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TECHNOPHOBIA AND DIGITAL LITERACY IN DIGITAL ZAKAT WEBSITE DESIGN: A REVIEW OF BARRIERS, DESIGN STRATEGIES, AND RESEARCH GAPS

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Abstract:

Limited digital literacy is an empirically confirmed barrier for adopting digital zakat, whereas technophobia constitutes a probable psychological barrier that has not been sufficiently investigated in relation to digital zakat. These factors are especially important for digital zakat websites since users need to combine their technological, financial, and religious skills. The aim of this narrative review is to provide synthesis of the literature on the adoption of digital zakat, digital literacy, technophobia, usability, accessibility, security, trust, website design, and institutional context. The literature review shows that there are existing connections between digital zakat adoption and digital literacy, facilitating conditions, trust, system quality, and information quality. There are also existing connections between technophobia and lower perceived ease of use and digital media literacy in other digital settings. As a result of the synthesis, the following potential barriers have been identified: navigation complexity, lack of guidance on how to perform procedures, problems with error recovery, security concerns, and mistrust toward institutions. The following design implications have been identified: simplified navigation, contextual guidance, design for accessibility, education of users, security information, and error recovery. However, the connection between the above-mentioned design interventions and website-level usability and technophobia has not been sufficiently researched

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empirically. Therefore, future research needs to experimentally validate interventions at the website level using diverse samples of users with limited digital literacy and non-users.

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Keyword:

Digital Inclusion, Digital Literacy, Digital Zakat, Technophobia, User-Centred Design

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Introduction

Zakat represents a key feature of Islamic social finance that includes both religious obligations and wealth redistribution. The development of digital financial services has resulted in a complete reformation of zakat organizations in terms of collection, communication, information management, and money distribution. The phenomenon is commonly referred to as digital zakat or ZakaTech, which means the application of digital technologies to the realm of zakat (Bin-Nashwan et al., 2023). Digitalization is expected to remove geographic and temporal limitations, improve the efficiency of transactions, and facilitate access to zakat services. Furthermore, it can lead to increased transparency and efficiency of the process with proper governance (Arwen et al., 2026; Fadhilah et al., 2025).

The presence of digital zakat websites does not ensure equal access since adoption depends on age, education, infrastructure, effort expectancy, zakat literacy, self-efficacy, and trust (Arwen et al., 2026; Bin-Nashwan et al., 2023; Ghofar et al., 2024). Consequently, digital zakat will benefit advanced users rather than be an obstacle for others. Website design plays an essential role in the likelihood of successful completion of transactions since users will need to find relevant information, learn about types of zakat, calculate their obligations, enter transaction details, pay, and receive a confirmation. Poor information architecture, unclear language, complex navigation, data entry, and feedback will increase users' cognitive load and decrease the probability of transactions being successfully completed.

Usability is the measure of users' ability to complete certain tasks efficiently and effectively under certain circumstances (International Organization for Standardization [ISO], 2018). Website should be accessible in terms of its content and functions being perceivable, operable, understandable, and robust for diverse users (World Wide Web Consortium [W3C], 2024). The importance of these concepts becomes crucial in case of digital zakat since users vary by age,

education, language skills, transaction experience, device capabilities, and self-confidence. The website that seems comprehensible for one user can appear incomprehensible for another one. Digital literacy and technophobia become particularly relevant in digital zakat since users should perform technological, financial, and religious actions. Digital literacy is associated with people's skills to search for information, understand interface elements, evaluate credibility of sources, and conduct transactions online. Haryanto et al. (2023) have shown that digital literacy moderates multiple aspects of the UTAUT model including attitudes, performance expectancy, facilitating conditions, and intention to conduct zakat online. Therefore, users' inability to conduct such actions online is associated with uncertainties in navigation, calculation, authentication, payment, security evaluation, and error recovery.

Technophobia can discourage users from performing these tasks. Although there is no direct evidence for the digital zakat context yet, previous research in other digital spheres demonstrates that technophobia affects perceived ease of use and is negatively related to digital media literacy (Al-kfairy et al., 2025; Ayhan, 2026). As a consequence, the success of digital zakat adoption depends not only on the availability of the service but also on website design accommodating users' digital skills and reactions to technology. Proper instructions, consistent navigation, visual feedback, assistance, and educational resources can help to overcome these obstacles, but their effects require empirical evaluation in the digital zakat context (Nawi et al., 2025).

The abovementioned user-level barriers are included into the larger institutional context. Digital zakat involves users' trust in institutions about conducting financial transactions, fulfilling religious obligations, and fund distribution. Danila et al. (2025) have found that trust affects the intention to use online zakat payment systems among Malaysian micro-entrepreneurs, while Panezai and Saqib (2025) have shown that institutional mistrust, concerns about the distribution of funds, and corruption can undermine confidence in formal zakat collection. Fragmentation, regulatory complexity, low levels of public trust, and unequal digital capabilities can hamper the digital transformation (Fadhilah et al., 2025). Website design can convey responsibilities, procedures, transaction status, security, and accountability, but cannot replace institutional governance. Therefore, trust, usability, accessibility, and governance should be considered while evaluating digital zakat websites.

Previous studies have explored technology acceptance, trust, facilitating conditions, digital literacy, and behavioral intention in the context of digital zakat. However, limited attention has been paid to the connection between technophobia and digital literacy and their cumulative effect on the specific aspects of digital zakat website use. No research has explained whether the simplification of navigation, procedural guidance, accessibility options, educational resources, and clear information about security can overcome barriers for users with limited digital literacy or technology anxiety. Empirical literature is also biased toward users, while non-users and digitally excluded populations remain underrepresented (Arwen et al., 2026; Ghofar et al., 2024; Haryanto et al., 2023). Therefore, this paper examines the relationship between technophobia and digital literacy and their cumulative influence on digital zakat website use without suggesting an empirically proven interaction effect.

Review Methodology

For this concept paper, a narrative literature review will be conducted to summarise the findings reported in this manuscript concerning digital zakat adoption, technophobia, digital literacy,

usability, accessibility, security, trust, website design, and institutional context. The review will help to find out any recurring barriers, develop design strategies, and formulate research questions or propositions for further empirical study.

The review will differentiate literature evidence specific to digital zakat and general evidence taken from other digital contexts. In cases where the cited literature does not offer any empirical proof for technophobia and website interventions in particular, the relationship postulated is considered a proposition that needs future verification and cannot be accepted as causation, mediation, moderation, or interaction. Digital zakat website is used to refer to the specific design object discussed in this manuscript. However, in cases where the context refers to a larger framework of digital zakat services or other terms like 'online zakat payment', 'digital zakat platform', or 'system', as used in cited studies, are used.

Digital Zakat Website Adoption

Development of Digital Zakat Websites

Zakat payments have evolved from traditional face-to-face services to digital ones including institutional websites, online payment systems, apps, internet banking, and payment platforms. Bin-Nashwan et al. (2023) describe the technologies mentioned above as ZakaTech and note that digital zakat is the transformation of the entire zakat institutions' communication with their users via technological tools. According to Che Mohd Salleh et al. (2025), 14 out of 14 zakat institutions in Malaysia provide online payment facilities for zakat services. However, the level of development of technological platforms used varies from one institution to another, depending on the size of the institution. Thus, the level of technological development of institutions is not equal, and their websites also differ in terms of technological features, integration, and usability.

In addition to the websites, zakat institutions provide their clients with additional digital platforms where zakat can be paid using mobile applications, e-wallets, banking and other digital payment options. Saro and Nasir (2025) revealed a large use of digital zakat platforms among the population of Muslim Malaysians together with the traditional payment options. Similar results were obtained by Ghofar et al. (2024) in their investigation of the influence of digital infrastructure on young Muslims' preferences for digital zakat payment in Indonesia and Malaysia. Consequently, digital zakat has become the part of the wider digital ecosystem rather than only an institutional website.

However, even despite the wide range of digital platforms offered by zakat institutions, a website plays an important role because of its additional functionality. Websites allow providing the information on zakat eligibility, zakat types, institutional policies, transaction process, contact options, and accountability of the institutions. Consequently, a zakat website is not only a payment portal but an information platform at the same time. This aspect is important because most of the literature on the topic is devoted to online zakat, digital platforms and digital payments in general rather than websites. Results of the broader digital zakat literature can be helpful for designing a website, but they are not direct evidence of its usability if they are not supported by empirical results.

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Benefits of Digital Zakat Websites

One of the benefits of digital zakat services is the elimination of transaction barriers because digital payment allows the users completing zakat transactions without visiting a collection office. This benefit saves time, simplifies the process, and makes it flexible. Earlier research in Malaysia revealed that perceived usefulness and ease of use influence the use of online zakat payment (Jamaludin et al., 2017). Also, the research by Kasri and Sosianti (2023) that was conducted with 734 Indonesian participants and revealed that performance expectancy and facilitating conditions influence positively the intention of paying zakat online. Another advantage of digital platforms is the expansion of the geographic coverage of institutions because of the ability of remote users to pay zakat using digital tools. From the perspective of zakat institutions, electronic transactions facilitate the process of record keeping and integration of the information on the transactions with management systems. According to Che Mohd Salleh et al. (2025), digital technologies play an increasingly large role in the zakat collecting and managing process.

Another benefit of the websites of zakat institutions is combining information and payment functions in the same platform. Users may need information on the appropriate type of zakat, calculation requirements, the authorised institution, the amount of zakat and confirmation that the transaction has been completed. Well-designed website is able to provide such information together with the payment facility. Such integration can save time and efforts spent for finding the information needed and reduce the uncertainties connected with the process of transaction. However, the increase in the number of website functions is not sufficient to ensure the positive experience because of possible complexity of the interface. Additionally, communication of information about the zakat institution, payment process, security measures, and transaction confirmation may enhance the trust in the institution and in the transaction process. This is important because zakat transaction is not only financial but also religious one. Bin-Nashwan et al. (2023) found that although the importance of the role of trust differs in Saudi Arabia and Egypt, it remained important for the process of digital zakat adoption. Similarly, Kasri and Sosianti (2023) found that institutional trust significantly influences the intention of paying zakat online in Indonesia.

However, the benefits of digital zakat depend on the technical skills of users and digital environment available to them. According to Ghofar et al. (2024), effort expectancy, digital infrastructure, social influence, and zakat literacy significantly influence the preferences of young Muslims regarding digital zakat platforms in Indonesia and Malaysia. Moreover, their cross-country research demonstrates that digital infrastructure influences the process of digital zakat adoption in Malaysia even stronger. Thus, the benefits of the digital zakat website cannot be separated from the presence of suitable devices, Internet connection, and abilities of users to operate digital platforms. Digital zakat increases convenience, accessibility, effectiveness of institutions, and trust. However, these benefits depend not only on the quality of the platform but also on the conditions of interaction with it.

Challenges in User Adoption

Even despite the benefits discussed above, the availability of the payment service does not guarantee the adoption of digital zakat. The adoption of digital zakat depends on the technological factors as well as the factors concerning the users. According to Kasri and Sosianti (2023), the facilitating conditions, performance expectancy, institutional trust, social

influence, and zakat literacy influence the intention of paying zakat online. Also, according to Ahimsa et al. (2023), the technology acceptance factors and zakat literacy are related to users' intentions. Haryanto et al. (2023) revealed that the digital literacy moderates the relation between technology acceptance factors and the intention of paying zakat online. Consequently, the adoption of digital zakat cannot be explained just by the presence of the online payment facility.

The ease of use is another important issue. Digital services eliminate the need to visit the zakat office but create new challenges associated with navigation, authentication, data input, online calculation, and transaction confirmation. Earlier research in Malaysia revealed that perceived ease of use influences the acceptance of online zakat (Jamaludin et al., 2017). Recent research also demonstrates the importance of the facilitating conditions for digital zakat usage (Saro & Nasir, 2025). Consequently, users may perceive the usefulness of the digital zakat but avoid it due to the complexity of the transaction process or necessity of specific skills which are not possessed by them.

The security, privacy, and trust issues are also significant for digital zakat adoption. Users have to provide personal information and complete financial transactions using the digital system which implies their trust in zakat institution and the technology used. Research conducted in Malaysia reveals the importance of security, privacy, perceived usefulness, and ease of use but influence of different factors differs (Ahmad et al., 2022; Jamaludin et al., 2017). Cross-national research also demonstrates the variability of the technological and institutional trust according to the context (Bin-Nashwan et al., 2023). Consequently, the zakat website is not enough to provide the secure transaction but should also inform the user about it.

The digital capability is another important barrier. According to Haryanto et al. (2023), the digital literacy is significant factor of the intention to pay zakat online, while Ghofar et al. (2024) identify the zakat literacy and digital infrastructure as the significant factors for digital platform usage. Such finding acquires even more importance when the differences in age, education, technological experience, and confidence are considered. Users with low levels of digital literacy may face problems with the interpretation of interface terminology, navigation, error recovery, and transaction verification. Also, technophobia may influence the reluctance of some users to explore new digital functionality. However, there is no direct empirical evidence that the technophobia determines the adoption of digital zakat. Consequently, existing literature supports the significance of the user capability, confidence, effort, and conditions of use. The role of technophobia still needs the empirical evidence.

Additionally, there is another limitation of the digital zakat adoption research connected with the limitations in the samples. For example, the study conducted by Ghofar et al. (2024) focuses on young Muslims, while other studies target the sample of existing digital users or collect data using the online survey (Ahimsa et al., 2023; Haryanto et al., 2023). Such approach provides valuable data on digitally reachable users but underrepresents the older adults, inexperienced Internet users, and non-users. Consequently, those who face technological difficulties are the least probable to participate in the adoption research.

Technophobia and Digital Literacy

An example of what a user needs to do on a digital zakat website includes finding information, navigating through menus, entering data, evaluating security cues, making an online payment,

and confirming the transaction. There is a difference between capability and confidence among users. Digital literacy has been empirically proven to be applicable to the use of digital zakat, but technophobia can be a theoretical but unproven construct when it comes to digital zakat use. They are two different constructs since digital literacy relates to capability while technophobia is related to fear or anxiety about technology. Someone could have inadequate skills but not be afraid of technology while someone else can have adequate skills but be fearful about technology. Both constructs could provide an extended explanation of digital exclusion.

Technophobia

Technophobia means negative psychological and behavioural response to technology, which include fear, anxiety, tension, negative beliefs about technological complexity, and avoidance (Rosen & Weil, 1995; Martínez-Córcoles et al., 2017). When considering digital zakat, technophobia may manifest as discomfort when working with new payment procedure, fear of providing personal information, fear of making irreversible mistakes, and anxiety when exploring the website. Thus, technophobia should be seen as a set of negative reactions rather than as fear of technology. Technophobia also should be separated from the poor website usability. One user may refuse to use the website because of poor design, but does not experience anxiety related to technology, while another one may feel uncomfortable despite using the fairly functional website.

Technophobia can be caused by prior technological experience, self-confidence, demographic features of users, and context in which technology is used. Prior studies identified experience with technology as a key factor affecting negative reactions to computers (Rosen & Weil, 1995; Weil et al., 1990). The limited experience in online transactions can cause uncertainty, since users are less familiar with navigation, security procedures, authentication, and error recovery. Lack of confidence, fear of failure, complexity, and risk perception can additionally cause digital anxiety (Niu et al., 2026). Age is commonly associated with technology anxiety but cannot be considered as its cause. As Ayhan (2026) revealed, high digital media literacy, education, and internet use in adults aged 60 years and over were associated with technophobia, while living alone increased the level of technophobia. These results suggest that experience, competence, and social support can be more significant in comparison with age alone.

Website characteristics can either raise or lower technology-induced anxiety through their effect on perceived difficulty or risk of the transaction. The presence of complex navigation, foreign terms, lengthy form-filling process, ambiguous buttons, poor feedback, complex security procedures, and inadequate error recovery can increase difficulty level of the transaction among individuals with low level of confidence. It has been proven that technophobia can influence the perceived ease of use (Al-kfairy et al., 2025). Therefore, it is logical to assume that technophobic individuals may find category selection, information entering, calculation, and transaction confirmation difficult to do on the website, and this may push them to seek help, delay transaction, resort to physical transaction, or avoid it altogether. All of the mentioned should be verified empirically in the case of digital zakat.

As of now, there is no direct empirical research that proves the connection between technophobia and adoption of digital zakat websites in the literature cited. Therefore, technophobia's role should be considered a theory waiting to be tested empirically. This issue is also methodological, since online survey of current users and samples of users may not catch those individuals, who refuse to use digital technologies due to anxiety.

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Digital Literacy

Digital literacy means the knowledge, skills, attitudes, and confidence necessary for effective, critical, and safe usage of digital technologies. Being more than basic computer skills, it includes navigation, online searches, information assessment and evaluation, communication, collaboration, creation, protection, and troubleshooting. According to the Digital Competence Framework for Citizens, DigComp 2.2, there are five areas of digital competence: information and data literacy, communication and collaboration, digital content creation, safety, and problem solving (Vuorikari et al., 2022). In the context of digital zakat, these competencies include exploring the websites, information about zakat, performing calculations and payments, evaluating credibility of institutions, protecting personal and financial information, and managing transaction problems.

The importance of digital literacy in the process of digital zakat adoption comes from the necessity to have sufficient digital skills for successful online transaction completion. Haryanto et al. (2023) in the study of 320 Indonesian Muslims with experience of online zakat payment revealed that digital literacy moderated the relationships between the major UTAUT constructs and intention to pay zakat online. The users with different digital literacy will behave differently in identical technological conditions. The users with higher digital literacy can manage small interface problems independently, while the users with limited digital skills can have difficulties with navigation, authentication, zakat calculation, payment procedure, and error recovery. Digital literacy is also crucial for information and security assessment. Users should be able to identify the legitimacy of institutional websites, understand payment instructions, protect their personal and financial information, and recognize the possible risks. These activities represent the skills of information evaluation, safety, privacy, and problem-solving identified by Vuorikari et al. (2022).

However, digital literacy is not evenly distributed among users. Demographic and socioeconomic differences in education, age, income, access to devices, experience with internet, exposure in the workplace, and learning possibilities can result in large disparities in digital competence. Arwen et al. (2026) found that the digital zakat adoption was more common among respondents aged 18 to 34 years and with bachelor's degree or higher, but at the same time, identified the differences in digital literacy and access among older and lower-income groups. These differences in demographic characteristics cannot be interpreted as the cause of low digital literacy but show the inequality in digital zakat services use.

There also might be underestimation of digital literacy barriers in the existing literature, as many studies focus on current users of digital zakat services or conduct the surveys online. For instance, Haryanto et al. (2023) recruited the sample from the users of digital zakat payment platforms. While such sampling is helpful for the research of current users, it provides limited information about people who cannot or do not want to use the digital services. Participating in the survey requires certain digital access and skills. Therefore, the gaps in digital literacy should not be considered as personal problems, but website design can make digital skills requirements higher or lower. Complex registration, unknown terminology, complicated authentication, lengthy pages, complex navigation, and poor error recovery can make barriers especially for users with limited digital experience.

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Relationship Between Technophobia and Digital Literacy

Technophobia and digital literacy are different but closely connected concepts. Digital literacy reflects the ability of the user to use digital technologies effectively, while technophobia means fear, anxiety, or avoidance of technology. Ayhan (2026) found significant negative relationship between digital media literacy and technophobia among older adults, where high literacy, education, and internet use were associated with low technophobia. However, due to the cross-sectional nature of the study, the direction of causation could not be identified. The relationship can be mutual. Limited digital skills can cause uncertainty and difficulties, which in turn may lead to technophobia and avoidance of technology. In turn, the avoidance of technology reduces the opportunity to gain experience and improve digital literacy. This assumption corresponds to the results of Niu et al. (2026), who identified low confidence, fear of failure, complexity, and lack of support as important contributors to technology-related anxiety.

This connection can be especially relevant for the case of digital zakat websites, as users should perform technological, financial, and religious tasks simultaneously. The users with limited digital literacy can be uncertain about the correctness of information entry, successful payment, appropriate zakat category selection, or transferring money to the authorized institutions. Poor instructions, lack of feedback, and complicated procedures may increase this uncertainty and technophobia. In contrast, familiar terminology, clear instructions, progress indicators, confirmation messages, access to assistance, tutorials, and opportunities to correct mistakes may increase competence and confidence. Thus, website design has an important role in decreasing the amount of digital knowledge required to complete zakat transactions.

Despite the potential existence of combined influence of technophobia and digital literacy on confidence, perceived usability, and adoption of digital zakat website, there is no empirical study in the cited literature that tests interaction effect between the constructs using statistical analysis. The lack of skill will negatively impact the user's level of confidence in performing an action due to inability of navigation and problem-solving whereas technophobia may set negative expectations prior to website usage. For example, Al-kfairy et al. (2025) revealed the impact of technophobia on perceived ease of use in other digital context, whereas Haryanto et al. (2023) revealed that digital literacy impacted technology acceptance factors in online zakat service usage. Thus, the examination of the relationship between the constructs is reasonable, however, the way the constructs operate in digital zakat has yet to be tested.

The interaction of low digital literacy and technophobia may result in digital zakat avoidance. The lack of skill will make an online task hard whereas technophobia will make users unwilling to perform such actions. In such cases, users may rely on their family members or institutional staff, shift to another payment method or quit performing the task. Nonetheless, digital zakat literature failed to reveal the causal relationship between digital literacy, technophobia, perceived usability, and website adoption. Thus, future research needs to directly test the relationships.

Barriers to Digital Zakat Website Use

There are a number of factors associated with the use of digital zakat websites. According to earlier research, the major factors that affect the process of adoption are perceived ease of use, trust, security, risk, technological readiness, facilitating conditions, system quality, and

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information quality (Ahmad et al., 2022; Ishak et al., 2025; Jamaludin et al., 2017; Mohd Sharif et al., 2023). The barriers can be analyzed as follows:

Technophobia

Technophobia stands for anxiety or discomfort when dealing with technology. It involves fear to choose the wrong zakat category, pay wrongly, disclose personal information, or even fail to complete the transaction. Though there is little research done into technophobia in the context of digital zakat payment, the research into other contexts showed its connection with perceived ease of use and negative correlation with digital literacy (Al-kfairy et al., 2025; Ayhan, 2026).

Low Digital Literacy Level

In order to complete zakat payment via the Internet, a user needs to be able to understand the instructions, navigate the website, fill in necessary forms, recognize the security information, and cope with errors. Thus, the user may have Internet access but be unable to perform the task due to poor digital literacy. Haryanto et al. (2023) have found that digital literacy moderates the relationship between technology acceptance factors and intention to use online zakat payment. Furthermore, users with low digital literacy may find it hard to distinguish between genuine and fraudulent websites, thus, showing excessive trust or too much skepticism.

Poor Usability

Poor usability occurs when users find it hard to perform zakat-related activities such as searching for information, choosing the correct zakat category, paying, etc. Mohd Sharif et al. (2023) found out that system quality, service quality, and information quality have significant impact on user satisfaction. Puspito et al. (2026) demonstrated that successful task completion does not always guarantee satisfactory user experience. Perceived ease of use has been associated with online zakat adoption as well (Jamaludin et al., 2017; Mohd Radzi et al., 2024).

Complicated Website Navigation

Complicated navigation makes it hard for users to determine where to start, find the necessary information about zakat, switch between pages, or go back without losing any information. Previous research showed that Malaysian zakat websites are often lacking navigation aids such as internal search feature and sequential navigation (Abidin et al., 2014). Though the results belong to the past, recent research demonstrated that system quality affects the visitors' satisfaction (Mohd Sharif et al., 2023). Complicated navigation is especially problematic for less experienced users who rely more on labels and predictable interaction path.

Security and Privacy Issues

Online zakat transaction involves personal information, banking details, and linking to the external payment systems. Thus, users need to be sure that their information is safe. Ahmad et al. (2022) have established that security and privacy play a significant role in the intention to use online zakat payment. However, Jamaludin et al. (2017) found out that trust and perceived ease of use are more influential, which suggests that security and privacy impact depends on the context. Ishak et al. (2025) also found that risk perception negatively impacts intention to adopt online zakat payment, while transparency is positively related to the intention.

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Mistrust

Mistrust relates to the reliability of digital transaction and trust in the institution that manages zakat payments. Jamaludin et al. (2017) have identified trust as one of the important predictors of online zakat usage. Additionally, users may have doubts about whether zakat reaches eligible recipients or is managed correctly. Panezai and Saqib (2025) showed that institutional mistrust, concerns about fund distribution and corruption can lead to low confidence in formal zakat institutions. The website information quality can increase the level of transparency and accountability but cannot substitute proper institutional governance (Abidin et al., 2014; Mohd Sharif et al., 2023).

Institutional and Regulatory Issues

The adoption of digital zakat payment is also influenced by the fragmentation of institutions, regulatory complexity, uneven technological capability, and lack of public trust. According to Fadhilah et al. (2025), fragmented authority, regulatory complexity, and lack of public participation are barriers to digital zakat transformation. Differences in resources and capabilities may lead to uneven digital service quality. Moreover, users may avoid digital zakat services due to distrust in the institution rather than lack of technological skills. Consequently, technological development needs to be accompanied by better governance and institutional responsibilities and regulation (Fadhilah et al., 2025; Panezai & Saqib, 2025).

Overall, these barriers are interrelated. Low digital literacy may increase the difficulty of complicated navigation and increase technophobia. Complicated payment procedures may increase security concerns, while lack of institutional information may reduce the level of trust. Thus, digital inclusion involves not only attention to technological solutions but also user capability, website usability, security, trust, and institutional situation.

Design Strategies for Digital Zakat Websites

The design of digital zakat websites needs to make sure that users can cope with unnecessary complications and have appropriate technological skills. A website that is functionally capable of handling zakat transactions may not necessarily be easy to use. The review of existing literature allows formulating certain design strategies that would increase usability, accessibility, and trust.

Simple and User-Friendly Interface

Digital zakat websites should offer simple interfaces allowing users to identify categories of zakat, get acquainted with payment requirements, compute zakat, input information, and perform transactions in a simple way. Complicated choice, overabundance of information, and technologically specific terms should be avoided.

Haryanto et al. (2023) demonstrate that digital literacy impacts users' perceptions of online zakat systems, implying that complicated interfaces pose additional challenges to those with poor digital skills. Furthermore, Al-kfairy et al. (2025) show that technophobia affects perceived ease of use in another digital context. It means that simple interfaces would be especially useful for users with poor digital literacy and technology fear.

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Navigation

Navigation should allow users to understand their location, destination, and ways to accomplish a task. Menu items and labels should refer to users' tasks rather than internal organisational terms. Navigation tools should also be consistently applied across the website. It is especially important for users with poor digital literacy, as they might find it difficult to compensate for any confusion in structure of the website. Although Haryanto et al. (2023) do not mention navigation directly, their findings on digital literacy suggest that such interaction difficulties need to be avoided.

Step-by-Step Guidance

Zakat transactions should be broken down into clear and understandable steps. Websites could use numbered steps, progress bars, instructions, and confirmation messages in order to explain to the user what to do and what to expect next. Error messages should also be simple and explain the issue and ways to resolve it.
Haryanto et al. (2023) showed that facilitating conditions and digital literacy are relevant to acceptance of online zakat. Thus, step-by-step guidance might be an additional tool in the process, even though its effectiveness has not been studied in relation to digital zakat websites yet.

Tutorials, Videos, and Infographics

Educational materials could assist users in understanding requirements for zakat and using digital services. Nawi et al. (2025) show considerable engagement with zakat-related videos and infographics, suggesting that multimedia could help informal learning. Videos could show users how to calculate or pay zakat, while infographics could clarify categories of zakat and transaction procedure. However, multimedia should complement and not replace simple interface, and existing literature does not provide any proof of improved transaction completion due to multimedia.

Accessibility Features

Accessibility should be considered since the beginning of website development. Examples of useful features include readable text, appropriate contrasts, scalable content, large clickable elements, clear error messages, text alternatives for images, and captions for videos. Such features could facilitate the work of users with disabilities as well as those with poor digital experience. Arwen et al. (2026) reveal differences in digital zakat usage across demographic and educational groups, and Haryanto et al. (2023) stress the importance of digital literacy. However, there are no studies showing effectiveness of accessibility features for improving digital zakat adoption.

Trust and Security Features

The website should clearly communicate institutional identity, payment procedures, security measures, privacy practices, and transaction confirmation. Danila et al. (2025) find out that trust influences intentions to adopt online zakat payment, and Panezai and Saqib (2025) identify institutional mistrust and concerns about zakat disbursement as barriers. Thus, website should provide verifiable contact information and transparent information about zakat

collection and distribution. Security information should also be provided clearly, avoiding complex terminology. However, good website design alone cannot replace weak institutional governance (Fadhilah et al., 2025).

Support for Older and Less Digitally Literate Users

Older adults and less digitally literate users might require additional assistance in using digital zakat websites. Accessible help functions, contextual information, tutorials, human assistance, and easy error recovery could help users' complete transactions on their own. Ayhan (2026) reveals that high digital media literacy and frequent internet use are associated with technophobia among older adults. Furthermore, Haryanto et al. (2023) demonstrate the importance of digital literacy for digital zakat adoption. Therefore, websites should eliminate unnecessary requirements for prior technological knowledge. However, alternative payment channels should be also available for users who cannot or do not want to use digital services.

In general, the effective design of digital zakat websites should minimize the gap between website requirements and user capabilities. Simple interfaces and navigation could decrease cognitive load, guidance and education could support unfamiliar activities, accessibility interventions could enhance participation, and transparency of security and institutional information could build trust. Several of these strategies, however, including accessibility interventions, guided navigation, and technophobia sensitive design still require empirical testing.

Research Gap

Whereas technology adoption, behavioral intention, usefulness perception, effort expectation, facilitating conditions, trust, and digital literacy have been covered in previous research, there is less understanding of how technophobia and digital literacy impact website usability requirements. In addition, there is a lack of evidence regarding the influence of such aspects as easy navigation, procedures, accessibility, education, and security on people with poor digital literacy and/or technology phobia. The previous research was lacking people who do not use the Internet and other modern technologies. Website usability research has been scarce, and recent research had a small number of participants (Puspito et al., 2026).

Absence of Technophobia Research

Technophobia has hardly been discussed by researchers engaged in digital zakat studies. Existing studies mostly focus on exploring users' perception of ease of use, effort expectancy, technology readiness, perceived risk, and behavioural intention, but not fear of and aversion to technology (Haryanto et al., 2023; Ishak et al., 2025). Research performed in other areas demonstrates that technophobia may affect users' perception of ease of use and is negatively correlated with digital literacy (Al-kfairy et al., 2025; Ayhan, 2026). However, its impact on the adoption of digital zakat, zakat transaction abandonment, preference for traditional methods of payment, or dependence on assistance has not been scientifically proven yet.

Research Gap Concerning Digital Literacy Improvement Strategies

The effect of digital literacy on the uptake of online zakat has been shown by Haryanto et al. (2023). The authors have established the part that digital literacy plays in the moderating of the

relationships between variables in the expanded version of UTAUT. Nevertheless, no research has been done to find out whether website intervention can assist people lacking digital literacy. No information exists about the use of step-by-step instructions, tutorials, and media content to increase the success of the transaction. Although the popularity of videos and infographics associated with zakat has been confirmed by Nawi et al. (2025), there is still no evidence of their effect on the usability of the website or the speed of transaction.

Need for Inclusive Design Approach

Current digital zakat studies tend to focus on current users or those who are digitally reachable. For example, Haryanto et al. (2023) researched those users who had already paid zakat online, and Ghofar et al. (2024) focused on younger Muslims. The above-mentioned sampling may exclude the population segments that demonstrate poor digital literacy skills, suffer from technophobia, have little internet experience, or face any difficulties in accessing digital services. Thus, current research provides more information on the adopters rather than digitally excluded users. Therefore, further research should include the diverse user groups, especially those who have any difficulties with accessing digital services.

Absence of Usability Testing

Existing digital zakat studies mostly use surveys that measure perceptions and intentions of users rather than observe them performing the website tasks. Puspito et al. (2026) conducted the task-based usability testing and used the System Usability Scale to compare two different zakat portals used in Indonesia and Malaysia. Although both websites managed to achieve the 100% task-completion rate, the usability scores differed. However, there were only 10 participants in the sample used, which means that the findings lack generalisability. Further studies should include larger samples and examine specific usability issues, including problems related to navigation, zakat category selection, calculation problems, help-seeking, and transaction abandonment.

Need for Longitudinal Studies

The majority of studies in the field of digital zakat use cross-sectional approaches implying examination of users at only one point in time. For example, Saro and Nasir (2025) researched the sustained use of digital zakat among 420 Malaysian users but still applied a cross-sectional approach. Such research cannot prove whether users feel more confident after successful transactions or experience growing technophobia due to negative experience. Longitudinal studies will allow researching changes in digital literacy skills, technophobia, confidence, and sustained website use over time.

Limited Cross-Country and Cross-Cultural Research

Several comparative studies in the field of digital zakat have been conducted in different countries. Bin-Nashwan et al. (2023) have compared Saudi Arabia and Egypt, Ghofar et al. (2024) - Indonesia and Malaysia, and Puspito et al. (2026) - Indonesian and Malaysian zakat portals. However, geographical scope is still limited. Differences in languages, digital infrastructure, payment systems, institutional arrangements, and cultural expectations may affect the way users interact with digital zakat websites. Thus, future research will have to investigate not only the differences in adoption between countries but also the reasons for

different performance of specific website design across technological and institutional contexts.

Future Research Directions

Research on digital zakat should move away from adoption models to explore how website design influences user behavior, digital literacy, psychological response, and task performance. Experimental studies could test interventions to improve design including simplification of interfaces, navigational clarity, procedural guidance, and multimedia support. The outcome variables would include task performance, navigational mistakes, perceived usability, self-confidence, and self-reliant use of website rather than behavioral intention. Nawi et al. (2025) showed users' interest in visual materials about zakat, yet further research is necessary to determine their impact on understanding and performance of transactions via digital zakat websites.

Furthermore, future research should focus on vulnerable and digitally excluded individuals, including older people, those with lower levels of digital literacy, and those who prefer paying zakat physically as digital services look difficult or risky to them. Researchers should avoid solely online methods since such a procedure excludes users with limited access to and skills in using digital technologies. Recruitment should involve zakat institutions, community organizations, and other offline sources. Age should not be considered an indicator of digital capability. Instead, direct measures of digital literacy, technophobia, and previous experience in using technology should be included. Both users and non-users of digital zakat website should be involved to identify barriers of inclusive digital zakat adoption more thoroughly.

Direct investigation of the relationship between technophobia and digital literacy is necessary too. Future studies could investigate whether low digital literacy level leads to technophobia, technophobia hinders the use of technology and restricts acquisition of digital literacy skills, or both processes take place simultaneously. Researchers could check whether technophobia mediates the impact of low digital literacy on digital zakat avoidance or moderates the relationship between interface complexity and technology anxiety. Also, researchers could examine whether supportive website design could mitigate anxiety of users with poor digital literacy.

Experimental and longitudinal approaches are especially needed for causal inference and examination of change over time. Assignment to different website designs would help to establish the impact of simplified navigation and contextual guidance on task performance of users with varying levels of digital capabilities. Longitudinal designs could explore whether repeated use of website increases users' confidence, promotes digital literacy development, and reduces technophobia. Such research would shift the focus from one-time adoption to sustainable independent use of digital zakat services.

Finally, research should continue cross-country comparison, yet it should expand beyond existing research that compares Indonesia, Malaysia, Saudi Arabia, and Egypt (Bin-Nashwan et al., 2023; Ghofar et al., 2024; Puspito et al., 2026). Future research could compare digital zakat websites in terms of their usability, design features, performance of transaction tasks, and user experience. Besides just description of differences in usability and adoption rates, researchers should explore the role of language, payment infrastructure, institutional context, technological development, and user expectations in these differences.

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Practical Implications

The findings have practical implications for zakat institutions, website designers, and policymakers. Digital transformation should not be measured solely in terms of the presence of the online payment option. Rather, it should be measured by the ability of users with different levels of digital skills to independently accomplish all related tasks online and not encounter any undue technological barriers in this process.

Zakat institutions should continuously evaluate their digital offerings via user testing and not merely technical functionality. Testing should involve the present digital users, those still using traditional payment options, and the less digitally literate users. In addition, the websites should incorporate embedded help, such as tutorials and other explanatory and multimodal materials. Nawi et al. (2025) demonstrate that videos and infographics related to zakat can attract user attention, even though their impact on successful transactions remains to be tested. Trust should also be established by means of identification of the collecting body, transparent payment process, and information about the zakat collection and distribution. Digital services should support rather than immediately substitute assisted or traditional payment methods.

Website designers should decrease unnecessary cognitive demands by simplifying navigation, predictability of the transaction process, instructions, feedback, and error messages. They should realise that successful completion of transactions does not imply good usability, as demonstrated by Puspito et al. (2026). Thus, accessibility should be built into the design process at the earliest stage possible, through readable and scalable texts, usable controls, and accessible multimedia content. Security and privacy information should also be provided in comprehensible language with minimal technical terms. Perhaps most importantly, websites should be tested with diverse users and not only young or experienced ones.

Policymakers should realise that digital inclusion relies on institutional governance as much as technology. Fadhilah et al. (2025) reveal fragmented institutions, regulatory complexity, and incomplete digital transformation as important issues of zakat governance. As a result, regulatory frameworks should establish minimum expectations regarding the accessibility, transparency, and quality of official digital zakat services. Digital literacy initiatives should be supported, and their success should be measured by users' ability to perform digital tasks independently and safely. Digitalisation should be progressive, not obligatory, and alternative services channels maintained until inclusive digital systems become ready to serve the vulnerable users.

Conclusion

This review indicates that availability of digital zakat websites does not guarantee adoption. Lack of digital literacy may make navigation, authentication, calculations, payments, security evaluation, and error recovery difficult, while technophobia may cause anxiety and avoidance. This literature review indicates that digital literacy, usability, trust, security, facilitating conditions, system quality, information quality, and institutional context are the relevant concepts in relation to adoption of digital zakat. Literature indicating technophobia and effectiveness of several website design interventions remains scarce.

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Theoretical Contribution

This paper proposes a website-specific framework that incorporates digital literacy and technophobia as related, yet different user factors, website design as a facilitative or obstructive factor, and trust, security, and institutional context as contextual factors that influence usability perception and digital zakat website adoption.

Implications for Practice

The implication for zakat institutions is the simplification of digital demands by providing navigation assistance, guidance, accessible information, user feedback and error recovery, comprehensible security and privacy information, transparent information about the institution itself, and user assistance. Web evaluation should incorporate diverse range of users, including users with low digital literacy skills and currently nonusers. Since website design cannot compensate for institutional governance, credible information from the institution and other service channels should be provided.

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