

Firm-Generated Content VS User-Generated Content: Digital Content Strategies to Build Trust and Encourage Zakat Payments Through Formal Institutions

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Abstract. *This study examines how firm-generated content (FGC) and user-generated content (UGC) can build trust and encourage zakat payments through formal institutions in Indonesia, where zakat potential is high but often channelled through informal means due to trust issues. Leveraging the Stimulus-Organism-Response (SOR) framework, the research explores how FGC and UGC influence perceived value and trust, ultimately shaping intentions to pay zakat through digital platforms. Data was collected from 269 respondents in Indonesia via an online survey and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). This study has a unique perspective by integrating SOR theory and digital content strategies to gain knowledge about community participation in zakat through formal institutions. Findings reveal that both FGC and UGC positively impact perceived value and trust, with perceived value and trust significantly influencing Zakat's payment intentions. However, zakat knowledge, while important, does not significantly moderate the effect of FGC and UGC on perceived value. These results suggest that high-quality, transparent content that resonates emotionally and authentically with muzaki is crucial in increasing engagement with formal zakat institutions. This study contributes to the literature on digital engagement strategies in non-profit sectors, providing practical insights for zakat institutions in leveraging FGC and UGC to enhance trust and encourage donations. By addressing both cognitive and emotional aspects of donor behavior, zakat institutions can strengthen public trust and increase zakat participation, supporting poverty alleviation efforts in Indonesia.*

Keywords: *Digital content strategies, firm-generated content, user-generated content, zakat institutions*

1. Introduction

Indonesia, recognized as the country with the largest Muslim population globally, possesses substantial potential for zakat collection. According to the National Zakat Agency (BAZNAS), the estimated potential for zakat in Indonesia reaches hundreds of trillions of rupiah annually, with figures suggesting it could be as high as IDR 233.9 trillion, which corresponds to approximately 20.89% of the nation's GDP as of 2019 (Bahri et al., 2023; Mutamimah et al., 2021). This immense potential is directly linked to the high percentage of Muslims in the population, which stands at around 87% (Bahri et al., 2023; Febriandika & Rohmah, 2024). The increasing awareness of Indonesian society

regarding the importance of zakat is significantly influenced by the development of religious education and outreach efforts by zakat institutions. These institutions, such as the National Amil Zakat Agency (BAZNAS) and various local zakat organizations, have been pivotal in promoting zakat as a vital component of Islamic philanthropy. They have initiated modern philanthropic management practices, which aim to enhance the collection and distribution of zakat funds effectively (Febriandika & Rohmah, 2024). However, despite these efforts, a considerable portion of the Muslim population still opts to pay zakat directly to beneficiaries or through informal channels. This preference is often rooted in local

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traditions, convenience, and a perception that direct giving is more effective than contributions made through formal institutions (Alim, 2023). Although policy reforms and offline education campaigns have been proposed and implemented, these approaches often suffer from limited reach, delayed feedback mechanisms, and high implementation costs, especially in the geographically dispersed context of Indonesia (Muthmainnah et al., 2024).

On the other hand, digital content strategy, represented in this study by FGC and UGC, will be the right solution because it offers a scalable, cost-effective, and more interactive way (Muda & Hamzah, 2021). This is important to build trust and engagement with prospective muzakki. Firm-generated content will address the issue of institutional credibility. Meanwhile, user-generated content will show more authentic social proof and validation to shape behavioral intentions. The use of FGC and UGC together not only serves to disseminate information more widely but will also foster a participatory ecosystem by prospective Muzaki (Santos, 2023). This dynamic is very relevant in the digital era, where zakat paying behavior will be influenced by external stimuli. Therefore, digital content strategy will present a practical approach to increasing public trust in formal zakat institutions (Wei et al., 2023).

Research indicates that the integration of digital technology into zakat management can lead to improved efficiency and transparency. For example, the use of digital platforms allows for real-time tracking of zakat transactions, which enhances accountability and builds trust among muzakki (zakat payers) (Mokodenseho et al., 2023; Uriawan et al., 2024). The National Amil Zakat Agency (BAZNAS) has been at the forefront of this digital transformation, implementing various online tools that enable users to pay zakat conveniently from their homes, thus overcoming traditional barriers associated with zakat payments (Zulfikar Hasan & Kamiluddin, 2021).

Public trust in the security of online transactions is also a pivotal concern. Many individuals still harbor doubts about the safety of digital payments, which can determine them from using these platforms. Abdullah et al. (2023) note that the perception of security is a significant factor influencing the adoption of digital solutions in zakat management. This sentiment is further supported by the findings of (Kasri & Yuniar, 2021), who highlight that trust in digital systems is essential for improving zakat collection rates. The perception that conventional methods are more accountable and transparent can lead to a preference for traditional Zakat distribution channels (Mulyo, 2023). Therefore, this study has the following research questions:

RQ: Can technological advances influence society in paying zakat through technology? And how can the role of content (specifically, Firm-Generated Content and User-Generated Content) influence society in paying zakat through institutions?

The importance of distributing zakat through formal institutions is paramount, as these entities provide a structured and effective mechanism for zakat distribution, which can significantly enhance community welfare. Continuous socialization regarding the benefits of formal zakat institutions is essential for improving public understanding and participation (Febriandika & Rohmah, 2024). Moreover, formal zakat institutions are equipped to implement empowerment programs that can effectively address poverty alleviation. These programs are designed to not only distribute zakat but also to empower recipients through skills training and financial support, thus enhancing their economic independence (Isnaniati et al., 2023; Widyanata et al., 2022).

This study offers explicitly a different contribution to the literature on trust and donor behavior in digital philanthropy, especially in the context of zakat institutions, by integrating the Stimulus-Organism-Response (SOR) framework as the main framework that explains how digital content strategies, which in this study use FGC and

UGC, influence donor intentions. Unlike previous studies that have explored trust as a determinant of zakat compliance or adoption of digital payments using the TPB or TAM framework (Yusfiarto, 2020; Annahl, 2021), this study goes further by empirically testing the moderating role of zakat knowledge, which in this study is a determinant for individuals to pay zakat through zakat institutions. Through this approach, this study will provide a more nuanced and psychologically grounded explanation of Muzakki's involvement with digital zakat platforms, offer new theoretical enrichment, and will also be a practical guide for formulating digital strategies in Islamic philanthropic institutions.

The paper is organized as follows: section 1 provides a detailed introduction. Section 2 provides a detailed literature review of SOR Theory and develops the hypotheses. Section 3 outlines the research methodology, including variables and data collection methods. Section 4 presents the analysis of findings and discussion. Finally, Section 5 concludes with implications, limitations, and recommendations for future research.

2. Literature Review and Hypotheses Development

Stimulus-Organism-Response (SOR) Theory The integration of digital strategies in Islamic philanthropy, particularly through social media, has transformed how zakat institutions engage with the public. Studies from Indonesia and Malaysia show that platforms like Instagram and YouTube are instrumental in building trust and increasing participation through emotionally resonant content and transparent messaging (Abdullah et al., 2023; Hidayatullah & Asyari, 2023). Firm-Generated Content (FGC) communicates institutional credibility, while User-Generated Content (UGC), such as testimonials and peer reviews, enhances authenticity and trust. This dual approach mirrors successful practices in other non-profit sectors, including waqf, crowdfunding, and charity campaigns across Turkey, the

Gulf, and Southeast Asia, where digital storytelling and social proof play key roles in donor engagement.

Despite growing interest in Islamic fintech, such as e-zakat platforms, mobile apps, and blockchain for donation tracking, few studies have examined how digital content types function as psychological triggers for trust and giving behavior. Applying the Stimulus-Organism-Response (SOR) framework, this study fills that gap by exploring how FGC and UGC shape perceived value and trust, ultimately influencing the intention to pay zakat through formal institutions. This approach offers a broader, cross-sectoral, and international perspective on digital engagement strategies in Islamic philanthropy.

Russell & Mehrabian (1974) stated that the SOR theory is a psychological model of environmental psychology that helps us understand why people do what they do. This SOR model describes and predicts how mental and emotional factors can influence how a person responds to various things (Zhu et al., 2019). This model has three main parts: stimulus, organism, and response. The stimulus-organism-response (SOR) model shows how much a person's behavior depends on the surrounding environment. This model says that Stimulus (S) starts a process in the Organism (O), which then influences the Response (R) (Duong, 2023). In general, triggers are things in the outside world that can make people act a certain way. The S-O-R theory is widely used in marketing and customer behavior research to find out why people react the way they do to external events (Zhu et al., 2019). Using the S-O-R theory as an example, a marketer can create an advertisement that makes people feel something to get a positive reaction, such as wanting to buy a product (Kim & Lennon, 2013).

The Theory of Planned Behavior (TPB) is the primary theory used to study consumer behavior. It states that a person's behavior is influenced by their sense of behavioral

control, psychological standards, and views (Venkatesh & Davis, 2000). The TPB looks at how attitudes influence behavior. Still, it only explains how a person's attitude toward behavior (such as whether they think it is good or bad) leads to their desire to act (Ajzen, 1991). On the other hand, although TPB effectively captures how a person behaves, it fails to see the factors that can cause behavioral changes.

Thus, the selection of the Stimulus-Organism-Response (SOR) framework in this study is based on the reason that researchers realize the need to take further steps from classical behavioral theories, namely the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), which have been widely adopted in research based on digital zakat payments (Annahl et al., 2021; Hidayatullah & Asyari, 2023). On the other hand, TAM focuses on how perceptions of usefulness and ease cause a person to behave when using technology. Furthermore, TPB theory emphasizes attitudes, subjective norms, and perceptions of behavioral control (Ajzen, 1991). That is what makes the two models only able to capture the emotional and psychological processes between external stimuli and behavioral responses. In contrast, the SOR framework allows for a better understanding by integrating cognitive and affective reactions, which, in this case, are triggered by external stimuli such as digital content (Laato et al., 2020). Ultimately, the SOR framework is highly relevant in zakat behavior in Indonesia, where donor behavior in Indonesia is mainly based on rational evaluation, emotional beliefs, and also spiritual values.

Although SOR has been widely applied in digital research, there is still a critical gap in its application in Islamic philanthropy, especially in examining how zakat knowledge can moderate digital content strategies. Previous studies have used zakat knowledge as a direct variable (Cahyani et al., 2022). However, little research still investigates the inclusion of zakat knowledge in the context

of FGC and UGC in the SOR paradigm. This study seeks to fill this gap by proposing and testing the effect of zakat knowledge as a potential moderator in changing the strength of the zakat knowledge relationship as a potential moderator that changes the stimulus-response. Ultimately, this study offers a broader perspective on how depth of information interacts with emotional involvement to shape zakat paying intentions.

Hypothesis Development

Firm-Generated Content and Perceived Value

Firm-generated content (FGC) substantially influences public perceptions of the value of Muzaki when disseminated via zakat organizations. Firm-Generated Content (FGC) refers to official digital content created by zakat institutions, such as BAZNAS' infographics, financial reports, or campaign videos. Content produced by zakat organizations, such as transparent reports, development initiatives, and testimonials from recipients, might enhance Muzaki's comprehension of the significance of their zakat contributions. When FGC is informative and responsible, it can make Muzaki more sure that their zakat is being used correctly and effectively, making them more ready to pay zakat through the institution. According to the study (Chen & Lin, 2019; Wu & Liang, 2009), this theory was formed. The following claim was made based on these arguments:

H1. Firm-generated content has a positive effect on perceived value

Firm-Generated Content and Trust

Firm-generated content (FGC) is a strong predictor of building consumer trust in an institution. Accurate and easily accessible information from zakat institutions will make Muzaki more confident that their zakat will be appropriately managed. This study explains that trust in an institution will be influenced by how clear the information provided by the Zakat institution is (Kim & Ko, 2012). This claim is formulated based on the arguments presented:

H2. Firm-generated content has a positive effect on trust

User-Generated Content and Perceived Value

UGC provided by Zakat institutions through various social media, whether from reviews or comments, will significantly impact potential donors. User-Generated Content (UGC) refers to content created by users or donors, such as social media posts, testimonials, or online reviews sharing personal experiences with zakat institutions. UGC is often perceived as more authentic and emotionally engaging, playing a strong role in influencing peer trust and perceived value. According to (Christopher & Sibarani, 2024), the more good reviews there are about how well zakat is spread, the more likely it is that Muzaki will see the institution as skilled and trustworthy. This can then change their decision to pay zakat. The following claim was made based on these arguments:

H3. User-generated content has a positive effect on Perceived Value

User-Generated Content and Trust

Various reviews and experiences users share will influence the trust of other prospective Muzaki to pay zakat. UGC is more trusted if the reviews are sincere and not oriented toward personal profit. When individuals are honest about their experiences, others tend to believe them (Xu et al., 2021). Based on these arguments, the following hypothesis is developed:

H4. User-generated content has a positive effect on trust

Perceived Value and Trust

When Muzaki uses the services of zakat institutions, they have faith that their money will go to the right people and be used in line with Sharia principles. This is shown by perceived value. People who follow zakat put more trust in the system because they think the benefits it gives them are worth more. Previous studies have shown that the connection between perceived worth and trust is especially important when it comes to charitable or charity services, since trust in the organization affects a person's decision to keep giving (Sweeney & Soutar, 2001). Based on these arguments, the following hypothesis was developed:

H5. Perceived value has a positive effect on trust

Moderation of Zakat Knowledge

Knowledge about zakat about FGC, and intention to pay zakat through institutions can have a significant influence. Interesting and beneficial FGC will make people care about paying zakat. However, it depends on how well a person understands zakat, how zakat is distributed, and the role of zakat institutions. People who know more about zakat are more likely to respond to FGC because they understand how important it is to pay zakat through legitimate and trustworthy groups. So, Zakat Knowledge can change the relationship between FGC and Zakat's intention. Individuals with more knowledge about zakat tend to respond better to the content, and they grow to behave positively to pay zakat through zakat institutions (Batubara et al., 2023; Linuhung et al., 2022). People with more knowledge about zakat will know how important it is to manage zakat by Islamic law (Batubara et al., 2023; Christopher & Sibarani, 2024; Xu et al., 2021). Based on these arguments, the following hypothesis is developed:

H6. Zakat knowledge strengthens the positive effect on firm-generated content and intention to pay zakat through institutions

H7. Zakat knowledge strengthens the positive effect on user-generated content and intention to pay zakat through institutions

Perceived Value and Intention to Zakat through Institutions

When used in this context, "perceived value" refers to how people think zakat organizations' fund sharing is effective, clear, and fair. If Muzaki thinks that the zakat institution can handle funds well, give people power, and follow Shari'ah, then they will value the institution more, which will make them more likely to keep giving zakat through the institution. Based on these arguments, the following hypothesis was developed:

H8. Perceived value has a positive effect on intention to pay zakat through institutions

Trust and Intention to Pay Zakat through Institutions

Trust is a very important factor in getting people to want to pay zakat through zakat institutions. People who put a lot of faith in zakat institutions think that the money they handle will be handled in a way that is open, honest, and in line with Sharia. When Muzaki are sure that zakat institutions are honest, accountable, and give zakat to the right places, they are more likely to use these institutions to pay zakat. Following the study by (Kim & Ko, 2012). this theory makes sense. The following claim was made based on these arguments:

H9. Trust has a positive effect on the intention to pay zakat through institutions

Firm-Generated Content and Intention to Zakat through Institutions

Firm-generated content (FGC) plays a vital role in increasing the intention of muzakki to pay zakat through the institution. The credibility and transformation individuals share will form positive trust among potential donors, as evidenced by Hamdani et al. (2024) and Utami et al. (2021), which will encourage individuals to pay zakat through zakat institutions. TPB also supports this understanding, with Annahl et al. (2021) showing that behavioral control will strengthen a person's intention to behave. Is'ad & Ach. Yasin (2023) emphasized that

consumer interest based on assertive content will encourage someone to act. Based on these arguments, the following hypothesis is developed:

H10. Firm-Generated Content has a positive on the intention to pay zakat through institutions

User-Generated Content and Intention to Zakat through Institutions

User-generated content (UGC) plays a significant role in increasing the intention to pay zakat through institutions, especially by increasing awareness, understanding, and engagement of potential donors. Social media strategies and creative content are key factors in supporting the online zakat system. Kasri and Yuniar's (2021) research emphasizes the importance of a user-friendly interface and clear guidelines to increase the intention to pay zakat digitally, while Hidayatullah & Asyari (2023) show the role of social media in increasing awareness and interest in zakat, especially among educated millennials. In addition, the adoption of social media strategies by zakat institutions is essential to reach potential donors. Abdullah et al. (2023) highlight the need for adequate social media training to ensure effectiveness in increasing engagement and encouraging donations. Based on these arguments, the following hypothesis is developed:

H11. User-Generated Content has a positive on the intention to pay zakat through institutions

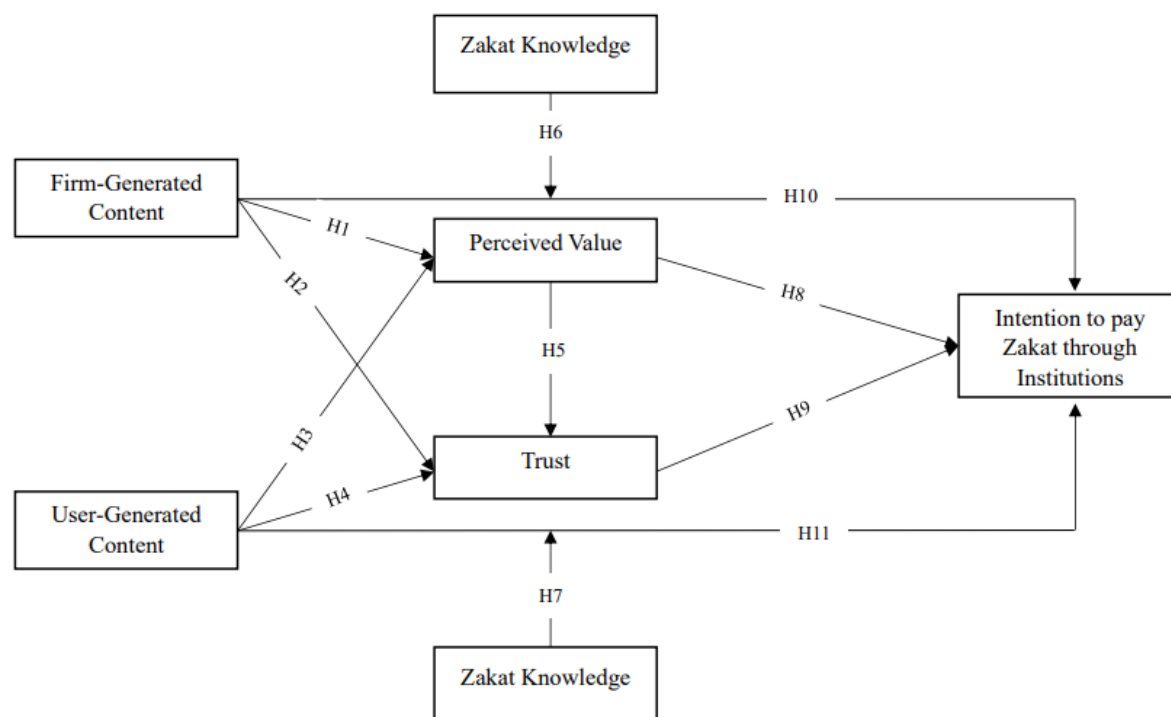


Figure 1.
Framework Design

3. Methodology

This study uses a quantitative approach, the collection of respondents was carried out by distributing online questionnaires using Google Forms. The focus of this study is the Muslim community in Indonesia. In addition, this study uses a non-probability sampling technique with purposive sampling as a reference for data collection design. Data were collected through an online questionnaire distributed via multiple digital channels, including social media platforms (e.g., WhatsApp groups, Instagram, LinkedIn, and Kudata platform). The criteria used include the Indonesian people who have paid zakat through zakat institutions, such as BAZNAS, Dompot Dhuafa, Laziz NU, Laziz MU, Rumah Zakat, etc.

This research model consists of 6 latent variables with 21 manifest variables and uses a 5-point Likert scale (i.e., 1 strongly disagree to 5 strongly agree). In addition, this study also adapted questionnaire questions from previous studies that have been tested for

validity and reliability, including firm-generated content adopted from (Trivedi et al., 2024), user-generated content adopted from (Trivedi et al., 2024), perceived value adopted from (Trivedi et al., 2024), trust adopted from (Nguyen et al., 2022), intention to zakat through institution adopted from (Davis, 1989), and zakat knowledge (Tanner & Wölfiging Kast, 2003). PLS-SEM was used to test this research model because PLS-SEM is suitable for complex models with relatively small samples and can also identify the main "driving" constructs (Hair et al., 2021). Regarding sample adequacy, this study used G*Power software (Memon et al., 2020). The output shows a minimum sample of 145 respondents with the presence of 6 constructs and a significance level of 0.05 to achieve 80% statistical power. Thus, a sample size of 269 was obtained, which was sufficient for this study.

4. Findings and Discussion

Result

The final sample of 269 respondents varied by gender, age, education, residence, income, Table 1.

Respondent's Characteristics

User Characteristics	Description	Frequency	Percentage (%)
Gender	Male	149	55.4
	Female	120	44.6
Age	17 – 25 years	39	14.5
	26 – 35 years	160	59.5
	36 – 45 years	33	12.3
	46 – 55 years	26	9.7
	>55 years	11	4.1
Education	Senior High School	45	16.7
	Diploma	53	19.7
	Bachelor	83	30.9
	Master	74	27.5
	Doctor	14	5.2
Domicile	Sumatra	31	11.5
	Java	106	39.4
	Nusa Tenggara and Bali	22	8.2
	Kalimantan	59	21.9
	Sulawesi	43	16.0
	Papua	8	3.0
Income	>Rp. 1,000,000	28	10.4
	Rp. 1,000,000 – 3,000,000	163	60.6
	Rp. 3,000,001 – 5,000,000	41	15.2
	Rp. 5,000,001 – 10,000,000	15	5.6
	>Rp. 10,000,001	22	8.2
Occupation	Student	194	72.1
	Private employee	18	6.7
	Entrepreneur	13	4.8
	Professional	15	5.6
	Housewife	29	10.8
Institution	BAZNAS	180	66.9
	Dompot Dhuafa	30	11.2
	LAZIZ NU	12	4.5
	LAZIZ MU	13	4.8
	Rumah Zakat	14	5.2
	Others	20	7.4

Data Screening

This study discovered no missing values or straight-lined patterns. Juneman (2013) and Podsakoff et al. (2003) addressed Common Method Bias (CMB), which may reduce construct validity, using Harman's single-factor test. None of the nine components

employment, and institution. The spectrum is dominated by gender (39.4% male), income (Rp. 1.000.000 – 3.000.000 60.6%), profession (student 72.1%), and institution (BAZNAS 66.9%).

with eigenvalues larger than 1 contributed more than 50% (42.179%) to variable covariance. The research found no dangers associated with CMB (Rodríguez-Ardura & Meseguer-Artola, 2020).

Measurement Model Analysis Assessment (Outer Model)

Reflective measurement model. The measurement model's internal consistency was evaluated using Cronbach's alpha (α) and composite reliability (CR). Composite reliability was 0.831–0.934, while Cronbach's alpha was 0.824–0.934. Our findings (α and CR values between 0.70 and 0.95) match accepted

internal consistency thresholds (Hair et al., 2019). Convergent and discriminant validity were assessed for outer loadings and AVE values. AVEs over 0.50 and outer loadings above 0.700 suggest convergence. The research used HTMT to verify validity. The HTMT values were all < 0.9 , confirming construct uniqueness (Henseler et al., 2015).

Table 3.
Item Measurement

Variable and Item Measurement		Loadings
Firm-Generated Content (Trivedi et al., 2024)		
FGC1	I am satisfied with the zakat-focused content shared by agency X.	0.875
FGC2	The zakat-focused content shared by agency X meets my expectations.	0.843
FGC3	Zakat agency X shares interesting content about Zakat.	0.727
User-Generated Content (Trivedi et al., 2024)		
UGC1	I am satisfied with the zakat-focused content shared by others through agency X's social media.	0.718
UGC2	I believe the zakat-related content shared by others through agency X's social media.	0.728
UGC3	The type of zakat-related content shared by others through agency X's social media meets my expectations.	0.785
Perceived Value (Trivedi et al., 2024)		
PV1	Paying zakat through agency X will give a good impression to others.	0.659
PV2	Paying zakat through agency X will improve the way I view zakat.	0.684
PV3	Paying zakat through agency X will make me feel satisfied.	0.841
PV4	Paying zakat through agency X will give me happiness.	0.842
PV5	Paying zakat through institution X provides zakat services without additional costs.	0.841
Trust (Nguyen et al., 2022)		
TR1	I believe that the zakat services provided by institution X are trustworthy.	0.863
TR2	I believe that the zakat services provided by institution X are reliable.	0.877
TR3	The social impact of the zakat services provided by institution X is in accordance with my expectations.	0.858
Intention to Zakat (Davis et al., 1989)		
INT1	I am interested in paying zakat through a zakat institution someday.	0.797
INT2	I will recommend others to pay zakat through a zakat institution.	0.834
INT3	I will routinely pay zakat through a zakat institution in the future.	0.737
Zakat Knowledge (Tanner & Wölfig Kast, 2003)		
K1	I understand that there are assets that must be zakated.	0.605
K2	I know the types of assets that must be zakated.	0.660
K3	I believe that in my assets there are other people's rights that must be fulfilled through zakat.	0.856
K4	I am sure that paying zakat will get rewards.	0.844

Table 4.
Reflective Measurement Model

Construct	α	rho_A	CR	AVE
Firm-Generated Content	0.751	0.772	0.857	0.668
Intention	0.781	0.854	0.833	0.625
Knowledge	0.752	0.807	0.834	0.562
Perceived Value	0.833	0.846	0.883	0.605
Trust	0.833	0.834	0.900	0.750
User-Generated Content	0.834	0.833	0.900	0.751

Table 5.
Heterotrait-monotrait ration

	FGC	INT	KN	PV	TR	UGC
FGC						
INT	0.193					
KN	0.149	0.873				
PV	0.075	0.867	0.618			
TR	0.093	0.852	0.593	0.891		
UGC	0.141	0.781	0.770	0.888	0.723	

Structural Model Assessment (Inner Model)
This study used the standardized root mean square residual (SRMR) to evaluate model fit, with the saturated model value at 0.106 and the estimated model value at 0.110. Variance inflation factor (VIF) values were 1.000 to 2.668, far below 5, indicating no multicollinearity (Hair et al., 2019). Table 6 shows the direct impact analysis results. Firm-generated content affects perceived value with a t-value of 8.780 and a p-value below 0.05. Firm-generated content increases confidence with a t-value of 2.285 and a p-value below 0.05. User-generated material increases perceived value, with a t-value of 6.919 and a p-value below 0.05. User-generated material also increases confidence, with a t-value of 0.497 and a p-value above 0.05. Perceived value positively affects trust, with a t-value of 11.665 and a p-value below 0.05. With t-values of 1.548 and 1.742 and p-values above 0.05, zakat knowledge moderation cannot moderate the link between FGC and UGC to intention. Perceived value and trust both positively affect intention, with t-values of 3.213 and

9.829, respectively. Firm-generated content increases intention with a t-value of 3.789 and a p-value below 0.05. Finally, user-generated material favorably affects intention with a t-value of 3.108 and a p-value below 0.05.

Robustness Check

This study evaluates the model using R^2 and PLSpredict. With a R^2 of 0.639, FinTech adoption is moderately explained by UGC, FGC, and zakat knowledge, accounting for 63.9% of the variance. The R^2 number only evaluates explanatory power inside the sample, not predictive performance outside of it. Therefore, this research uses the Q^2 value. The PLS-SEM model achieves a positive Q^2 value, outperforming the naïve linear model in RMSE and MAE, showing high prediction accuracy (Shmueli et al., 2019). This research evaluates the effect and predictive significance. The model exhibits high predictive accuracy according to Stone-Geisser Q^2 values of 0.376 to 0.712 for the intention variable (Table 7).

Table 6.
Hypothesis Decisions

PLS Path	β	t-value	p-value	95% BCCI	Supported?
H1. Firm-Generated Content → Perceived Value	0.464	8.780	0.000	(-0.121; 0.198)	Supported
H2. Firm-Generated Content → Trust	0.134	2.285	0.001	(-0.180; 0.093)	Supported
H3. User-Generated Content → Perceived Value	0.389	6.919	0.000	(0.013; 0.302)	Supported
H4. User-Generated Content → Trust	0.032	2.497	0.000	(0.042; 0.410)	Supported
H5. Perceived Value → Trust	0.649	11.665	0.000	(0.273; 0.704)	Supported
H6. Firm-Generated Content → Intention*Zakat Knowledge	0.081	1.548	0.082	(0.093; 0.161)	Not Supported
H7. User-Generated Content → Intention*Zakat Knowledge	-0.094	1.742	0.000	(0.458; 0.753)	Not Supported
H8. Perceived Value → Intention	0.272	3.213	0.000	(0.107; 0.230)	Supported
H9. Trust → Intention	0.707	9.829	0.000	(0.538; 0.824)	Supported
H10. Firm-Generated Content → Intention	0.057	3.789	0.000	(0.049; 0.159)	Supported
H11. User-Generated Content → Intention	0.112	3.108	0.000	(0.017; 0.230)	Supported

Table 7.
Coefficient Determination and Predictive Relevance

Latent Variables	Q ²	R ²	R ² Adjusted
Intention to Zakat	0.376	0.639	0.630
Perceived Value	0.422	0.567	0.564
Trust	0.712	0.592	0.587

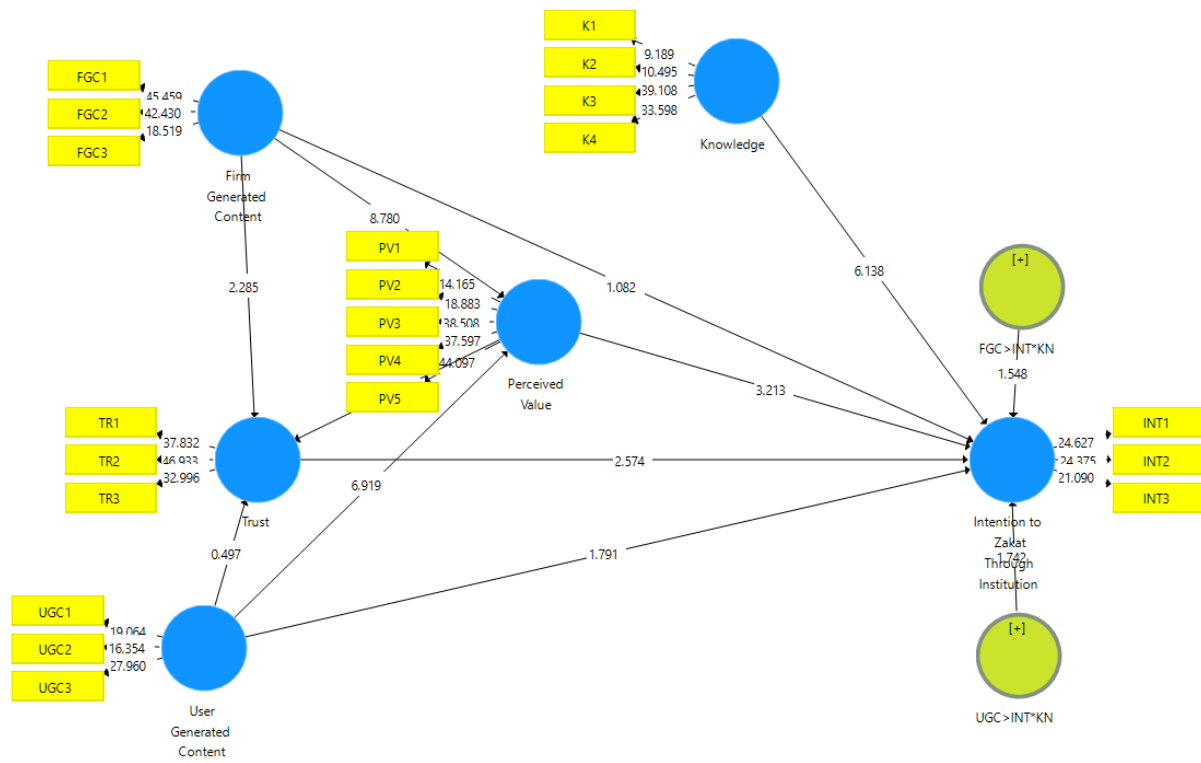


Figure 2.
The structural model results

Discussion

The PLS analysis (Table 6) shows that firm and user-generated content affects perceived value, trust, and customer intentions. Hypothesis H1 reveals that corporate content (FGC) positively impacts customers' perceived value ($\beta = 0.464$, $t\text{-value} = 8.780$, $p < 0.05$). Consumers see the firm's content as more valuable and trustworthy. If the Zakat Channeling Institution can consistently and effectively communicate its product or service, consumers will appreciate it more. According to Wei et al., (2023) successful business engagement tactics like timely feedback may create a supportive atmosphere and boost customer confidence, encouraging people to participate more.

Hypothesis H2 revealed a positive influence of corporate content (FGC) on trust, although not statistically significant ($\beta = 0.134$, $t\text{-value} = 2.285$; $p > 0.05$). This theory remains valid. FGC may generate emotional ties with customers that foster a feeling of belonging and collective identity, which helps build online trust (Zhang & Li, 2022). Thus, organizations that engage with customers online may build trust. FGC can help organizations gain customer trust.

According to hypothesis H3, user-generated content (UGC) substantially impacts perceived value ($\beta = 0.389$, $t\text{-value} = 6.919$, $p < 0.05$). This implies that UGC boosts customer value. Hypothesis H4 (UGC's influence on trust) was supported ($\beta = 0.032$, $t\text{-value} = 2.497$, $p > 0.05$), indicating that user content also affects trust levels. Online UGC material regarding zakat may boost satisfaction and promote service use by seeming genuine and true. Personal experiences provided by other users might persuade others to behave similarly, particularly if they are beneficial (Shyni, 2022).

Perceived value positively and significantly impacts trust ($\beta = 0.649$, $t\text{-value} = 11.665$, $p < 0.05$) as per Hypothesis H5. Users trust more when they sense more value. This research found that people's impressions of

BAZNAS and Dompot Dhuafa's online services are beneficial. People trust these organizations because of this good impression. Personalization of services from providers helps customers feel cared for, enhancing trust and favourable appraisal of the organization, according to Aw et al., (2019).

According to hypothesis H6, knowledge of zakat does not modify the link between firm content (FGC) and desire to pay zakat ($\beta = 0.081$, $t\text{-value} = 1.548$, $p > 0.05$). Hypothesis H7 indicates that zakat knowledge does not mitigate the link between user content and planning to pay zakat ($\beta = 0.094$, $t\text{-value} = 1.742$, $p < 0.05$). One possible potential is the demographic factor in this study sample, which is dominated by 72% of students, with most of the samples having relatively low income (60% earning below 3 million per month). Conditions like this will limit their motivation to be deeply involved in paying zakat through institutions, regardless of their knowledge of zakat. This implies that cognitive awareness alone cannot change behavior. In a broader structural context, income level also plays an essential role in shaping behavior.

Theoretically, this finding challenges the assumption in the S-O-R framework that knowledge is not enough to make actions on individual behavior, which then leads to the need to consider situational and economic moderators to be able to shape behavior or, in this context, shape individual behavior in paying zakat through zakat institutions. This implies that although information about zakat is essential for building good intentions to pay zakat, FGC and UGC materials influence people's behavior more. The quality of knowledge and emotional approach from other people's experiences encourage institutional zakat payments. According to research (Cahyani et al., 2022; Saad et al., 2020), FGC and UGC influence psychological traits more than knowledge about zakat. Brand awareness and association can generate positive views that influence intentions.

Therefore, rather than changing the type of content, concentrate on creating zakat educational materials (Farouk et al., 2018). Future research may benefit from segmenting respondents based on economic profiles or exploring alternative moderators such as religiosity, institutional trust, or perceived behavioral control to capture more robust and context-sensitive insights.

According to hypothesis H8, perceived value positively impacts intention ($\beta = 0.272$, $t\text{-value} = 3.213$, $p < 0.05$). Thus, user intention increases with perceived value. Hypothesis H9 likewise showed a significant relationship between trust and intention ($\beta = 0.707$, $t\text{-value} = 9.829$, $p < 0.05$), showing that greater trust levels lead to stronger user intentions. The reputation and service quality of zakat organizations can affect its perceived worth. Potential muzakki trust institutions with excellent accountability and transparency (Basit et al., 2022; Mukhibad et al., 2019). This strong reputation builds confidence and motivates donors to donate again since they know their finances will be carefully handled (Rokhman, 2022). Good service and communication from zakat organizations may boost trust and value perception. Good service and communication from zakat organizations may boost trust and value perceptions. This increase in service quality and communication encourages muzakki (zakat payers) to continue paying via the institution (Syafira et al., 2020; Yasni & Erlanda, 2020).

Hypothesis H10 indicates that firm-generated content (FGC) significantly impacts zakat intention ($\beta = 0.057$, $t\text{-value} = 3.789$, $p < 0.05$). Hypothesis H11 indicates a substantial positive impact of user-generated content (UGC) on intention ($\beta = 0.112$, $t\text{-value} = 3.108$, $p < 0.05$). Effective FGC, which emphasizes openness, accountability, and ease of access, may boost public confidence and promote institutional zakat payments. However, UGC, like social media reviews and conversations, favorably affects prospective Muzaki's perception Sadallah et al., (2023) found that positive UGC boosts a person's

confidence to pay zakat because they feel in control. Zakat institutions' trustworthiness, typically reinforced by good UGC, also influences zakat payment (Rokhman, 2022). UGC and institutional legitimacy underline the need for a healthy online community surrounding zakat institutions. Effective FGC builds trust and perceived ease of use, while good UGC boosts institutional reputation and user intent. In the digital age, zakat institutions will need these two sorts of materials to improve collection and realize zakat's poverty reduction potential.

5. Conclusions

PLS analysis indicated that firm-generated content (FGC) and user-generated content (UGC) strongly affected perceived value, trust, and intention toward zakat institutions, with FGC positively affecting perceived value and emotional connection. PLS analysis indicated that firm-generated content (FGC) and user-generated content (UGC) strongly affected perceived value, trust, and intention toward zakat institutions, with FGC positively affecting perceived value and emotional connection. This may be because FGC (e.g., reports and official content) signals institutional credibility and transparency, appealing to rational trust. Meanwhile, UGC (e.g., testimonials, reviews) feels more authentic and relatable, triggering emotional responses and social proof that enhance perceived value. Despite not being statistically significant, FGC helped enhance online reputation, whereas UGC boosted perceived value and trust via real and meaningful experiences, and trust grew considerably with perceived value.

Interestingly, zakat knowledge did not moderate the effect of FGC or UGC on payment intention. This suggests that behavioral intentions are influenced more by emotional engagement and perceived trust than by informational depth. According to behavioral economics, individuals often rely on emotion-driven heuristics rather than rational knowledge when making charitable

decisions, especially among younger or lower-income donors.

Theoretical Implication

This research shows that firm-generated content (FGC) and user-generated content (UGC) influence consumers' perceived value, trust, and intentions in the digital landscape of zakat institutions, highlighting the role of the Stimulus-Organism-Response (SOR) framework. This study expands SOR theory by demonstrating that consumers' content engagement strongly affects their behavior, especially in charity, where perceived value and trust are crucial. Also, emotional and psychological stimulation from information quality and authenticity affects customer intentions more than factual knowledge alone.

Practical Implication

From a practical perspective, these findings will provide valuable insights that can be followed up by the zakat authorities in Indonesia, in this case, BAZNAS, to increase perceived value, trust, and donor intentions. First, this study shows that digital communication strategies increase community participation in paying zakat through institutions. That way, the content strategy does not only focus on informativeness but also touches the individual's emotions. Organizations can build trust through clear, consistent, and emotionally engaging FGC by increasing the public's view of value and dependability. Institutions can also promote legitimate UGC, such as social media testimonials and good experiences, to build trust and public engagement. In this case, authentic UGC will help grow trust. Second, in the communication strategy through content, BAZNAS needs to ensure an approach based on the target audience it wants to reach. For example, BAZNAS needs to group audiences based on their profession (students, professionals, or ordinary people) or from the aspect of the region (rural vs. urban) so that BAZNAS can ensure relevance and accessibility.

Limitation

This study has significant weaknesses. First, the sample in this study is limited to Indonesian Muslims, which will limit the generalization of the findings, both in other locations and religions. In terms of data, this study uses an online questionnaire to collect answers, which will give rise to response bias that can limit insights in the study. Another weakness is that perceived values and beliefs are examined without considering other psychological or cultural elements that can influence zakat intentions, such as social or religious influences. Furthermore, although this study attempts to combine perceived values, beliefs, and zakat knowledge, it does not add cultural and spiritual variables in more depth, either from the aspect of religiosity, denominational differences, or zakat practices in local customs that significantly shape zakat paying behavior through zakat institutions. Additionally, 72.1% of respondents were students, a demographic that may not accurately represent the broader population of zakat payers. Students typically have limited income and may not yet participate in zakat contributions in the same way as professionals, business owners, or elderly donors. Finally, although PLS-SEM is helpful for complex models, experimental or longitudinal designs can better capture causality and follow behavioral changes over time.

Future Research

Visual and interactive content may affect zakat organizations' perceived value and trust, thus, future studies might build on these results. Studies might also study how demographic parameters like age, education, and geography affect reactions to firm-generated and user-generated information, giving zakat institutions more targeted insights. Adding societal norms or religion to the mix may help explain zakat intentions beyond perceived value and trust. A longitudinal strategy would also enable researchers to examine how content engagement affects donor loyalty and repeat zakat payments. Considering variables religiosity, denominational differences, or zakat practices in local customs would

increase the power of explanation to be more comprehensive, especially in a cultural context like Indonesia. Additionally, future research should aim to include a more diverse sample to improve the representativeness and applicability of findings. Finally, cross-cultural studies might confirm similar results in various philanthropic situations, making the SOR paradigm more generalizable in generous behavior research.

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