

Entrepreneurial Attitudes and Islamic Financial Literacy in Strengthening Muslim Family Economic Performance: The Role of Digital ZISWAF Adoption

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Abstract

The transition toward a sharia-compliant cashless society has created growing opportunities for the efficient and inclusive digital management of zakat, infaq, sadaqah, and waqf (ZISWAF). Drawing on Social Cognitive Theory (SCT), this study examines the relationships among entrepreneurial attitudes, self-efficacy, Islamic financial literacy, digital ZISWAF payment adoption, and Muslim family economic performance. The study involved 250 Muslim respondents in Indonesia, and the data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The findings indicate that Islamic financial literacy, self-efficacy, and entrepreneurial attitudes have positive and significant relationships with digital ZISWAF payment adoption. Furthermore, Islamic financial literacy, entrepreneurial attitudes, and digital ZISWAF payment adoption are positively associated with Muslim family economic performance. These findings extend the application of SCT by demonstrating how cognitive and behavioral factors interact with digital Islamic philanthropic practices to strengthen economic performance at the family level. Practically, the findings underscore the need for integrated strategies that strengthen digital ZISWAF adoption and family economic resilience. Islamic financial institutions and ZISWAF organizations should prioritize practical financial literacy and self-efficacy programs, while developing secure, accessible, and user-friendly platforms integrated with family entrepreneurship and economic empowerment programs. Policymakers should strengthen an inclusive digital ZISWAF ecosystem to support financial literacy, trust, and sustainable family economic development.

Keywords: Digital ZISWAF Payment Adoption; Entrepreneurial Attitudes; Islamic Financial Literacy; Muslim Family Muslim Family Economic Performance; Self-Efficacy.

Abstrak

Transisi menuju masyarakat nontunai yang sesuai syariah telah membuka peluang yang semakin luas bagi pengelolaan zakat, infaq, sadaqah, dan wakaf (ZISWAF) secara digital yang efisien dan inklusif. Dengan mengacu pada Teori Kognitif Sosial (SCT), penelitian ini mengkaji hubungan antara sikap kewirausahaan, efikasi diri, literasi

keuangan Islam, adopsi pembayaran ZISWAF digital, dan kinerja ekonomi keluarga Muslim. Penelitian ini melibatkan 250 responden Muslim di Indonesia, dan data dianalisis menggunakan Structural Equation Modeling-Partial Least Squares (SEM-PLS). Temuan menunjukkan bahwa literasi keuangan Islam, efikasi diri, dan sikap kewirausahaan memiliki hubungan positif dan signifikan dengan adopsi pembayaran ZISWAF digital. Selain itu, literasi keuangan Islam, sikap kewirausahaan, dan adopsi pembayaran ZISWAF digital berkorelasi positif dengan kinerja ekonomi keluarga Muslim. Temuan ini memperluas penerapan SCT dengan menunjukkan bagaimana faktor kognitif dan perilaku berinteraksi dengan praktik filantropi Islam digital untuk memperkuat kinerja ekonomi di tingkat keluarga. Secara praktis, temuan ini menekankan perlunya strategi terintegrasi yang memperkuat adopsi ZISWAF digital dan ketahanan ekonomi keluarga. Lembaga keuangan syariah dan organisasi ZISWAF sebaiknya memprioritaskan program literasi keuangan yang praktis dan program peningkatan rasa percaya diri, sekaligus mengembangkan platform yang aman, mudah diakses, dan ramah pengguna yang terintegrasi dengan program kewirausahaan keluarga dan pemberdayaan ekonomi. Para pembuat kebijakan sebaiknya memperkuat ekosistem digital ZISWAF yang inklusif untuk mendukung literasi keuangan, kepercayaan, dan pembangunan ekonomi keluarga yang berkelanjutan

Kata Kunci: Adopsi Pembayaran ZISWAF Digital; Efikasi Diri; Kinerja Ekonomi Keluarga Muslim; Literasi Keuangan Syariah; Sikap Kewirausahaan.

INTRODUCTION

Digital technology has transformed Muslim economic and social transactions, with QR codes, mobile banking, e-wallets, and other digital payments also reshaping the management of zakat, infaq, sadaqah, and waqf (ZISWAF). In Indonesia, digital ZISWAF offers opportunities to expand Islamic financial inclusion, philanthropic participation, and Muslim family well-being through more effective and transparent fund management¹ while financial and digital literacy remain important for digital payment use and financial decision-making. This transformation reflects the growing integration of Islamic philanthropy and technology²

¹ Mochammad Ae Dunur'aeni et al., "Waqf As a Sustainable Fiscal Instrument in Islamic Economics: A Disaster Management Perspective," *Mawaddah: Jurnal Hukum Keluarga Islam* 4, no. 1 (2026): 520–59, <https://doi.org/10.52496/MJHKI.V4I1.26>; Sumarni Sumarni et al., "From Vision to Practice: Comparative Dynamics of Islamic Economics in Indonesia and Malaysia," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 12, no. 2 (October 23, 2025): 652, <https://doi.org/10.29300/mzn.v12i2.7685>.

² Aris Purwatiningsih et al., "Bibliometric Analysis of Islamic Crowdfunding: A Literature Review of Its Journey," *F1000Research* 13 (May 24, 2024): 531, <https://doi.org/10.12688/f1000research.146797.1>; Masngudi Masngudi et al., "Islamic Socio-Economic Hybridity and Market Resilience: Sharia-Based Informal Muamalah in Penginyongan-Priangan Borderland," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 13, no. 1 (May 8, 2026): 251, <https://doi.org/10.29300/mzn.v13i1.10696>.

including the development of Islamic crowdfunding for social and economic empowerment³ and fintech adoption to improve zakat distribution and social impact.⁴ Within this context, Islamic Financial Literacy (IFL) represents a cognitive capability for making Sharia-compliant financial decisions and comprises four dimensions: Islamic financial behavior, knowledge, attitude, and awareness.⁵

Self-Efficacy is rooted in Social Cognitive Theory (SCT) and represents an individual's belief in their ability to successfully perform specific actions. Previous studies on financial self-efficacy have employed a five-item scale with high reliability, while other research has also demonstrated the relevance of self-efficacy in explaining individuals' ability and confidence in using online payment systems.⁶

Entrepreneurial Attitude represents an individual's positive evaluation of entrepreneurial behavior, including interest in identifying and pursuing opportunities, preference for entrepreneurial activities, and expected satisfaction from engaging in productive economic activities. Previous research has operationalized entrepreneurial attitude through measurement items that are closely aligned with the Theory of Planned

³ Aris Puji Purwatiningsih et al., "Economic Transformation: How Crowdfunding Platforms Support the Poor and SMEs," *WSEAS TRANSACTIONS ON INFORMATION SCIENCE AND APPLICATIONS* 22 (June 26, 2025): 491–503, <https://doi.org/10.37394/23209.2025.22.40>.

⁴ Khaliq Ahmad and Muhamad Hasif Yahaya, "Islamic Social Financing and Efficient z Akat Distribution: Impact of Fintech Adoption among the Asnaf in Malaysia," *Journal of Islamic Marketing* 14, no. 9 (August 17, 2023): 2253–84, <https://doi.org/10.1108/JIMA-04-2021-0102>.

⁵ Yusuf Dinc et al., "Islamic Financial Literacy Scale: An Amendment in the Sphere of Contemporary Financial Literacy," *ISRA International Journal of Islamic Finance* 13, no. 2 (September 30, 2021): 251–63, <https://doi.org/10.1108/IJIF-07-2020-0156>; Azhima, Ahmad Fauzan, Irsan Irsan, and Aslati Aslati, trans. 2025. "Menjaga Keabadian Atau Memenuhi Kebutuhan? Dilema Penjualan Aset Wakaf Dalam Perspektif Fiqih". *Al-Battar: Jurnal Pamungkas Hukum* 2 (2): 196–211. <https://doi.org/10.63142/al-battar.v2i2.348>.

⁶ Shekinah E Dare et al., "How Executive Functioning and Financial Self-Efficacy Predict Subjective Financial Well-Being via Positive Financial Behaviors," *Journal of Family and Economic Issues* 44, no. 2 (2023): 232–48, <https://doi.org/https://doi.org/10.1007/S10834-022-09845-0/TABLES/8>; Melih Coskun, Ebru Saygili, and Mehmet Oguz Karahan, "Exploring Online Payment System Adoption Factors in the Age of COVID-19 Evidence from the Turkish Banking Industry," *International Journal of Financial Studies* 10, no. 2 (June 1, 2022): 39, <https://doi.org/10.3390/ijfs10020039>.

Behavior (TPB), particularly the attitudinal evaluation of entrepreneurship as a desirable and beneficial course of action.⁷

Muslim Family Economic Performance (MFEP) has not yet been established as a standardized scale; therefore, it is conceptualized as an adapted construct derived from family or household financial well-being and contextualized within Muslim households. MFEP captures the ability to meet financial needs, maintain financial security, manage unexpected expenses, accumulate savings, and achieve long-term financial goals. Within Muslim families, MFEP is further positioned within the normative framework of *maqāṣid al-sharī'ah*, particularly *ḥifẓ al-māl*.⁸

The framework of *maqāṣid al-syarī'ah* provides room for Islamic law to adapt to social change and technological development while maintaining the protection of religion (*ḥifẓ al-dīn*), wealth (*ḥifẓ al-māl*), life (*ḥifẓ al-naḥs*), intellect (*ḥifẓ al-'aql*), and lineage (*ḥifẓ al-nasl*).⁹ The use of digital technology in ZISWAF payments can be understood as a form of contemporary *ijtihād* that facilitates social worship while simultaneously strengthening the well-being of Muslim communities. Digital transformation also raises various new legal issues, such as the misuse of digital platforms, social media ethics, transaction security, and digital asset governance, which require an adaptive response from Islamic law.¹⁰

⁷ Jiahao Zhuang, Rui Xiong, and Hongyi Sun, "Impact of Personality Traits on Start-up Preparation of Hong Kong Youths," *Frontiers in Psychology* 13 (2022): 994814, <https://doi.org/10.3389/Fpsyg.2022.994814/Text>.

⁸ Amir, Ahmad Nabil, Tasnim Abdul Rahman, Seyed Mohammad Houshisadat, and Musa Adebayo Badrudeen, trans. 2025. "Muhammad Abduh and the Conception of Science: The Framework of Maqasid and Sharia". *Al-Battar: Jurnal Pamungkas Hukum* 2 (2): 175-86. <https://doi.org/10.63142/al-battar.v2i2.167>.

⁹ Supani et al., "Between Legal Formalism and Welfare Orientation: Maqāṣid-Based Analysis of Waqf Land Exchange Practices in Banyumas," *Al-Istinbath: Jurnal Hukum Islam* 11, no. 1 (April 6, 2026): 113–38, <https://doi.org/10.29240/jhi.v11i1.13941>; Nina Nurani, Apriwandi Apriwandi, and Hafid Noor Bagja, "Intellectual Property Rights Law Reform Based on Maqāṣid Al-Sharī'ah as a Model for Green Business-Based Creative Industry Protection to Support Sustainable Development," *De Jure: Jurnal Hukum Dan Syar'iah* 18, no. 1 (February 27, 2026): 1–32, <https://doi.org/10.18860/j-fsh.v18i1.40840>; Muslich Shabir et al., "Religious Moderation as Living Islamic Law: A Maqāṣid Perspective in Indonesia and Brunei Darussalam," *Al-Ahkam* 36, no. 1 (April 26, 2026): 21-46, <https://doi.org/10.21580/ahkam.2026.36.1.31446>.

¹⁰ Omar Saad Ahmed et al., "Fitnah in the Digital Age: Regulating Social Media Misuse Through Islamic Criminal Principles," *Al-Istinbath: Jurnal Hukum Islam* 10,

Corporate zakat management has developed through a reinterpretation of the concept of trade zakat that can accommodate modern organizational structures.¹¹ Meanwhile, the digitalization of waqf administration through electronic registration systems improves legal certainty and the efficiency of waqf asset management.¹² Various innovations in waqf management, such as healthcare waqf and higher education waqf, demonstrate that digital governance can strengthen the social and economic impact of Islamic philanthropy.¹³

The urgency of developing digital ZISWAF payments is increasing because Islamic social finance functions not only as an instrument of worship but also as a means of family economic empowerment. Hanifuddin, I. et al¹⁴ show that zakat-based financing through the al-qard

no. 2 (August 13, 2025): 535–62, <https://doi.org/10.29240/jhi.v10i2.13369>; Akramov Akmaljon Anvarjon ugli et al., “Legal Issues of Digital Asset Inheritance from an Islamic Law Perspective,” *Ijtihad : Jurnal Wacana Hukum Islam Dan Kemanusiaan* 25, no. 2 (December 31, 2025): 191–212, <https://doi.org/10.18326/ijtihad.v25i2.191-212>.

¹¹ Khamim Khamim et al., “Interpreting Corporate Zakat as Trade Zakat: The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia,” *Journal of Islamic Law* 6, no. 1 (February 28, 2025): 112–34, <https://doi.org/10.24260/jil.v6i1.3679>.

¹² Musleh Harry et al., “Electronic Registration of Waqf Land under the PTSL Program from a Maslahah Perspective: A Study at the Indonesian Waqf Agency Office in East Java,” *El-Mashlahah* 15, no. 2 (December 31, 2025): 393–414, <https://doi.org/10.23971/el-mashlahah.v15i2.9097>.

¹³ Mohd. Ali bin Muhammad Don et al., “WAFQ MODELS FOR HIGHER EDUCATION: Malaysia’s Experience and Challenges in Strengthening a Waqf-Based Higher Education System,” *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan* 25, no. 2 (December 27, 2025): 58–73, <https://doi.org/10.30631/alrisalah.v25i2.1995>; Yudhi Hadiansyah Ahmad Rezy Meidina, Syaibani Ihza Ibrahim, Imam Sibawaih, “From Theology to Social Action: How Islamic Community Organization Conceptualize Islamic Philanthropy,” *Saqifah: Jurnal Hukum Ekonomi Syariah* 10, no. 2 (2025): 61–70, <https://doi.org/10.15548/sqf.v10i2.915>; Achmad Siddiq et al., “Reconstructing Waqf Share Policies: A Maqashid Sharia Approach with Insights from Indonesia,” *El-Mashlahah* 15, no. 1 (June 18, 2025): 79–100, <https://doi.org/10.23971/el-mashlahah.v15i1.9029>; Sulistyowati Sulistyowati et al., “Redesigning Healthcare Waqf: Key Characteristics and Strategic Models for Indonesia Using the Delphi–Likert Approach,” *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 20, no. 2 (December 31, 2025): 423–57, <https://doi.org/10.19105/al-lhkam.v20i2.21377>.

¹⁴ Iza Hanifuddin, Nur Kasanah, and Eficandra Eficandra, “Al-Qard Al-Hasan Program of Bankziska: Zakat Fund-Based Empowerment Model for Victims of Loan Sharks,” *JURIS (Jurnal Ilmiah Syariah)* 23, no. 1 (June 6, 2024): 1, <https://doi.org/10.31958/juris.v23i1.10799>.

al-ḥasan scheme can strengthen the economic resilience of vulnerable groups. On the other hand, the financial literature indicates that financial literacy has an important relationship with financial well-being, while digital payment adoption can serve as a mechanism linking financial capability with financial well-being¹⁵ also demonstrate the importance of financial literacy in shaping financial well-being.

Family well-being is an important objective that should be achieved through responsible economic management in accordance with Sharia values. Family resilience is determined not only by income levels but also by social capital, solidarity, and the family's ability to cope with economic change.¹⁶ Contemporary Islamic family law studies also show that the interaction between tradition and modernity continues to shape Muslim family life, including economic practices and the use of digital technology.¹⁷ Conceptually, the protection of wealth (*ḥifẓ al-māl*) is related to the family's ability to manage economic resources responsibly, while the protection of lineage (*ḥifẓ al-nasl*) is associated with family continuity and well-being. Integrating the perspective of Islamic family law with studies of digital payment adoption is important because the decision to use financial technology is not merely an individual action but can become part of family economic behavior related to social responsibility, wealth management, and the well-being of Muslim families.

Digital ZISWAF Payment Adoption (DZPA) refers to individuals' acceptance and use of digital payment technologies for ZISWAF transactions, representing digital Islamic financial behavior that integrates technology adoption with Islamic obligations and philanthropy. Its adoption depends on digital infrastructure, user

¹⁵ Peter Kwame Kuutol, Josue Mbonigaba, and Rufaro Garidzirai, "Financial Literacy and Financial Well-Being in Rural Ghana: Does Level of Financial Information Matter?," *SAGE Open* 15, no. 3 (January 6, 2025), <https://doi.org/10.1177/21582440251362967>.

¹⁶ Zulkifli et al., "Social Capital and Family Resilience to The Pandemic," *El-Usrah: Jurnal Hukum Keluarga* 8, no. 2 (September 13, 2025): 724–48, <https://doi.org/10.22373/rj290a90>.

¹⁷ Ratno Lukito and Marsya Salsabilla Az-Zahra, "Codification of Islamic Law in Comparative Perspective," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 10, no. 1 (February 17, 2026): 70–104, <https://doi.org/10.22373/sjhk.v10.i1.31676>; Siti Zumrotun et al., "Islamic Family Law in Diaspora: Negotiating Gender and Marital Authority among Indonesian Muslim Immigrants in Sydney," *Journal of Islamic Law* 7, no. 1 (February 28, 2026): 193–221, <https://doi.org/10.24260/jil.v7i1.5687>.

readiness and confidence¹⁸ as well as Islamic financial literacy that supports Sharia-compliant financial decisions.¹⁹ Financial technology influences zakat payment intentions²⁰, while zakat compliance is also shaped by individual characteristics and personal determinants.²¹ At the institutional level, effective governance and operational risk management are essential for maintaining trust²², while zakat contributes to resource redistribution and sustainable economic development.²³ Thus, DZPA extends beyond technology acceptance to encompass financial capability, Islamic values, and participation in digital Islamic philanthropy.

Islamic Financial Literacy (IFL) represents the cognitive capability to understand and evaluate financial decisions based on Islamic principles²⁴ whereas Self-Efficacy (SE) represents individuals' confidence in their ability to manage financial decisions and behaviors; previous research demonstrates that financial self-efficacy is associated

¹⁸ Coskun, Saygili, and Karahan, "Exploring Online Payment System Adoption Factors in the Age of COVID-19 Evidence from the Turkish Banking Industry."

¹⁹ Dinc et al., "Islamic Financial Literacy Scale: An Amendment in the Sphere of Contemporary Financial Literacy."

²⁰ Lu'liyatul Mutmainah, Izra Berakon, and Rizaldi Yusfiarto, "Does Financial Technology Improve Intention to Pay Zakat during National Economic Recovery? A Multi-Group Analysis," *Journal of Islamic Marketing* 15, no. 6 (May 23, 2024): 1583–1607, <https://doi.org/10.1108/JIMA-09-2022-0268>.

²¹ Ahmad Ajib Ridlwan et al., "Does Gender Influence Zakat Compliance among Indonesian Muslim Entrepreneurs? A Multi-Group Analysis," *Journal of Islamic Accounting and Business Research*, August 25, 2025, <https://doi.org/10.1108/JIABR-01-2024-0040>; Azidni Rofiqo, "Determinants of Compliance to Pay Zakāt: An Experience during the COVID-19 in Indonesia," *Journal of Islamic Marketing* 17, no. 3 (March 11, 2026): 793–813, <https://doi.org/10.1108/JIMA-04-2023-0127>; Anwar Adem Shikur, Hakan Aslan, and Mohamed Zakaria Fodol, "Factors Influencing Zakat Payment among Ethiopian Muslims: A PLS-SEM Analysis," *International Journal of Islamic and Middle Eastern Finance and Management* 18, no. 5 (August 12, 2025): 1150–75, <https://doi.org/10.1108/IMEFM-07-2024-0362>.

²² Soya Sobaya et al., "Operational Risk Management of Zakat Institution in Indonesia: Lesson Learned from Crisis COVID-19," *Journal of Islamic Accounting and Business Research*, April 27, 2026, 1–21, <https://doi.org/10.1108/JIABR-10-2024-0415>.

²³ Maha Mennani and El Houssain Attak, "Moroccan's Perception toward Zakat as an Effective Strategy for Sustainable Economic Development: A Qualitative Approach," *Journal of Islamic Marketing*, June 30, 2026, 1–26, <https://doi.org/10.1108/JIMA-02-2024-0095>.

²⁴ Dinc et al., "Islamic Financial Literacy Scale: An Amendment in the Sphere of Contemporary Financial Literacy."

with positive financial behaviors and subjective financial well-being.²⁵ Entrepreneurial Attitudes (EA), meanwhile, reflect an orientation toward opportunities, initiative, and productive economic activities, with research on entrepreneurial attitudes demonstrating the relevance of individual characteristics and attitudes to entrepreneurial preparedness.²⁶ From this perspective, IFL, SE, and EA function as individual antecedents, whereas DZPA serves as a behavioral mechanism through which these cognitive and personal capacities are translated into digital Islamic financial behavior.

Digitalization facilitates more accessible resource allocation, while zakat supports redistribution and economic development.²⁷ Accordingly, DZPA serves as a behavioral mechanism linking Islamic Financial Literacy, Self-Efficacy, and Entrepreneurial Attitudes with Muslim Family Economic Performance (MFEP), with *hiḍḡ al-māl* providing a normative basis for wealth management and family *maṣlahah*. From the SCT perspective, technology adoption is shaped by individual capabilities, beliefs, experiences, and cognitive factors.²⁸ Thus, Self-Efficacy, Islamic Financial Literacy, and Entrepreneurial Attitudes may shape DZPA, which in turn may be associated with MFEP.

Despite the growing literature on ZISWAF digitalization, three research gaps remain. First, studies on digital Islamic philanthropy have primarily focused on digitalization, Islamic crowdfunding, zakat and waqf governance, institutional effectiveness, and technology adoption as an outcome.²⁹ Second, although financial capability, digital payments,

²⁵ Dare et al., “How Executive Functioning and Financial Self-Efficacy Predict Subjective Financial Well-Being via Positive Financial Behaviors.”

²⁶ Zhuang, Xiong, and Sun, “Impact of Personality Traits on Start-up Preparation of Hong Kong Youths.”

²⁷ Mennani and Attak, “Moroccan’s Perception toward Zakat as an Effective Strategy for Sustainable Economic Development: A Qualitative Approach.”

²⁸ Henry Boateng et al., “Assessing the Determinants of Internet Banking Adoption Intentions: A Social Cognitive Theory Perspective,” *Computers in Human Behavior* 65 (December 2016): 468–78, <https://doi.org/10.1016/j.chb.2016.09.017>.

²⁹ Purwatiningsih et al., “Bibliometric Analysis of Islamic Crowdfunding: A Literature Review of Its Journey”; Purwatiningsih et al., “Economic Transformation: How Crowdfunding Platforms Support the Poor and SMEs”; Ahmad and Yahaya, “Islamic Social Financing and Efficient *z* Akat Distribution: Impact of Fintech Adoption among the Asnaf in Malaysia”; Khamim et al., “Interpreting Corporate Zakat as Trade Zakat: The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia”; Musleh Harry et al., “Electronic Registration of Waqf Land under the PTSL Program from a *Maṣlahah* Perspective: A Study at the Indonesian Waqf Agency Office in East Java”; Muhammad Don et al.,

and financial well-being have been widely linked³⁰ Morgan et al., digital ZISWAF research has rarely connected technology adoption with Muslim Family Economic Performance. Third, studies on Islamic law and digital transformation have examined the normative dimensions of technology³¹, while Muslim family studies have emphasized family resilience and tradition-modernity dynamics.³² However, these perspectives remain insufficiently integrated to explain how Islamic principles of wealth management and family well-being interact with digital economic behavior.

The novelty of this study lies in developing a model that links individual cognitive and behavioral factors with digital ZISWAF adoption and economic outcomes at the Muslim family level, this study positions Digital ZISWAF Payment Adoption as a behavioral mechanism linking Entrepreneurial Attitudes, Self-Efficacy, and Islamic Financial Literacy with Muslim Family Economic Performance. Thus, this study shifts the question from merely “what factors encourage Muslim communities to use digital ZISWAF?” to “how do cognitive and behavioral factors encourage the use of digital ZISWAF, and how is this behavior associated with Muslim Family Economic Performance?” The integration of Social Cognitive Theory, Islamic social finance, digital payment adoption, and the perspective of Islamic family law provides a more comprehensive framework for understanding the implications of digital transformation for the economic lives of Muslim families. The conceptual framework of this study is presented in Diagram 1.

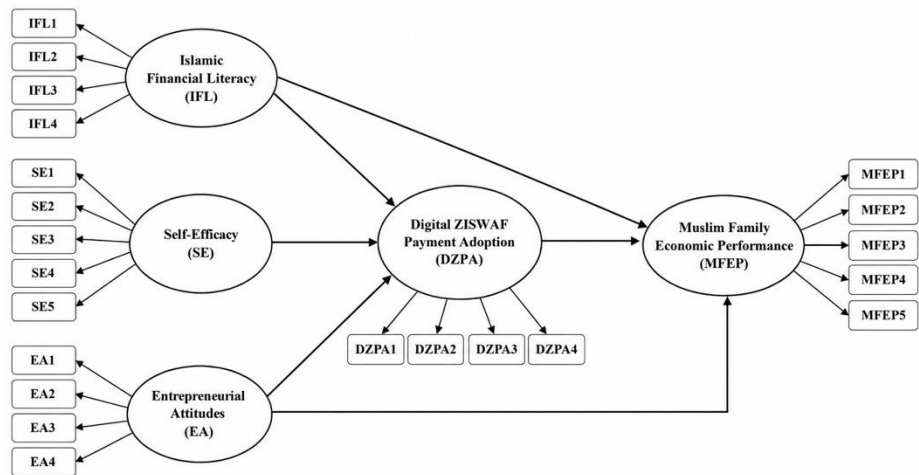
“WAQF MODELS FOR HIGHER EDUCATION: Malaysia’s Experience and Challenges in Strengthening a Waqf-Based Higher Education System”; Sulistyowati et al., “Redesigning Healthcare Waqf: Key Characteristics and Strategic Models for Indonesia Using the Delphi–Likert Approach.”

³⁰ Kuutol, Mbonigaba, and Garidzirai, “Financial Literacy and Financial Well-Being in Rural Ghana: Does Level of Financial Information Matter?”

³¹ Supani et al., “Between Legal Formalism and Welfare Orientation: Maqāṣid-Based Analysis of Waqf Land Exchange Practices in Banyumas”; Shabir et al., “Religious Moderation as Living Islamic Law: A Maqāṣid Perspective in Indonesia and Brunei Darussalam”; Omar Saad Ahmed et al., “Fitnah in the Digital Age: Regulating Social Media Misuse Through Islamic Criminal Principles”; Akramov Akmaljon Anvarjon ugli et al., “Legal Issues of Digital Asset Inheritance from an Islamic Law Perspective.”

³² Zulkifli et al., “Social Capital and Family Resilience to The Pandemic”; Lukito and Az-Zahra, “Codification of Islamic Law in Comparative Perspective”; Zumrotun et al., “Islamic Family Law in Diaspora: Negotiating Gender and Marital Authority among Indonesian Muslim Immigrants in Sydney.”

Diagram1. Conceptual Framework



RESEARCH METHOD

This study employed a quantitative cross-sectional explanatory design to examine the relationships among Islamic Financial Literacy (IFL), Self-Efficacy (SE), Entrepreneurial Attitudes (EA), Digital ZISWAF Payment Adoption (DZPA), and Muslim Family Economic Performance (MFEP).³³ Primary data were collected through a structured questionnaire from 250 Muslim respondents in Indonesia who had knowledge of or experience with digital financial and payment services. The measurement items were adapted from relevant previous studies and contextualized to Islamic finance, digital ZISWAF, and Muslim family economics. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Prior to data collection, the instrument was reviewed for content relevance and clarity. Participation was voluntary, respondents were informed of the study's purpose and their right to withdraw, and confidentiality was maintained throughout the research process.

Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) through measurement and structural model assessments. The measurement model evaluated outer loadings,

³³ John Creswell and J David Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (Sage publications, 2017).

Cronbach’s Alpha, Composite Reliability ($CR \geq 0.70$), Average Variance Extracted ($AVE \geq 0.50$), and discriminant validity using the Fornell–Larcker criterion and Heterotrait-Monotrait Ratio (HTMT). The structural model was assessed using the Variance Inflation Factor (VIF), coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and path coefficients. Hypothesis testing was conducted using bootstrapping based on t-statistics, p-values, and confidence intervals to examine the relationships of IFL, SE, and EA with DZPA and those of IFL, EA, and DZPA with MFEP.

RESULTS AND DISCUSSION

Structural Model and Direct Effects

The results of the structural model evaluation presented in Table 1 show that the R^2 value for Digital ZISWAF Payment Adoption (DZPA) is 0.355 (Adjusted $R^2 = 0.348$). This indicates that Islamic Financial Literacy (IFL), Self-Efficacy (SE), and Entrepreneurial Attitudes (EA) collectively explain 35.5% of the variance in DZPA, while the remaining 64.5% is explained by other factors outside the model. Meanwhile, Muslim Family Economic Performance (MFEP) has an R^2 value of 0.322 (Adjusted $R^2 = 0.313$), indicating that IFL, EA, and DZPA explain 32.2% of the variance in Muslim Family Economic Performance. These values indicate a moderate explanatory power of the model within the context of behavioral research. This is important because technology adoption and family economic performance are multidimensional phenomena that may also be influenced by income, education, religiosity, trust in ZISWAF institutions, digital literacy, transaction security, employment conditions, and the socioeconomic characteristics of families.

Structural Model Testing Results

Table 1. R-Square

	<i>R Square</i>	<i>R Square Adjusted</i>
<i>DZPA</i>	0.355	0.348
<i>MFEP</i>	0.322	0.313

The direct effect testing presented in Table 2 shows that all relationships in the model are positive and significant. Entrepreneurial Attitudes are the strongest predictor of DZPA ($\beta=0.283$; $t=5.975$; $p<0.001$), followed by Self-Efficacy ($\beta=0.279$; $t=4.749$; $p<0.001$) and Islamic Financial Literacy ($\beta=0.250$; $t=4.511$; $p<0.001$). The similarity between the EA and SE coefficients indicates that the adoption of digital ZISWAF payments depends not only on Islamic financial knowledge but

is also strongly associated with individuals' proactive orientation and confidence in their ability to use technology. From the perspective of Social Cognitive Theory (SCT), these results support the argument that behavior is shaped not only by knowledge but also by self-beliefs and individuals' propensity to take action. Individuals with stronger entrepreneurial attitudes tend to be more open to innovation, more adaptive to change, and more willing to utilize new technologies; therefore, EA makes a slightly greater contribution to DZPA than IFL.

Direct Effect Hypothesis Testing Results

Table 2. *Direct Effect*

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standart Deviation (STDEV)</i>	<i>T Statistics (O/STDV)</i>	<i>P Values</i>
<i>DZPA→MFEP</i>	0.270	0.271	0.063	4.313	0.000
<i>EA→DZPA</i>	0.283	0.286	0.047	5.975	0.000
<i>EA→MFEP</i>	0.270	0.274	0.054	6.029	0.000
<i>IFL→DZPA</i>	0.250	0.251	0.055	4.511	0.000
<i>IFL→MFEP</i>	0.193	0.194	0.056	4.417	0.000
<i>SE→DZPA</i>	0.279	0.283	0.049	4.749	0.000

The finding that SE has a positive effect on DZPA ($\beta=0.279$), as shown in Table 2, provides strong empirical support for SCT. Self-efficacy represents an individual's belief in their ability to successfully perform a particular action. In the context of this study, individuals who are more confident in their ability to use digital services tend to adopt digital ZISWAF payments more readily. The SE coefficient, which is nearly equal to that of EA, also indicates that the ability and confidence to use technology are almost as important as a proactive attitude toward innovation. This finding is consistent with the application of SCT in financial technology adoption research, which demonstrates that self-efficacy is one of the important cognitive mechanisms in shaping technology-use behavior.

IFL also shows a positive and significant effect on DZPA ($\beta=0.250$; $t=4.511$; $p<0.001$). This result indicates that the better an individual's understanding of Islamic financial principles, products, and management, the greater their tendency to use digital ZISWAF payments. However, the IFL coefficient is lower than those of EA ($\beta=0.283$) and SE ($\beta=0.279$). This difference provides an interesting finding: Islamic financial knowledge alone may not necessarily be the most dominant factor in driving technology adoption, the ability to act

and openness to innovation appear to be more directly associated with actual behavior than knowledge alone. Thus, Islamic financial literacy is an important condition, but transforming such knowledge into digital behavior also requires self-confidence and a proactive orientation.

Regarding family economic outcomes, DZPA and EA have equally strong direct coefficients on MFEP ($\beta=0.270$). The effect of EA on MFEP is highly significant ($t=6.029$; $p<0.001$), while DZPA also shows a positive and significant relationship ($t=4.313$; $p<0.001$). In contrast, the direct effect of IFL on MFEP is smaller ($\beta=0.193$; $t=4.417$; $p<0.001$). These differences indicate that Islamic financial knowledge is associated with family economic performance, but actual behavior and entrepreneurial orientation have relatively stronger relationships, whereas EA and DZPA reflect behavioral orientations and implementation that are more closely related to actual economic activities.

The positive relationship between DZPA and MFEP ($\beta=0.270$) represents one of the important findings of this study. This finding indicates that digital ZISWAF adoption does not end with technology acceptance but is also associated with economic outcomes at the family level. However, this relationship should be interpreted cautiously. The findings do not imply that more frequent digital ZISWAF payments automatically increase family income. Instead, DZPA may represent broader engagement with the Islamic digital financial ecosystem, better transaction management capabilities, greater financial discipline, and more structured financial behavior. This interpretation also distinguishes the present study from technology adoption studies that end with behavioral intention or technology use as the final outcome.

Indirect Effects and the Mediating Role of DZPA

The indirect effects analysis presented in Table 3 reinforces the role of DZPA as a behavioral mechanism within the model. The results show that the indirect effect of EA on MFEP through DZPA is $\beta=0.077$ ($t=3.599$; $p<0.001$). The indirect effect of IFL on MFEP through DZPA is $\beta=0.068$ ($t=3.068$; $p<0.001$), while the indirect effect of SE on MFEP through DZPA is $\beta=0.075$ ($t=3.063$; $p<0.001$). Thus, all three indirect effects are significant.

Table 3. *Indirect Effects*

<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standart Deviation (STDEV)</i>	<i>T Statistics (O/STDV)</i>	<i>P Values</i>

<i>EA</i> → <i>MFEP</i>	0.077	0.077	0.021	3.599	0.000
<i>IFL</i> → <i>MFEP</i>	0.068	0.068	0.022	3.068	0.000
<i>SE</i> → <i>MFEP</i>	0.075	0.077	0.025	3.063	0.000

Among the three indirect effects, EA produces the largest indirect effect ($\beta=0.077$), followed by SE ($\beta=0.075$) and IFL ($\beta=0.068$). Although the differences are relatively small, this pattern is consistent with the results of the direct effects on DZPA. EA is the strongest predictor of DZPA and simultaneously produces the largest indirect effect on MFEP. This indicates that entrepreneurial orientation is not only directly associated with family economic performance, but part of its effect is also transmitted through openness to the use of digital ZISWAF.

For EA and IFL, the presence of direct effects that remain significant on MFEP together with significant indirect effects indicates a pattern consistent with partial mediation. EA is not only associated with MFEP through DZPA ($\beta=0.077$), but also has a direct effect of $\beta=0.270$. Similarly, IFL has a direct effect on MFEP of $\beta=0.193$ and an indirect effect through DZPA of $\beta=0.068$. This means that DZPA is one of the mechanisms explaining how entrepreneurial attitudes and Islamic financial literacy are associated with family economic performance, but it is not the only mechanism. Meanwhile, because the model does not test the direct path $SE \rightarrow MFEP$, the result of $\beta=0.075$ indicates a significant indirect-only relationship through DZPA; a claim of full mediation should not be made without testing the direct $SE \rightarrow MFEP$ path within the same model.

DISCUSSION

The results show that Entrepreneurial Attitudes (EA), Self-Efficacy (SE), and Islamic Financial Literacy (IFL) have positive and significant effects on Digital ZISWAF Payment Adoption (DZPA). Among the three predictors, EA has the largest coefficient ($\beta=0.283$), followed by SE ($\beta=0.279$) and IFL ($\beta=0.250$). The similarity of these coefficients indicates that the adoption of digital ZISWAF payments depends not only on Islamic financial knowledge but also on individuals' proactive orientation and confidence in their ability to use technology. From the perspective of Social Cognitive Theory (SCT), these findings support the view that behavior results from the interaction among cognitive, personal, and environmental factors.

The role of EA is also supported by El Amri et al³⁴ who show that digital financial literacy has a positive effect on individuals' experience and acceptance of digital payments. Erbuğa, G. S., & Ünal, C.³⁵ also show that digital financial literacy plays an important role in reducing the risk of fraud and improving the quality of decision-making in digital transactions. These findings indicate that entrepreneurial attitudes supported by the ability to understand the digital financial environment can strengthen individuals' readiness to use Digital ZISWAF payments safely and responsibly.

The effect of SE on DZPA ($\beta=0.279$) reinforces the position of self-efficacy as one of the important cognitive mechanisms in SCT. Singh, D. et al³⁶ explain that the continued use of digital financial services is influenced by psychological factors, user competence, and experience in using technology, while Drago, C. et al³⁷ show that financial knowledge and the ability to understand digital innovations increase the acceptance of new payment technologies. Tsiotsou, R. H. et al³⁸ also show that digital literacy and trust are important factors in the adoption of blockchain-based digital technologies, while Djimesah, I. E. et al³⁹ emphasize the importance of digital competence and user trust in

³⁴ Mohamed Cherif El Amri, Mustafa Omar Mohammed, and Ayman Mohammad Bekiroğlu, "Impact of Digital Financial Literacy on Individual's Experience of Digital Payment Adoption: The Case of Türkiye," *Borsa Istanbul Review* 26 (August 2026): 100809, <https://doi.org/10.1016/j.bir.2026.100809>.

³⁵ Gökçe Sinem Erbuğa and Ceyda Ünal, "Explainable Artificial Intelligence-Driven Fraud Detection: Behavioral Proxies of Digital Financial Literacy in Online Payment Models," *Borsa Istanbul Review* 26 (August 2026): 100840, <https://doi.org/10.1016/j.bir.2026.100840>.

³⁶ Dharmendra Singh et al., "Click, Transact, Repeat: An Integrated Framework for Adoption and Continuance Usage of Digital Financial Service Applications," *International Journal of Information Management Data Insights* 6, no. 1 (June 2026): 100394, <https://doi.org/10.1016/j.jjimei.2026.100394>.

³⁷ Carlo Drago et al., "Financial Knowledge, Innovation and the Digital Euro: A Survey-Based Study," *Journal of Innovation & Knowledge* 17 (October 2026): 101059, <https://doi.org/10.1016/j.jik.2026.101059>.

³⁸ Rodoula H. Tsiotsou et al., "Digital Literacy and Trust as Drivers of Blockchain E-Voting Systems Adoption: Impacts on Voter Satisfaction and Referral Behavior," *Journal of Innovation & Knowledge* 17 (October 2026): 101053, <https://doi.org/10.1016/j.jik.2026.101053>.

³⁹ Isaac Edem Djimesah et al., "Digital Infrastructure, Trust, and Behavioral Intention: An Extended Technology Acceptance Model for Crowdfunding Adoption in Emerging Economies," *Strategic Business Research* 2, no. 1 (December 2026): 100068, <https://doi.org/10.1016/j.sbr.2026.100068>.

shaping behavioral intention toward digital financial platforms in developing countries.

Mitra, A., & De, A⁴⁰ find that financial self-efficacy plays a role in improving household life satisfaction through financial literacy, while Sugahara, S., & Kano, K⁴¹ show that digital self-efficacy contributes to improved financial performance through the ability to utilize digital technology. Thus, self-efficacy can be understood as psychological capital that helps individuals access financial services, manage transactions efficiently, and utilize technology to support family economic management.

IFL is also shown to have a positive effect on DZPA ($\beta=0.250$) and MFEP ($\beta=0.193$). Islamic financial literacy provides individuals with the ability to understand Islamic financial principles, the mechanisms of zakat, infaq, sadaqah, and waqf, and to evaluate whether a financial service complies with Sharia principles. Abdul-Wahab, A.-H., & Yakubu, I. N⁴² explain that Islamic FinTech integrates digital innovation with Sharia principles and has the potential to enhance financial inclusion, transparency, accountability, and economic sustainability. The coefficient of IFL on DZPA is lower than those of EA and SE. This indicates that knowledge is an important foundation, but the ability to translate knowledge into action and openness to innovation appear to have a slightly stronger relationship with actual adoption behavior.

The relationship between Islamic financial literacy and Digital ZISWAF also has broader socioeconomic dimensions. Yudha, A. T. R. C. et al⁴³ emphasize that the use of financial technology from an Islamic perspective should be directed toward achieving *maṣlahah*, namely

⁴⁰ Aishwarya Mitra and Anupam De, "Financial Literacy and Its Impact on Life Satisfaction in Rural Households: A Mediated Approach via Financial Self-Efficacy," *Journal of Indian Business Research* 16, no. 3 (October 9, 2024): 353–74, <https://doi.org/10.1108/JIBR-05-2023-0134>.

⁴¹ Satoshi Sugahara and Keita Kano, "The Moderating Role of External Accountants' Advice on the Relationship between Small Business Owner-Managers' Digital Self-Efficacy and Financial Performance," *Pacific Accounting Review* 37, no. 5 (November 25, 2025): 740–61, <https://doi.org/10.1108/PAR-01-2025-0010>.

⁴² Abdul-Hamid Abdul-Wahab and Ibrahim Nandom Yakubu, "Islamic FinTech for Circular SME Finance: Ethical Innovation for Sustainability," 2026, 183–201, https://doi.org/10.1007/978-3-032-19464-0_10.

⁴³ Ana Toni Roby Candra Yudha et al., "Maslahah Value Optimization in Exploring Muslim Consumption Behavior: A Study of Impulse Buying on E-wallet Users in East Java, Indonesia," *Journal of Islamic Marketing* 16, no. 9 (November 24, 2025): 2514–42, <https://doi.org/10.1108/JIMA-03-2024-0118>.

generating benefits for individuals and society. Ambo Masse, R. et al⁴⁴ show that a cash waqf-based social entrepreneurship model can strengthen economic empowerment through the integration of Islamic philanthropy and social innovation. Meanwhile, Nadeem, M. A. et al⁴⁵ show that digital financial knowledge contributes to poverty reduction by increasing access to financial services and strengthening the economic capacity of communities.

Regarding family economic outcomes, DZPA and EA show equal direct effects on MFEP ($\beta=0.270$), while the effect of IFL is relatively lower ($\beta=0.193$). This pattern indicates that financial knowledge remains important, but entrepreneurial orientation and actual behavior within the digital financial ecosystem have stronger relationships with family economic performance. The positive relationship between DZPA and MFEP does not mean that digital ZISWAF payments automatically increase family income. Rather, DZPA may reflect broader engagement with the Islamic digital financial ecosystem, the ability to conduct transactions efficiently, financial discipline, and more structured financial management practices.

The mediation testing results further reinforce the position of DZPA as a behavioral mechanism within the model. The indirect effect of EA on MFEP through DZPA is $\beta=0.077$, that of IFL is $\beta=0.068$, and that of SE is $\beta=0.075$, with all relationships being significant ($p<0.001$). These findings indicate that personal capacities are not only associated with economic outcomes, but that part of their effects is translated through digital ZISWAF usage behavior. For EA and IFL, the significant direct and indirect effects indicate a pattern of partial mediation.

From the perspective of Islamic economics, this mechanism indicates that Digital ZISWAF is not merely a payment instrument but part of a broader ecosystem of philanthropy and economic empowerment. Ambo Masse, R. et al⁴⁶ show that the integration of Islamic philanthropy and innovation can strengthen economic

⁴⁴ Rahman Ambo Masse, Andi Aderus, and Andi Achruh, "Social Entrepreneurship Model in Cash Waqf: An Evidence from Kurir Langit and Dompot Dhuafa," *Cogent Arts & Humanities* 11, no. 1 (December 31, 2024), <https://doi.org/10.1080/23311983.2024.2418727>.

⁴⁵ Muhammad Asif Nadeem, Waheed Akhter, and Thi Hong Van Hoang, "Does Digital Financial Knowledge Participate in Poverty Alleviation? A Moderating Study with Microfinance in Pakistan," *Management and Organization Review*, January 19, 2026, 1–27, <https://doi.org/10.1017/mor.2025.10112>.

⁴⁶ Ambo Masse, Aderus, and Achruh, "Social Entrepreneurship Model in Cash Waqf: An Evidence from Kurir Langit and Dompot Dhuafa."

empowerment through waqf-based social entrepreneurship, while Hamid et al⁴⁷ explain that Islamic philanthropy supported by digital transformation can serve as an instrument for sustainable economic development. Digitalization enables ZISWAF activities to be conducted more easily, efficiently, transparently, and extensively, thereby strengthening the socioeconomic functions of Islamic philanthropy.

Normatively, the utilization of digital technology falls within the domain of muamalah, which follows the principle of *al-aşlu fı al-mu‘āmalāt al-ibāḥah*, meaning that muamalah activities are fundamentally permissible unless there is a provision that prohibits them. Therefore, Digital ZISWAF payments can be understood as a contemporary muamalah innovation as long as they do not involve *riba*, *gharar*, *maysir*, or harmful practices. From the perspective of *maqāşid al-syarī‘ah*, this practice is relevant to *ḥifẓ al-māl* because digitalization enables transactions and fund management to be more systematically documented, transparent, efficient, and accountable.

Although all structural relationships are significant, the R^2 values of DZPA (0.355) and MFEP (0.322) indicate that the model explains only part of the variance in the two endogenous constructs. These values can be considered moderate and simultaneously indicate that technology adoption behavior and family economic performance are multidimensional phenomena. DZPA may also be influenced by perceived usefulness, perceived ease of use, trust in ZISWAF institutions, religiosity, platform security, service quality, internet access, and digital literacy. MFEP may also be influenced by income, employment, education, number of family members, assets, debt, access to financial services, and macroeconomic conditions. The moderate R^2 values not only indicate the limitations of the model but also highlight the need to integrate technological, institutional, religious, and socioeconomic factors in future research.

Alternative explanations should also be considered in interpreting the DZPA–MFEP relationship. Families with better initial economic conditions may have greater access to technology, higher digital literacy, and a greater capacity to participate in ZISWAF. Therefore, the relationship between DZPA and MFEP may also be influenced by reverse causality or socioeconomic characteristics that have not been

⁴⁷ Ahmad Munir Hamid et al., “Sustainable Transformation of the Lamongan Batik Industry Through Green Economy and Islamic Philanthropy,” *TEXTILE* 24, no. 3 (May 27, 2026): 800–830, <https://doi.org/10.1080/14759756.2026.2637274>.

incorporated into the model. Because this study employs a cross-sectional design, the relationships identified represent structural associations consistent with the theoretical framework but do not fully establish temporal causality. Longitudinal research incorporating control variables such as income, education, religiosity, and digital literacy is needed to examine these relationships more robustly.

From a practical perspective, the findings indicate that ZISWAF institutions should not merely provide digital payment channels. Since EA ($\beta=0.283$) and SE ($\beta=0.279$) show slightly stronger relationships with DZPA than IFL ($\beta=0.250$), strategies to increase adoption should combine Islamic financial education with efforts to improve users' practical skills and self-confidence. Programs may include Digital ZISWAF transaction simulations, payment security education, assistance in using QRIS or applications, and the integration of ZISWAF literacy with entrepreneurship and family financial management programs. The moderate R^2 values also indicate that such interventions should be supported by improvements in platform security, trust, ease of use, and accessibility.

Theoretically, the findings extend Social Cognitive Theory beyond the explanation of technology acceptance toward economic consequences at the family level. EA, SE, and IFL demonstrate that personal and cognitive factors make different contributions to DZPA, while the significant indirect effects of EA $\rightarrow$ DZPA $\rightarrow$ MFEP, IFL $\rightarrow$ DZPA $\rightarrow$ MFEP, and SE $\rightarrow$ DZPA $\rightarrow$ MFEP indicate that technology adoption can function as a mechanism through which individual capacities are translated into family economic outcomes.

Overall, this study demonstrates that entrepreneurial attitudes, self-efficacy, and Islamic financial literacy are not merely determinants of technology-related behavior but can also be situated within the framework of Islamic values, including *ikhtiar*, *innovation*, *amanah*, *responsibility*, and *maṣlaḥah*. The integration of SCT with *ḥifẓ al-māl*, *ḥifẓ al-dīn*, and *taḥqīq al-maṣlaḥah* provides a more comprehensive perspective on the relationships among individual capacities, Digital ZISWAF adoption, and Muslim family economic performance. From the perspective of Islamic family law, these relationships are relevant to efforts to realize prosperous families (*al-usrah al-sa'īdah*) that are independent and capable of managing economic resources according to Sharia principles.

CONCLUSION

This study demonstrates that Entrepreneurial Attitudes, Self-Efficacy, and Islamic Financial Literacy have positive and significant effects on Digital ZISWAF Payment Adoption (DZPA), while DZPA, Entrepreneurial Attitudes, and Islamic Financial Literacy have positive effects on Muslim Family Economic Performance (MFEP). DZPA also significantly mediates the relationships between these individual factors and MFEP. The novelty of this study lies in positioning Digital ZISWAF Payment Adoption not as the final outcome of technology acceptance, but as a behavioral mechanism that links individuals' cognitive and personal capacities with economic outcomes at the Muslim family level. Theoretically, these findings extend Social Cognitive Theory (SCT) into the context of digital Islamic social finance and integrate it with the perspective of Islamic family law, particularly *ḥifẓ al-māl*, *ḥifẓ al-dīn*, and *taḥqīq al-maṣlaḥah*. Accordingly, technology adoption can be understood not only as digital behavior but also as part of the economic management and socio-religious responsibilities of Muslim families.

From a managerial perspective, ZISWAF management institutions and Islamic financial institutions need to move beyond strategies that focus solely on providing digital payment channels by integrating Islamic financial education, enhancement of digital skills and self-confidence, transaction security, as well as entrepreneurship empowerment and family financial management programs. For policymakers, the development of the digital ZISWAF ecosystem should be directed toward improving literacy, Islamic financial inclusion, user protection, transparency, and institutional accountability so that digital transformation can generate broader benefits for Muslim families. Thus, Digital ZISWAF can be developed as part of the Islamic social finance ecosystem that not only improves the efficiency of philanthropic activities but also supports family economic resilience and the development of a Sharia-Compliant Cashless Society.

This study has several limitations. The cross-sectional design does not allow for definitive conclusions regarding temporal causality, while the R^2 values of DZPA (0.355) and MFEP (0.322) indicate that other factors outside the model may also explain digital ZISWAF adoption and family economic performance. Future research is recommended to employ longitudinal or mixed-method designs, broaden the characteristics and geographical coverage of respondents, and incorporate variables such as religiosity, trust in ZISWAF institutions, digital literacy, transaction security, perceived usefulness, perceived ease of use, income, and family socioeconomic characteristics. Future

studies may also compare demographic or institutional groups through Multi-Group Analysis (PLS-MGA) and examine whether increased use of digital ZISWAF over the long term actually leads to changes in the economic resilience and well-being of Muslim families.

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