search Term

Group	Term	Description
1	intent* OR intend* OR will*	It will include intent, intention, intend, intending, will, willingness
2	online OR digital OR mobile	Online and the synonym
3	"islam* donat*" OR "islam* philanthro" OR infaq OR zaka* OR waqf OR wakaf OR shadaq* OR sadaq	It will include islam donation, Islamic donation, islam philanthropy, Islamic philanthropy, islam philanthropic, zakat, zakah, shadaqa, shadaqah, sadaqa, sadaqah

Source: Author's analysis.

Note: Within each group, the keywords were linked using the Boolean operator OR; the different parts of the search term were then linked using the Boolean operator AND. Therefore, the search term is: (intent* OR intend* OR will*) AND (online OR digital OR mobile) AND ("islam* donat*" OR "islam* philanthro" OR infaq OR zaka* OR waqf OR wakaf OR shadaq*).

The search term consisted of three parts: The first part consisted of intention and the synonym. The second part is a group of keywords represents online., while the third part refers to donation and the synonym. It includes donation in general and the Islamic term of donation (*zakat, infaq, sadaqah, waqf*).

The data here includes articles of all languages without time-span limitation and subject areas. The search databases in this study were Scopus and Web of Science (WoS). Bibliometric analysis with data from either Scopus or WOS provides a limited perspective on a field's knowledge and trends ([Echchakoui, 2020](#)), based on an a papers from both databases from 1912 to 2019 in sales force literature. Therefore, this study used both Scopus and WoS.

In Scopus, the search is within article title, abstract, keyword, while in WoS, the search is within Topic (searches title, abstract, keyword plus, and author keywords). To combine downloaded database from Scopus & Wos and delete the duplicated data, this study using RStudio as described in Lim et al. ([2024](#)).

Appraisal

This phase evaluates selected articles based on the review work objective. The study selection screens the selected literature to identify relevant papers. Two basic steps in this phase are: (a) selecting studies using inclusion criteria and (b) quality assessment. Papers that fulfill the inclusion criteria were selected for further investigation and content assessments. The flow of selecting relevant literature were done through the

PRISMA flow diagram adapted from Moher et al. (2009). The quality assessment is represented by questions:

- a. Are the review's inclusion and exclusion criteria described and appropriate?
- b. Is the literature search likely to have covered all relevant studies?
- c. Did the selected publication have blind reviewers that assess the quality/validity of the study?
- d. Was the 'intention to Islamic online donation' mentioned adequately in the publication?

Synthesis

This step involved extracting and classifying relevant data from selected papers to derive knowledge and conclusions. The information of the articles generated includes years of publication, the country where the study was conducted, theory/framework, number of respondents, estimation strategy (regression, SEM, PLS-SEM), variables, measurement of the variables, the significant variables, and sampling method.

Analysis

The analysis phase encompassed the evaluation of synthesized data and the extraction of meaningful information and concluding the selected papers. The formulated research question answered at this phase. It covers qualitative and quantitative explanations and narration of the results, making discussion and indicating the way forward for future research.

Report

This phase included the description and presentation of the result.

RESULT AND DISCUSSION

Appraisal

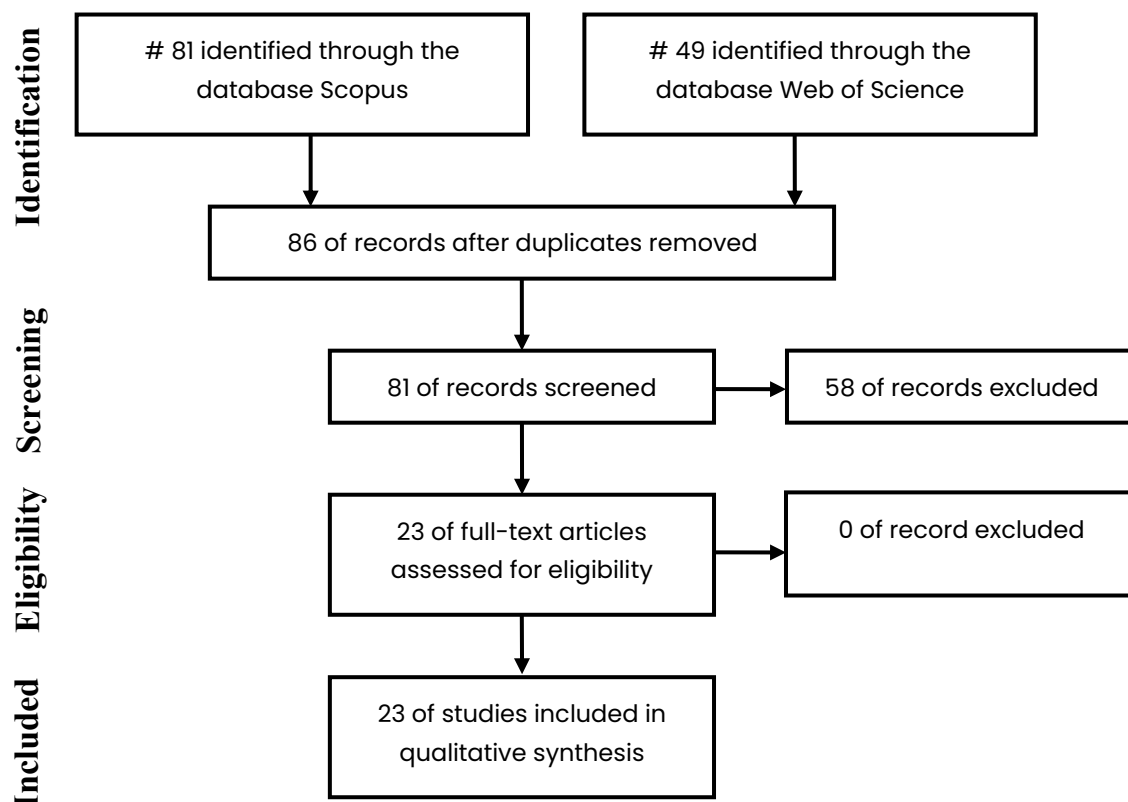
Figure 1 illustrates the process used to identify and select the relevant literature for this study. At the initial identification stage, 130 records were retrieved, comprising 81 records from the Scopus database and 49 records from Web of Science. Following the removal of duplicate entries, the dataset was reduced to 86 records. This overlap is expected because some journals indexed in Web of Science are also covered by Scopus. Duplicate records were handled using RStudio in accordance with the procedure described by Lim et al. (2024). Specifically, a CSV file exported from Scopus and a BibTeX file from Web of Science were imported into RStudio, merged into a single dataset, and systematically screened to eliminate duplicate entries. After this step, the remaining records were evaluated based on predefined inclusion and exclusion criteria, which are summarized in Table 3. As a result of this screening process, conference proceedings (two documents), book chapters (two documents), and review articles (one document) were excluded, leaving a final sample of 81 journal articles for further assessment.

Table 3*SLR Study Selection of Literature Using Inclusion and Exclusion*

Criteria	
When the topic "intention to online islamic donation" exist in title or abstract	Inclusion
The paper published in journal	Inclusion
The paper written in English language	Inclusion
Paper that are review paper	Exclusion

Source: Author's analysis.

Then, only 81 articles fulfilled the eligibility criteria for further reading titles and abstracts. After that, only 23 articles remained for the main body reading. They were downloaded for further screening steps. During the main body reading, no articles were excluded. In the end, 23 articles that fulfilled all the inclusion criteria have remained. The articles used in the systematic review comprised 28.04 % of the original articles in the initial stage.

Figure 1*The PRISMA Flow Diagram for the Search for Publications for Systematic Review*

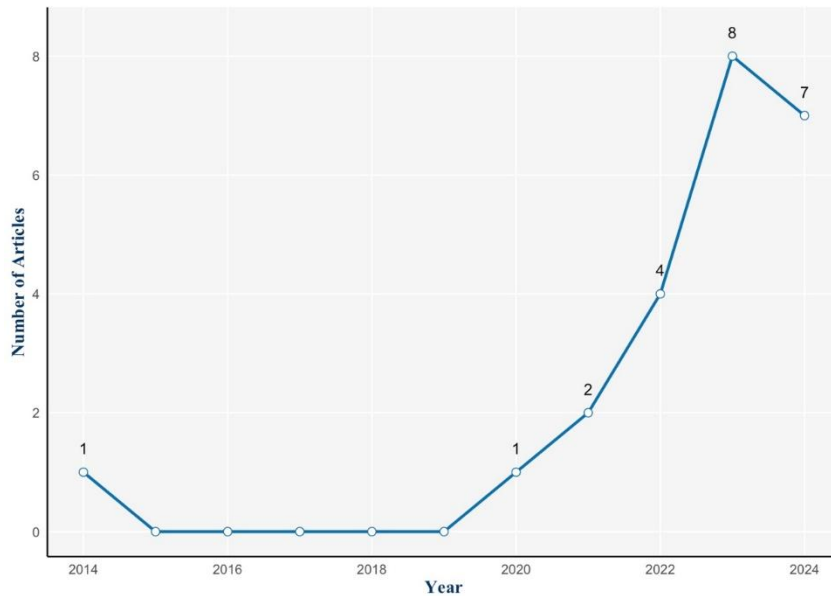
Source: Author's analysis.

Performance Analysis

The database containing data from 23 articles in Excel format is inputted into the Bibliometrix Application. Using RStudio, the bibliometrix package is installed then using the biblioshiny function (Aria & Cuccurullo, 2017). Biblioshiny provides various descriptive statistics that can be exported as images or tables in Excel format. This paper uses data tables from biblioshiny to be processed and presented in graphical form with RStudio.

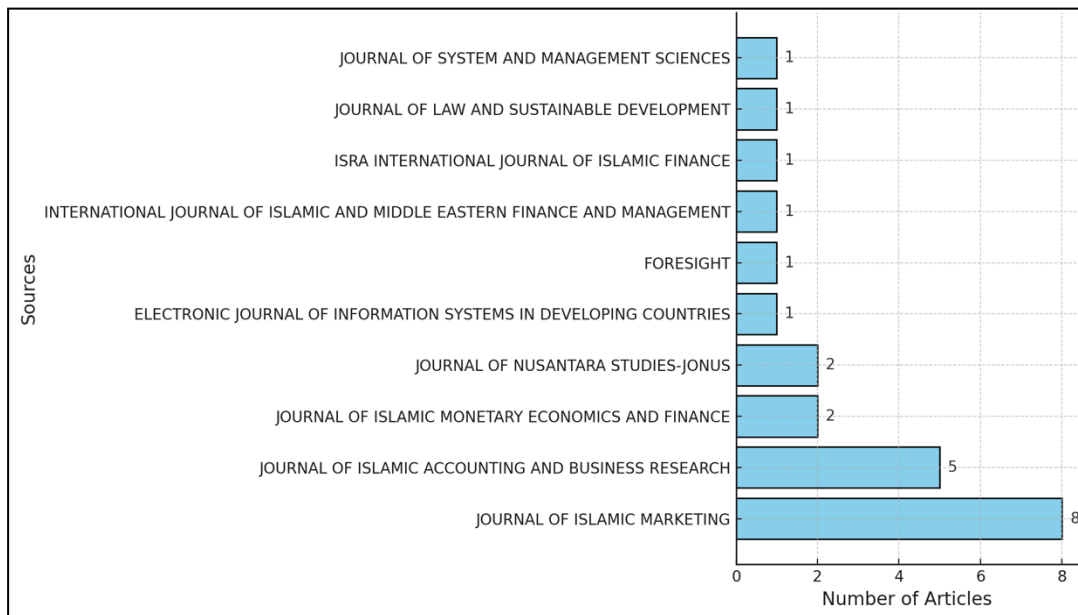
Figure 2

Number of Articles by Year



Source: Author's analysis using RStudio.

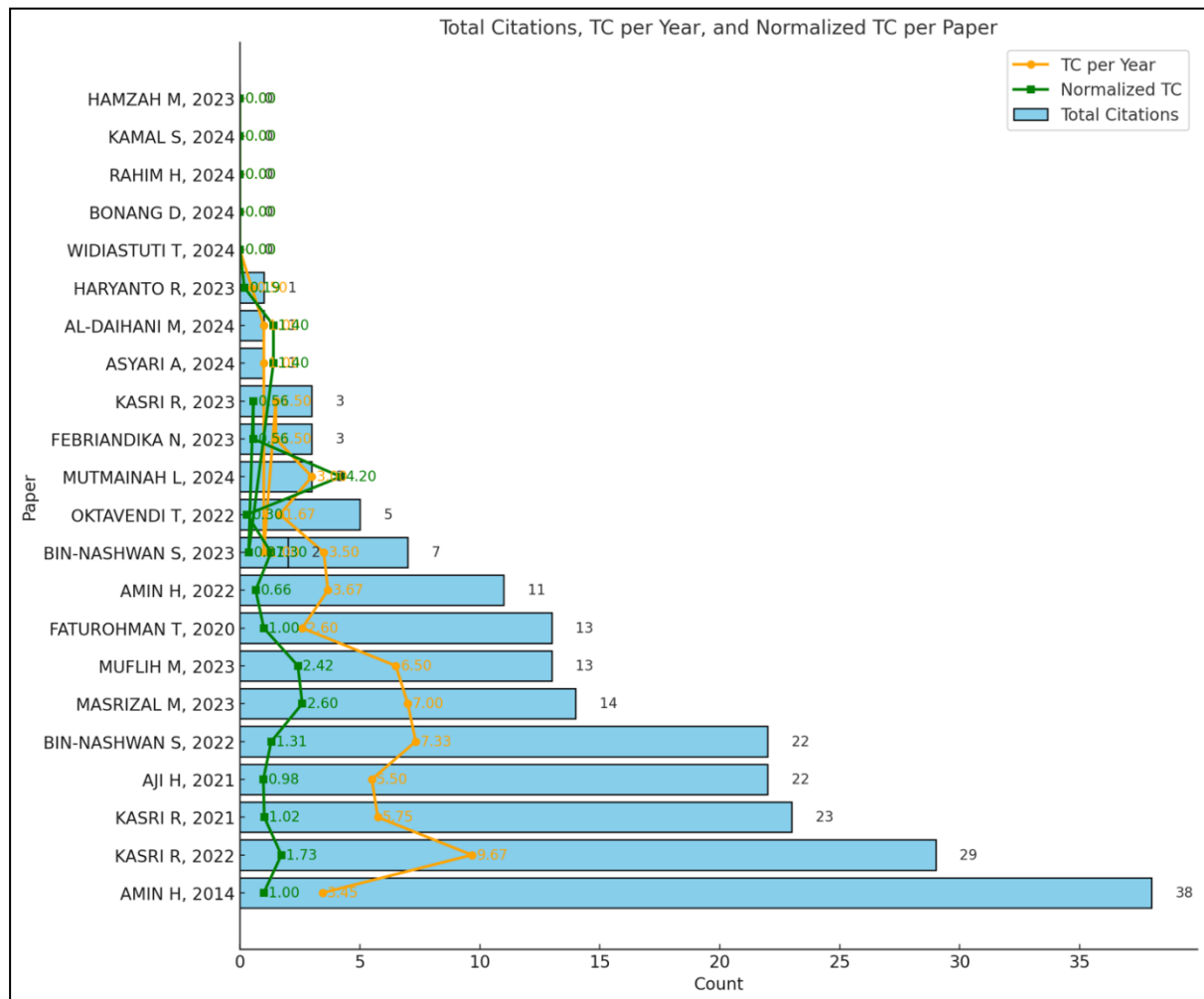
The bar chart in Figure 2 illustrates the annual scientific production on the selected topic from 2014 to 2024. Research output remained zero between 2015 and 2019. However, production began to rise in 2020, reaching its peak in 2023 with 8 articles. A slight decline is observed in 2024, with 7 articles published. The upward trend from 2020 onward highlights growing academic interest in this area. This trend indicates significant opportunities for further exploration and contribution to the field in the future.

Figure 3*Distribution of Articles by Source*

Source: Author's analysis using RStudio.

The data in Figure 3 shows that the Journal of Islamic Marketing is the most prominent source, contributing 8 articles to the dataset, highlighting its significant role in publishing research on Islamic marketing and related topics. The Journal of Islamic Accounting and Business Research follows with 5 articles, reflecting its relevance in studies combining Islamic finance and business practices. Meanwhile, journals like the Electronic Journal of Information Systems in Developing Countries, Foresight, and others contribute 1 article each, showcasing the diverse range of disciplines and journals involved in publishing Islamic-related research. This distribution highlights the dominance of specific journals in the field while also indicating the interdisciplinary nature of the research landscape.

Total Citation refers to the cumulative number of citations an article has received since its publication, reflecting its overall impact over time. On the other hand, TC per Year measures the average number of citations an article receives annually, offering a fairer comparison across articles published in different years by accounting for their age. Meanwhile, Normalized TC adjusts the total citations based on specific factors such as publication year or average citations in the field, providing a relative performance metric within a particular context. While Total Citation emphasizes long-term impact, TC per Year highlights the speed of citation accumulation, and Normalized TC offers insights into an article's relative influence compared to its peers.

Figure 4*Citations to Articles*

Source: Author's analysis using RStudio.

From the chart in Figure 4, it is evident that a high Total Citation does not necessarily translate into a high Normalized TC or TC per Year. For example, Amin (2022) has the highest total citations (38), reflecting its cumulative academic impact over a long period. However, its TC per Year is only 3.67, indicating that its citation rate has been consistent but not particularly rapid over the years. Similarly, its Normalized TC is 1.00, showing that its relative impact compared to more recent articles is moderate.

In contrast, newer papers like Kasri & Yuniar (2021) and Masrizal et al. (2023) have fewer total citations (29 and 14, respectively) but much higher TC per Year values (9.67 and 7.00). Their Normalized TC values (1.73 and 2.60) are also higher, suggesting these articles have gained significant attention in a shorter timeframe, relative to others in the dataset. The highest TC per Year, Kasri & Yuniar (2021), examine determinants of digital zakat payment in Indonesia. This demonstrates that older articles tend to accumulate more citations over time, inflating their total citation count, while newer articles with strong short-term impact may have higher normalized and yearly citation

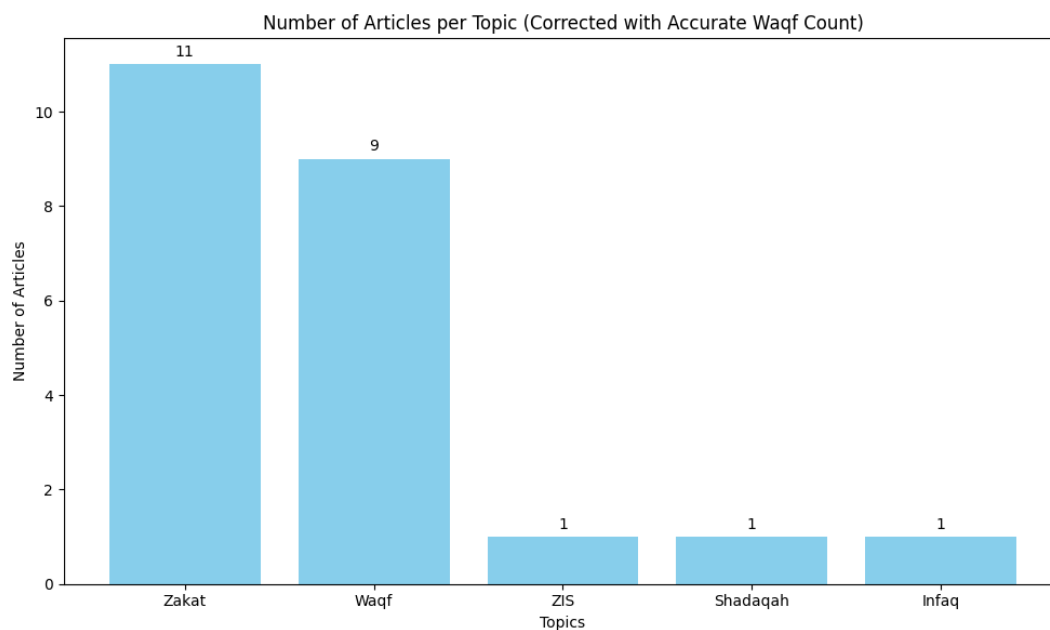
rates, reflecting their immediate relevance and influence in the field. Thus, all three metrics provide unique insights and should be considered together to assess the overall impact of an article.

RQ1 – The Current State of Research on Online Donation Intention

The integration of Islamic philanthropic practices with digital technology has become a growing area of research, reflecting the increasing adoption of online platforms for charitable giving. Studies on zakat, waqf, infaq, and sadaqah highlight how these traditional practices are evolving in response to advancements in financial technology and crowdfunding. The research aims to address challenges in accessibility, transparency, and efficiency while enhancing the potential impact of these practices on socio-economic development. This dataset of 23 articles provides insights into the key themes and trends within this evolving field, focusing on the intersection of Islamic philanthropy and digital innovation.

Figure 5

Frequency of Topics



Source: Author's analysis using RStudio.

Based on the identified themes, zakat emerges as the most frequently studied topic, appearing in most articles (11 articles: (Bin-Nashwan, 2022; Bin-Nashwan, Ismaiel, et al., 2023; Kamal et al., 2024; Kasri & Yuniar, 2021; Muflih, 2023; Mutmainah et al., 2024; Rahim et al., 2024)). These studies focus on factors influencing online zakat payments, such as trust, transparency, and user-friendly technology platforms, as well as the role of fintech in enhancing zakat management.

The theme of waqf is also prominent, appearing in nine articles. Of the 9 articles, there are four articles that explicitly mention cash waqf in the title (Asyari et al., 2024; Bonang et al., 2024; Kasri & Chaerunnisa, 2022; Widiastuti et al., 2024), while others use

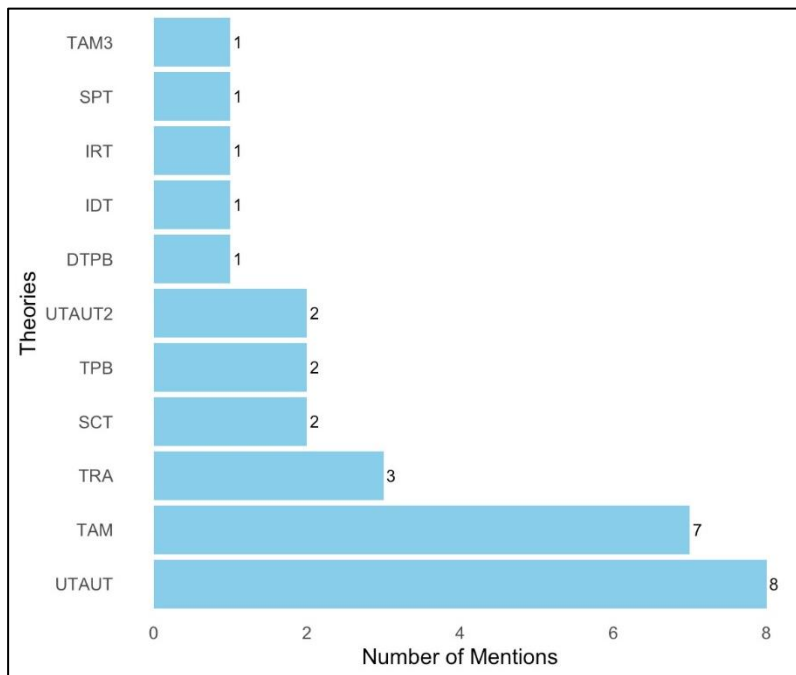
the term waqf in the title ([Al-Daihani et al., 2024](#); [Amin et al., 2014](#); [Faturrohman et al., 2020](#); [Febriandika et al., 2023](#); [Masrizal et al., 2023](#)). If what is meant is cash waqf, the author should also write it explicitly in the title or in the purpose in the abstract.

Oktavendi & Mu'ammal ([2022](#)) explores the use of digital platforms for Zakat, Infaq, and Sadaqah (ZIS) payments, highlighting the increasing integration of financial technology (fintech) in Islamic philanthropic practices. The study examines how digital systems enhance the accessibility, transparency, and efficiency of ZIS collection and distribution. By leveraging mobile applications and online payment gateways, ZIS institutions aim to reach a broader donor base and streamline the donation process. The paper emphasizes the importance of trust, user experience, and ease of use in encouraging the adoption of these platforms. Other topics, such as infaq ([Aji et al., 2021](#)) and sadaqah ([Amin, 2022](#)), are less represented but provide valuable insights into niche areas of Islamic donation practices. These studies explore specific contexts and motivations for digital adoption in smaller-scale charitable giving.

Unlike zakat and waqf, which have clearly defined conditions and requirements that must be met, infaq and sadaqah encompass broader and more flexible contexts. They allow for a wider range of applications and motivations, making them more adaptable to diverse charitable needs. Further research could explore how these practices are evolving in the digital realm. It would be beneficial to investigate how digital platforms are facilitating infaq and sadaqah and the factors influencing their adoption. Additionally, exploring the comparative impact of infaq and sadaqah versus zakat and waqf in terms of donor engagement and societal reach, provide further clarity on their roles in contemporary Islamic philanthropy.

RQ2 – Theory or Framework Have Been Used to Investigate the Factors Influencing Online Donation Intention, and How These Methods Vary Across Different Studies

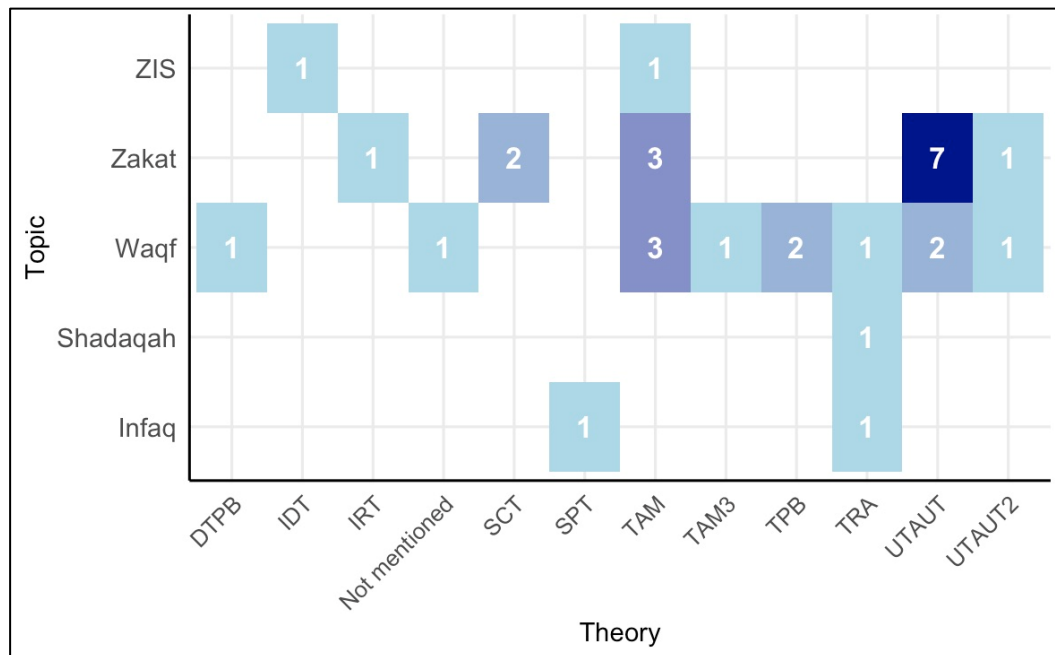
The analysis in Figure 6 reveals that various theories have been employed to investigate factors influencing online donation intention. Among these, the Unified Theory of Acceptance and Use of Technology (UTAUT) is the most frequently applied. UTAUT emphasizes how performance expectancy, effort expectancy, social influence, and facilitating conditions shape technology adoption behavior, making it well-suited to understanding online donation intentions. The Technology Acceptance Model (TAM) is another popular framework applied in studies. Additionally, the Theory of Planned Behavior (TPB) is prominently used in studies focusing on cash waqf ([Al-Daihani et al., 2024](#); [Bonang et al., 2024](#)).

Figure 6*Frequency of Theories*

Source: Author's analysis using RStudio.

Several studies combining theories, such as TAM and TPB ([Al-Daihani et al., 2024](#)) or UTAUT and SCT (Social Cognitive Theory) ([Mutmainah et al., 2024](#)). These hybrid models enrich the analysis by integrating psychological, social, and technological perspectives. Some articles, such as those on crowdfunding models ([Masrizal et al., 2023](#); [Widiastuti et al., 2024](#)), extend UTAUT with concepts like trust and partnership frameworks. Of all the papers, there is 1 article that does not explicitly state the theory that is the framework of the analysis (e.g., [Febriandika et al., 2023](#)). These studies focus on trust, usability, and platform credibility.

The cross-tabulation in Figure 7 illustrates the relationship between topics and theories used in the analyzed papers. It shows that UTAUT is predominantly applied to studies on Zakat. The Technology Acceptance Model (TAM) is widely used across multiple topics, including Waqf and Zakat, indicating its versatility in analyzing donor behavior. Niche theories like TRA and SCT appear less frequently and are often linked to specific topics like Sadaqah and Cash Waqf, suggesting a more targeted application. Although TAM and UTAUT serve as vital foundations for analyzing the adoption of digital Islamic social finance tools, based on the research available, they generally do not adequately capture religious motivations or complex cultural nuances unless they are substantially extended or integrated with other behavioral and social theories.

Figure 7*Cross Tabulation of Topics and Theories*

Source: Author's analysis using RStudio.

The overall trend in the sources strongly supports theory integration and calls for indigenous theory-building to create models that are truly sensitive to Islamic contexts. Researchers commonly integrate core technology models (TAM, UTAUT) with behavioral models (TPB, TRA) and context-specific variables. For instance, combining the influence of social factors and behavioral control (DTPB) with technological perceptions (TAM) created a model deemed suitable for explaining millennials' intention to use digital cash waqf ([Widiastuti et al., 2024](#)). An integrated UTAUT and Social Cognitive Theory (SCT) framework, specifically adapted for ZakaTech, demonstrated an impressive 70% explanatory power in analyzing user intention ([Bin-Nashwan, Shah, et al., 2023](#)).

To move beyond generic technology factors and capture the unique requirements of Islamic social finance, future research is needed to refine models by including variables essential to the Islamic social finance sector. Zakat Literacy or Knowledge of Fiqh Zakat (KFZ) measuring the understanding of the religious obligations and rules governing the fund examines by some papers ([Kamal et al., 2024](#); [Kasri & Sosianti, 2023](#); [Mutmainah et al., 2024](#)). Kamal et al. (2024) specifically moderated the influence of behavioral intention with KFZ. Other variables are perceived *ihsan* (altruism/compassion) that used to capture the deeper spiritual motivation related to charity (Bonang et al., 2024) and trust in the specific E-Zakat System (EZS) / Nazir ([Bin-Nashwan, 2022](#); [Bin-Nashwan, Shah, et al., 2023](#); [Kasri & Sosianti, 2023](#)).

RQ3 – Methods Applied to Analyze Online Donation Intention

The primary methodology used across nearly all studies is quantitative. The most frequently used methods are PLS-SEM (Partial Least Squares Structural Equation Modeling) and SEM (Structural Equation Modeling), reflecting the prevalence of advanced multivariate techniques in this research area. PLS-SEM is employed in numerous articles ([Al-Daihani et al., 2024](#); [Bonang et al., 2024](#); [Masrizal et al., 2023](#); [Widiastuti et al. 2024](#); [Bin-Nashwan, 2022](#); [Rahim et al., 2024](#); [Bin-Nashwan, Shah, et al., 2023](#); [Hamzah et al., 2023](#)). This method is often chosen for its ability to handle small sample sizes, non-normal data, and exploratory model testing. Mutmainah et al. ([2024](#)) combines PLS-SEM with MGA (Multi-Group Analysis) to compare urban and sub-urban populations, highlighting its flexibility in subgroup analysis. This showcases the method's adaptability to various contexts and populations. On the other hand, SEM is frequently used for its robust capabilities in confirmatory modeling and hypothesis testing. Other methods, such as OLS regression, logistic regression, and MGA appear in niche applications. These methods analyze specific aspects of donation behavior, such as binary outcomes or group comparisons. For example, Muflih ([2023](#)) using logistic regression to examine categorical donation behaviors.

However, some studies integrated qualitative steps to inform or validate the constructs of their predominantly quantitative models. [Widiastuti et al. 2024](#)) details that prior to distributing the quantitative survey, the research utilized qualitative methods during the model development process. This involved conducting Focus Group Discussions (FGDs) with academics to construct the initial research framework, followed by in-depth interviews with experts to validate that framework. Muflih ([2023](#)) utilized interviews with three experts to justify the items used in their conceptual model before distributing the questionnaire. Outside of the paper analyzed in this SLR, and using almost similar methods, Huang et al. ([2024](#)) combine qualitative and quantitative data. Starting with semi-structured in-depth interviews involving the founder and CEO of Give Circle (GC) and 15 long-time users of the platform, this phase aims to identify independent and dependent variables. The second phase is quantitative with data collection through an online questionnaire survey which is then analyzed using SEM.

Future research could use other methods. Qualitative methods, such as in-depth interviews, uncover the "why" behind behavior and are critical in culturally unique settings. In the Iranian healthcare donation study, the qualitative case study design was necessary to understand the complex social phenomenon and discover the specific drivers, including feelings (altruism, compassion, pity) and complex religious values (beliefs that make commitment to God, to others, and self-commitment) that motivate giving, which differ from other societies ([Ziloochi et al., 2019](#)).

Fuzzy-Set Qualitative Comparative Analysis (fsQCA) can also be used in future research. Instead of finding that a variable is significant, fsQCA will generate a specific combination of factors (called a "causal recipe") that leads to high donation intent. This is often not achieved by quantitative models such as regression or SEM. In the context of donations in healthcare, ([Septianto et al. 2019](#)) fsQCA in exploring different

RQ4 - The Most Frequent or Significant Factors Affecting Online Donation Intention

Figure 8

Social_influence

Effort

Expectancy

Attitude

Facilitating_condition

Perceived_ease_of_use

Performance_expectancy

Religiosity

Trust_in_Zakat_Institutions

Perceived_risk

Perceived_religiosity

Zakat_literacy

Perceived_behavioral_control

Social_isolation

Trust_in_technology

Subjective_norm

Amount_of_information

Digital_literacy

Intrinsic_religiosity

Personal_innovativeness

Trust_in_ZAKAT

Self-efficacy

Perceived_security_and_privacy

Perceive_usefulness

Trust_in_fundraisers

Tradition_barrier

Knowledge_about_high_zakat

Usage_barrier

Output_quality

Trust_in_System

Perception_of_external_controls

Perceived_trust

Perceived_enjoyment

Objective_unability

Innovation_resistance

Knowledge_of_cash_waaf

Computer_anxiety

Adoption_readiness

Empathy

Image

Altruism

Habit

Trust_value

Job_relevant

Use_behavior

Perceived_risk

Interpersonal_benefit

Knowledge

Hydronic_motivation

Result_demonstrability

Trust_in_Zakat_Institutions

Social_image

Computer_playfulness

Foresight

Personal_innovativeness

Social_presence

Based on the findings from the sorted data, several variables that frequently appear with high counts include social influence, effort expectancy, and facilitating condition, with counts of 12, 10, and 10, respectively. This indicates that factors related to social influence, expectations regarding effort, and facilitating conditions dominate. Other variables such as performance expectancy (9), attitude (8), and perceived ease of use (7) also have high occurrences, suggesting that perceptions of performance, ease of use, and individual attitudes towards technology are among the key concerns.

Although "trust" appears 6 times in the data, it is used in various contexts across different studies. These contexts include Trust in technology (3 occurrences), Trust in Esystem (1 occurrence), Trust in fundraiser (1 occurrence), Trust in zakat institution (1

occurrence), and Trust in ZAKATY (1 occurrence). As a result, when considering all contexts, the total number of mentions of "trust" reaches 13. This suggests that the concept of trust is explored in multiple dimensions within the research. The diversity in its application reflects the importance of trust in different technological and institutional settings. Other variables appear only once are presented in Figure 9.

Figure 9

Word Cloud for Variables Appearing Only Once



Source: Author's analysis using RStudio.

The SLR reveals that mediation analysis is far more prevalent than moderation analysis in studies on Islamic online donation intention, indicating a strong emphasis on explaining how antecedent variables influence intention. Attitude emerges as the most dominant mediator, consistently transmitting the effects of technological, psychological, and trust-related factors, such as perceived usefulness, perceived ease of use, knowledge, religiosity, and trust, toward donation intention. Subjective norm and perceived behavioral control also play key mediating roles, particularly in TPB-based models. In several studies, trust operates not only as a direct predictor but also as a mediator that reduces perceived risk and converts knowledge into behavioral intention.

The synthesis of prior studies indicates that Performance Expectancy (PE) or Perceived Usefulness (PU) is the most consistent and influential determinant of online Islamic donation intention, as donors primarily value platforms that enhance efficiency, accessibility, and speed in fulfilling charitable obligations. Social Influence and Facilitating Conditions also emerge as important predictors, although their effects vary across contexts. Attitude often acts as a key mediating mechanism, translating

perceived usefulness, ease of use, and trust into intention. In contrast, perceived ease of use and religiosity show mixed or indirect effects, while trust mainly influences intention through risk reduction and attitude formation.

RQ5 - Gaps in the Literature Regarding Underexplored Factors, Populations, Contexts, or Method

Current studies predominantly examine latent variables within specific cultural or geographic settings. This review identifies a clear gap in understanding how contextual factors, such as gender differences, age segmentation, and platform characteristics, shape online donation intentions. Future studies can address this gap by developing contextualized models that explicitly incorporate these dimensions.

Methodologically, researchers can employ multigroup SEM to compare structural relationships across gender, age cohorts, platform types (e.g., official zakat institutions, crowdfunding platforms, social media-based donations), or levels of religiosity. By applying PLS-SEM with Multi-Group Analysis (MGA), Mutmainah et al. (2024) compare urban and sub-urban populations and show how this approach accommodates variation across population segments. Beyond group comparisons, multilevel SEM offers strong potential to capture group-level effects, such as institutional, cultural, or national contexts, while simultaneously modeling individual-level donation intentions. This approach enables researchers to capture the interplay between individual behavioral mechanisms and macro-level contextual structures, which current studies rarely explore in depth.

From a theoretical perspective, existing studies heavily rely on established models such as UTAUT and TAM within SEM and PLS-SEM frameworks. Future research can enrich theoretical explanations by integrating less frequently applied theories, such as Self-Determination Theory to examine intrinsic religious motivation, or institutional theory to analyze how formal Islamic regulations and normative pressures influence digital donation behavior. Such theoretical integration would broaden the conceptual perspectives through which researchers conceptualize and interpret latent constructs.

Building on this expanded theoretical foundation, methodological choices also need to evolve to adequately capture the resulting complexity of donor behavior. Recent methodological advancements further suggest opportunities to move beyond linear modeling approaches. Several studies have combined PLS-SEM with fuzzy-set Qualitative Comparative Analysis (fsQCA) to capture complex and non-linear relationships. For example, Sharma et al. (2024) integrate PLS-SEM, artificial neural networks, and fsQCA to analyze millennials' purchasing intentions, while Mondal et al. (2024) combine PLS-SEM and fsQCA to examine the role of artificial intelligence in achieving a net-zero carbon economy. These studies show that configurational approaches allow researchers to identify multiple combinations of factors that lead to the same outcome, highlighting the complexity of behavioral decision-making that linear models may not fully capture. Applying these combined methods would help researchers see how different types of donors show different patterns of online donation behavior, which conventional SEM often fails to explain.

This review identifies a methodological gap in the limited use of qualitative approaches. Only a small number of studies incorporate qualitative steps to inform or validate construct development. For example, Widiastuti et al. (2024) that employ focus group discussions and expert interviews during the model development stage, while Muflih (2023) relies on expert interviews to justify measurement items prior to survey administration. Outside the studies included in this SLR, Huang et al. (2024) similarly adopt a mixed-methods design by combining semi-structured interviews with a subsequent SEM-based survey analysis. The scarcity of such approaches indicates that existing research often overlooks the potential of qualitative methods to uncover context-specific drivers of online donation behavior. Prior qualitative work, such as Ziloochi et al. (2019), demonstrates that in-depth interviews and case study designs are crucial for revealing culturally embedded emotional and religious motivations that vary across societies. This gap suggests the need for future research to more systematically incorporate qualitative or mixed-methods designs, particularly when examining underexplored populations and culturally specific contexts in Islamic online donation.

Geographically, this SLR reveals a concentration of studies conducted in Indonesia, Malaysia, Saudi Arabia, Egypt, and Kuwait. This concentration highlights a significant gap in research on regions where Islamic philanthropy also plays a substantial role, including South Asia (e.g., Pakistan, Bangladesh), Sub-Saharan Africa (e.g., Nigeria, Sudan), and Western countries with sizeable Muslim populations (e.g., the United Kingdom). Expanding empirical investigations to these underrepresented regions, particularly through cross-cultural research designs, would generate comparative insights into how diverse cultural, economic, and technological environments shape Islamic online donation intentions.

CONCLUSION

This systematic literature review examines the evolving body of research on Islamic online donation intention by synthesizing evidence from 23 selected studies. Addressing the research questions sequentially, the review demonstrates that the literature has increasingly focused on the digitalization of Islamic philanthropic instruments, particularly zakat and waqf.

From a theoretical perspective, the findings show that UTAUT, TAM, and TPB dominate the analytical landscape. These frameworks could explain adoption behavior in digital donation contexts, especially when extended with Islamic-specific variables such as zakat literacy, trust in zakat institutions, and perceived ihsan. However, the review also highlights a clear need to move beyond generic technology-focused models. Future research should increasingly integrate alternative theoretical perspectives, such as Self-Determination Theory and Institutional Theory, to better capture intrinsic religious motivations, normative pressures, and regulatory influences that are central to Islamic philanthropy.

In terms of methodology, the literature relies heavily on quantitative approaches, particularly SEM and PLS-SEM, due to their ability to model latent constructs and

complex relationships. While these methods remain valuable, the review identifies opportunities to advance methodological rigor through multigroup and multilevel analyses, mixed-methods designs, and configurational approaches such as fsQCA. These methods can better account for population heterogeneity, contextual variation, and non-linear behavioral patterns that conventional linear models may overlook.

Regarding key determinants of online donation intention, the review identifies social influence, effort expectancy, facilitating conditions, and trust as the most frequently examined variables in the existing literature. Importantly, trust emerges as a multidimensional construct encompassing confidence in technology, platforms, fundraisers, and zakat institutions. This finding underscores the necessity of institutional credibility and transparent governance in digital Islamic philanthropy.

Most critically, this review identifies substantial gaps related to underexplored contexts, populations, and methodological approaches. Existing studies remain geographically concentrated in Southeast Asia and selected Middle Eastern countries, leaving Islamic philanthropic practices in South Asia, Sub-Saharan Africa, and Western Muslim communities largely underexamined. Addressing these gaps through cross-cultural and multilevel research designs would significantly enhance the global understanding of Islamic online donation behavior.

Taken together, this SLR offers a structured roadmap for future research on Islamic digital philanthropy. It encourages scholars to adopt more context-sensitive theories, diversify methodological approaches, and expand empirical coverage across regions and populations. For practitioners, particularly zakat and waqf institutions, the findings provide actionable insights into improving digital platforms by prioritizing trust-building mechanisms, user-friendly system design, transparent fund management, and donor education on Islamic legal compliance. Leveraging these insights can help institutions strengthen donor engagement, broaden participation, and maximize socio-economic impact.

Limitation of the Study

One limitation of this review is that it relies on studies indexed in Scopus and Web of Science, which may exclude relevant research published in outlets not covered by these databases. Although these sources are widely recognized and support high-quality bibliographic coverage, their indexing scope may still underrepresent certain regional journals or emerging publication venues where Islamic philanthropy is actively discussed. In addition, the review includes only journal articles selected through predefined inclusion criteria, which means that conference proceedings, book chapters, and other scholarly outputs were not considered. As a result, the synthesis may not fully reflect early-stage research trends or practitioner-oriented insights that appear outside peer-reviewed journal formats.

Another limitation concerns the diversity and inconsistency of constructs and measurement approaches across the reviewed studies. While the review identifies dominant determinants such as social influence, effort expectancy, facilitating conditions, and trust, differences in how these variables are defined and

operationalized complicate cross- study comparison. Some studies distinguish trust into multiple dimensions, while others treat it as a single construct, producing variation in interpretation and empirical implications. Furthermore, the dominance of quantitative approaches—particularly SEM and PLS-SEM—means that the literature may underrepresent qualitative insights into donor meaning-making, institutional credibility, and culturally grounded motivations. These limitations suggest that while the review provides a coherent synthesis, its conclusions should be interpreted as a structured overview rather than a definitive causal explanation applicable to all contexts.

Recommendations for Future Research

Future research should expand theoretical diversity beyond the dominant use of UTAUT, TAM, and TPB by incorporating alternative perspectives that can better capture motivational complexity and institutional environments. Less frequently applied theories, such as Self-Determination Theory or Institutional Theory, may provide additional explanatory power for understanding why donors engage with online Islamic giving platforms under varying social and regulatory conditions. Researchers may also benefit from developing more nuanced conceptualizations of trust, particularly by distinguishing trust in technology from trust in institutions. Such refinements would strengthen construct clarity and reduce inconsistencies in measurement, thereby supporting more reliable comparisons across studies and contexts.

In addition, future studies should address the geographic concentration of existing evidence by examining underrepresented regions where Islamic philanthropy is significant. Expanding research to South Asia, Sub-Saharan Africa, and Western countries with sizable Muslim communities would strengthen the global relevance of findings and allow deeper cross-cultural comparison. Methodologically, scholars should consider integrating advanced approaches such as multi-group SEM for comparative testing across populations and combining PLS-SEM with configurational methods like fsQCA to capture non-linear relationships and interaction effects. These strategies can provide richer insights into how combinations of factors shape donation intention in digital settings and contribute to a more comprehensive understanding of Islamic online donation behavior.

Author Contributions

Conceptualization	R.	Resources	R.
Data curation	R.	Software	R.
Formal analysis	R.	Supervision	R.
Funding acquisition	R.	Validation	R.
Investigation	R.	Visualization	R.
Methodology	R.	Writing – original draft	R.
Project administration	R.	Writing – review & editing	R.

Author has read and agreed to the published version of the manuscript.

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Informed Consent Statement

Informed consent was not required for this study.

Data Availability Statement

The data presented in this study are available as attachment to online version of manuscript.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the authors used ChatGPT, DeepL, Grammarly, and PaperPal to translate from Bahasa Indonesia into American English and improve the clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the content of the published article.

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