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(JISTM)**[www.gaexcellence.com/jistm](http://www.gaexcellence.com/jistm)**TRANSFORMING ISLAMIC FINANCIAL EDUCATION:  
THE IMPACT OF SHORT-FORM DIGITAL  
STORYTELLING ON ZAKAT AWARENESS**Hammuzamer Irwan Hamzah<sup>1\*</sup>, Mohd Nizam Saad<sup>2</sup>, Harryizman Harun<sup>3</sup><sup>1</sup>School of Multimedia Technology and Communication, Universiti Utara Malaysia, Malaysia [zamer@uum.edu.my](mailto:zamer@uum.edu.my) <https://orcid.org/0000-0002-7137-2472><sup>2</sup>School of Multimedia Technology and Communication, Universiti Utara Malaysia, Malaysia [nizam@uum.edu.my](mailto:nizam@uum.edu.my) <https://orcid.org/0009-0008-0119-7307><sup>3</sup>School of Multimedia Technology and Communication, Universiti Utara Malaysia, Malaysia [harry@uum.edu.my](mailto:harry@uum.edu.my) <https://orcid.org/0000-0002-2033-7407>

\*Corresponding Author

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**Abstract:**

Traditional methods of disseminating zakat and asnaf literacy, such as Friday sermons, printed pamphlets, and text-based websites, frequently fail to engage younger and digitally inclined audiences, contributing to persistent knowledge gaps regarding complex Islamic financial obligations. To address this pedagogical challenge, this study evaluates the usability and perceived effectiveness of short-form digital storytelling as an innovative tool to enhance public understanding and conceptual clarity of core zakat concepts. Utilizing Adobe Animate, animated video modules were developed under the Zakat and Asnaf Digital Storytelling (ZADIS) framework. Each module follows a concise 2-minute dual-segment architecture, seamlessly combining a 1-minute dramatic narrative to establish real-world emotional resonance with a 1-minute structured visual explanation detailing Shariah guidelines, calculation formulas, and nisab thresholds. Following a systematic four-phase instructional development framework (Needs Identification, Design & Development, Expert Verification, and User Validation), data were gathered through a qualitative usability pilot study involving 2 domain experts from Lembaga Zakat Negeri Kedah (LZNK) and 5 public participants of diverse backgrounds. Results demonstrate that short-form digital storytelling was perceived to enhance learner engagement, visual appeal, and conceptual clarity compared to conventional text-based materials. By leveraging core multimedia learning principles, specifically dual-coding, segmenting, and visual cueing, the dual-segment model is designed to reduce cognitive load during complex financial calculations. Furthermore, the

findings reveal a strong public demand for visual dawah media while highlighting critical institutional gaps in technical production capabilities among zakat administration personnel. The study concludes that integrating standardized digital storytelling into official state zakat portals has potential as a scalable strategy for national financial literacy and digital governance, while underscoring the necessity for structured internal capacity-building programs to ensure the long-term sustainability of digital religious education initiatives.

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Adobe Animate, Digital Storytelling, Islamic Education, Multimedia Learning, Zakat Literacy



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## Introduction

Zakat, one of the five fundamental pillars of Islam, functions as a mandatory financial mechanism designed to purify wealth, alleviate poverty, and establish socio-economic equity across Muslim societies. Explicitly mandated in the Quran (Surah At-Taubah, 9:103 and 9:60), zakat facilitates systemic wealth redistribution by mandating annual contributions from eligible Muslims to support eight designated categories of recipients known as *asnaf*. As Qaradawi (1999) argues, zakat prevents the excessive concentration of capital within affluent socio-economic strata and establishes an institutional safety net for vulnerable populations. In contemporary economies, the spectrum of zakatable assets has expanded beyond classical agricultural produce and livestock to encompass complex financial instruments. These modern revenue streams include employment income, commercial enterprise capital, stock equity, precious metals, and institutional retirement funds such as the Employees Provident Fund (EPF/KWSP) (Wahid et al., 2009).

Despite the vital socio-economic role of zakat, public literacy regarding calculation methods, *nisab* (minimum eligibility threshold) requirements, *haul* (one-year possession period) conditions, and net deduction rules remains insufficient. Empirical studies indicate that a substantial proportion of eligible taxpayers fail to fulfill their obligations consistently due to a lack of clear conceptual understanding rather than intentional non-compliance (Bakar & Rahman, 2007; Wahid et al., 2009). A primary factor perpetuating this knowledge gap is the continued reliance on conventional dissemination channels. Traditional outreach mechanisms, such as formal Friday sermons, printed brochures, static newspaper advisories, and text-based official portals, frequently fail to inform or motivate contemporary audiences (Shaikh, 2016).

Conventional pedagogical channels face severe structural and cognitive limitations. Lecture-based instruction and text-intensive reading materials foster passive learning environments,

resulting in diminished learner motivation and rapid information decay (Mokhtar & Syed Kamarulzaman, 2010; Sadik, 2008). Presenting abstract legal jurisprudence alongside multi-step mathematical formulas in dense textual formats creates significant cognitive fatigue for lay audiences (Smeda et al., 2014). Furthermore, modern digital natives demonstrate a distinct cognitive preference for dynamic visual graphics, short-form video, and micro-learning content over static textual publications (Gikas & Grant, 2013; Yang & Wu, 2012).

To bridge this pedagogical divide, modernizing Islamic financial education through technology-enhanced learning frameworks is essential. Research conducted at the School of Multimedia Technology and Communication (SMMTC), Universiti Utara Malaysia, demonstrates that interactive digital media production and user experience design elevate public engagement, brand visibility, and conceptual clarity across institutional and educational domains (Hamzah et al., 2026; Mat Nor et al., 2025; Zulkifli et al., 2019). Digital storytelling has emerged as an impactful instructional paradigm, blending narrative art with visual animation, voiceover narration, and structured graphics to simplify complex subject matter (Robin, 2016; Sadik, 2008).

This study evaluates the usability and perceived effectiveness of the Zakat and Asnaf Digital Storytelling (ZADIS) project, advancing upon its preliminary conference prototype (Hamzah et al., 2020) and full project framework (Mat Nor et al., 2025). Authored using Adobe Animate in collaboration with Lembaga Zakat Negeri Kedah (LZKN), ZADIS employs a novel 2-minute dual-segment structure:

The first minute delivers a dramatic, story-driven narrative depicting real-world financial scenarios or asnaf living conditions to build viewer empathy and establish immediate contextual relevance.

The second minute provides an authoritative, structured visual breakdown detailing relevant Shariah guidelines, nisab values, and step-by-step calculation formulas.

By systematically analyzing expert verification data and qualitative user validation feedback, this paper demonstrates how short-form digital storytelling was perceived to enhance public zakat education and conceptual clarity and is designed to reduce cognitive load.

## Literature Review

### *Overview of Zakat and Asnaf Concepts*

Zakat is a foundational pillar of the Islamic faith, functioning as a mandatory financial mechanism for wealth redistribution, social welfare, and spiritual purification. As articulated by Qaradawi (1999), zakat prevents the excessive concentration of capital within affluent socio-economic strata, establishing a formal safety net for vulnerable populations. The primary Quranic mandate in Surah At-Taubah (9:60) explicitly defines eight eligible categories of asnaf entitled to zakat distributions: fakir (destitute), miskin (poor), amil (appointed zakat administrators), mualaf (reverts/reconciled hearts), ar-riqab (freeing captives/enslaved), al-gharimin (debtors), fi sabilillah (in the cause of Allah), and ibn sabil (stranded wayfarers).

While classical jurisprudence historically focused on agrarian wealth, such as livestock and agricultural produce, contemporary Islamic financial systems have expanded to encompass

modern economic assets. These include employment income, commercial enterprise assets, stock market equity, precious metals, and institutional retirement funds such as the Employees Provident Fund (EPF/KWSP) (Wahid et al., 2009). However, explaining the nuanced nisab (minimum threshold) rules, haul (possession period) requirements, and net deduction formulas for these modern financial instruments requires highly accessible and clear instructional frameworks.

### ***Challenges in Traditional Islamic Financial Education***

Conventional pedagogical channels for disseminating religious financial rules rely heavily on text-based materials, printed pamphlets, static website advisories, and direct oral lectures during sermons. Research indicates that these traditional instruction modes face significant pedagogical limitations:

- **Passive Engagement:** Lecture-based delivery and static text offer minimal interactivity, resulting in diminished learner motivation and attention drift (Mokhtar & Syed Kamarulzaman, 2010; Sadik, 2008).
- **Cognitive Overload:** Presenting multi-step mathematical calculations alongside abstract legal terminology in dense text creates high cognitive friction for lay audiences (Smeda et al., 2014).
- **Disconnection from Digital Demographics:** Modern digital natives demonstrate a strong cognitive preference for dynamic visual, video, and micro-learning content over lengthy textual publications (Gikas & Grant, 2013).

Empirical assessments by Bakar and Rahman (2007) and Shaikh (2016) indicate that public misunderstanding directly contributes to sub-optimal zakat compliance and under-reporting of eligible wealth. Consequently, modernizing zakat dissemination through technology-enhanced educational tools is essential for enhancing public financial literacy.

### ***Digital Storytelling and Multimedia Learning Theory***

Digital storytelling integrates narrative arts with visual graphics, voiceover narration, and motion animation to construct meaningful, contextualized learning experiences (Robin, 2016; Sadik, 2008). The pedagogical foundation of digital storytelling is rooted in the Cognitive Theory of Multimedia Learning (CTML), which posits that human working memory processes visual and auditory information through dual independent channels (Mayer, 2001, 2005).

Multimedia instructional design optimizes cognitive processing by adhering to three core principles:

- **Dual-Coding Principle:** Combining animated visual illustrations with synchronized voiceover narration engages both visual and auditory working memory stores, which is designed to increase conceptual clarity compared to single-mode text (Mayer, 2001, 2005).
- **Segmenting Principle:** Breaking complex information into concise, bite-sized instructional modules is designed to prevent working memory overload, allowing learners to build coherent knowledge structures step by step (Mayer, 2005; Truong et al., 2006).
- **Signalling/Cueing Principle:** Employing visual callouts, bold highlights, and summary graphics directs learner attention to critical Shariah thresholds and formula steps (Mayer, 2005).

In general, educational settings, digital storytelling and animated instruction consistently outperform conventional text-based delivery. Robin (2016) demonstrated a 25% increase in information recall following digital story interventions. Similarly, studies by Yang and Wu (2012) and Smeda et al. (2014) recorded improvements in conceptual understanding, academic performance, and learning motivation when static texts were replaced with short-form digital video modules.

### ***The ZADIS Conceptual Model***

To address the pedagogical gaps in traditional zakat outreach, the ZADIS conceptual framework establishes a dual-segment instructional model. Building upon the foundational conference prototype framework by Hamzah et al. (2020) and full project evaluations by Mat Nor et al. (2025), the ZADIS model restricts each learning module to a concise 2-minute duration structured into two complementary segments:

**Minute 1 (Narrative Drama):** Depicts a relatable real-world financial situation or asnaf hardship to establish emotional connection, audience empathy, and contextual relevance (Miller & Pennycuff, 2008; Shelby-Caffey et al., 2014).

**Minute 2 (Structured Shariah Explanation):** Delivers direct, expert-verified factual guidance using animated charts, nisab thresholds, and step-by-step formula breakdowns.



**Figure 1: ZADIS Conceptual Framework**

By linking emotional narrative hooks in Minute 1 directly to authoritative legal guidance in Minute 2, the ZADIS framework leverages multimedia learning mechanics to maximize viewer engagement, information processing, and conceptual clarity.

### **Methodology**

This study employed a systematic four-phase instructional research and development design to conceptualize, produce, verify, and validate the ZADIS digital storytelling modules. The research design builds upon the instructional development framework introduced by Hamzah et al. (2020) and further formalized by Mat Nor et al. (2025). By combining qualitative domain inquiry with iterative software prototyping, the methodology ensures that the produced multimedia content satisfies Shariah legal compliance, instructional design standards, and user-centered interaction principles.

### ***Phase 1: Needs Identification***

The primary objective of the initial phase was to evaluate knowledge gaps in existing zakat outreach channels and establish institutional content requirements. Qualitative data were gathered through semi-structured interviews with operational, media, and corporate communication officers from Lembaga Zakat Negeri Kedah (LZNK). Concurrently, existing text materials, printed brochures, and portal advisories were evaluated using the thematic analysis framework developed by Braun and Clarke (2006).

Qualitative interview transcripts and textual materials were coded to identify recurring instructional friction points. In accordance with the qualitative inquiry guidelines established by Creswell (2013), the thematic analysis revealed a critical institutional necessity for concise, visually dynamic media capable of illustrating multi-step financial formulas and complex legal eligibility criteria without inducing cognitive overload.

### ***Phase 2: Design and Development***

Findings from the needs assessment were translated into detailed visual storyboards mapping out the narrative trajectory, character dialogue, visual cues, and audio voiceovers for each module (Truong et al., 2006). Each video was strictly limited to a concise 2-minute runtime and structured into a dual-segment framework:

- Segment 1 (1-Minute Narrative Drama): Depicts relatable, real-world socio-economic scenarios or asnaf living conditions to build viewer empathy and establish immediate contextual relevance.
- Segment 2 (1-Minute Shariah Fact Sheet): Provides an authoritative, step-by-step visual breakdown of relevant Shariah rulings, nisab (minimum eligibility threshold) values, and deduction formulas.

The digital prototypes were authored using Adobe Animate. Vector assets, custom typography, 2D character animations, voiceover narrations, and background audio tracks were synthesized into high-definition digital stories. A total of 17 distinct animated modules were developed, consisting of 9 zakat obligation categories (e.g., employment income, business capital, stock equity, gold, and retirement savings) and 8 asnaf recipient eligibility categories outlined in Surah At-Taubah (9:60).

### ***Phase 3: Expert Verification and Consultation***

To verify Shariah validity, factual accuracy, and organizational feasibility before public release, expert verification sessions were conducted on May 20, 2021, via WebEx in collaboration with LZNK. The expert evaluation panel comprised 2 key institutional stakeholders:

- Expert 1: Head of the Media and Digital Division at LZNK.
- Expert 2: Executive Officer from the Corporate Communications Department at LZNK.

Following structured video screenings, experts evaluated the modules across content accuracy, message clarity, graphic appropriateness, and institutional adoptability using structured qualitative interview protocols (see Appendix A for the complete evaluation protocols). In line

with the qualitative evaluation principles of Patton (2015), domain experts represent authoritative voices whose specialized input ensures content validity. Feedback from this phase guided iterative refinements to onscreen typography, color-coded calculation tables, and specific religious terms.

#### ***Phase 4: User Validation and Usability Evaluation***

The final phase assessed public reception, viewer engagement, visual appeal, and conceptual clarity through a qualitative usability pilot study conducted on December 6, 2023, via WebEx. The validation sample comprised 5 public participants selected to represent a diverse demographic cross-section:

- Participant A (Male, 20–29 years old, Chinese, Buddhist)
- Participant B (Male, 20–29 years old, Chinese, Buddhist)
- Participant C (Male, 20–29 years old, Malay, Muslim)
- Participant D (Male, 20–29 years old, Malay, Muslim)
- Participant E (Female, 20–29 years old, Chinese, Buddhist)

In Human-Computer Interaction (HCI) usability evaluation and qualitative inquiry, a sample size of five participants is widely recognized as optimal for a pilot usability assessment. According to the usability testing model presented by Nielsen (2000), evaluating a digital application with five users reliably uncovers over 80% of core usability and comprehension issues. Furthermore, qualitative methodological literature emphasizes that sample size sufficiency is determined by thematic saturation, the point at which no new themes or interaction barriers emerge from additional data collection (Creswell, 2013; Patton, 2015). Structured qualitative feedback from all five participants was transcribed, categorized, and synthesized to validate the pedagogical efficacy of the ZADIS framework (see Appendix A for the user validation protocol).

### **Results and Discussion**

#### ***Overview of Developed Modules***

The ZADIS project successfully developed 17 animated digital storytelling modules designed for public dissemination via digital portals and social media channels. Nine modules detail specific zakat obligations: Zakat Ternakan (Livestock), Zakat Cukai (Tax Rebate), Zakat Emas (Gold), Zakat Padi (Rice/Paddy), Zakat Pendapatan (Employment Income), Zakat Perniagaan (Business Capital), Zakat Saham (Investment Shares), Zakat KWSP (EPF Retirement Funds), and Zakat Wang Simpanan (Bank Savings). The remaining eight modules illustrate recipient eligibility across all Quranic asnaf categories defined in Surah At-Taubah (9:60): Fakir (Destitute), Miskin (Poor), Al-Gharimin (Debtors), Fi Sabilillah (Cause of Allah), Mualaf (Reverts), Amil (Administrators), Ibn Sabil (Wayfarers), and Ar-Riqab (Freeing Captives) (a complete index of the 17 modules is available in Appendix B).

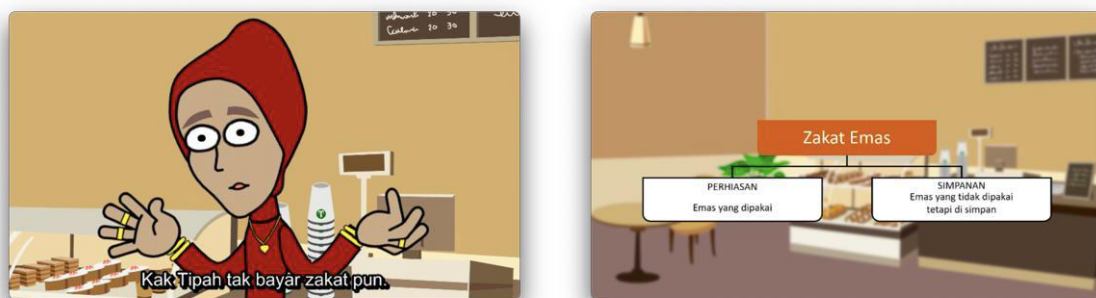
As shown in Figure 2, each module integrates standardized title sequences and official institutional branding to maintain visual consistency and establish organizational authority.



**Figure 2: Sample Screenshots of Introduction and Closing Sequences in ZADIS Modules**

Source: (ZADIS Research Report, 2026)

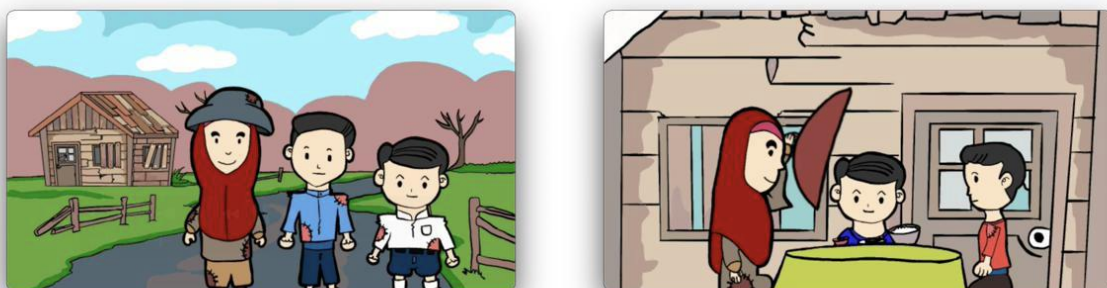
Furthermore, Figure 3 highlights the dual-segment layout applied across zakat obligation topics, where narrative hooks in Minute 1 transition directly into step-by-step mathematical calculations in Minute 2.



**Figure 3: Sample Screenshots of Zakat Obligation Animated Modules**

Source: (ZADIS Research Report, 2026)

Similarly, Figure 4 demonstrates the character animation design utilized to convey the socio-economic conditions of eligible asnaf groups.



**Figure 4: Sample Screenshots of Asnaf Category Animated Modules**

Source: (ZADIS Research Report, 2026)

The dual-segment layout applied across zakat obligation topics ensures that narrative hooks in Minute 1 transition directly into step-by-step mathematical calculations in Minute 2. Character animation design was utilized to convey the socio-economic conditions of eligible asnaf groups.

### *Expert Verification and Institutional Readiness*

The expert verification session involved two key domain authority figures from Lembaga Zakat Negeri Kedah (LZKN): Expert 1 (Head of Media and Digital Division) and Expert 2 (Corporate Communications Executive).

**Table 1: Expert Verification Results**

| Verification Item                                                                    | Expert 1 | Expert 2 |
|--------------------------------------------------------------------------------------|----------|----------|
| Awareness of digital storytelling applications                                       | Yes      | Maybe    |
| Ability of digital storytelling to raise awareness on Zakat & Asnaf                  | Yes      | Maybe    |
| Potential to attract greater audience attention compared to traditional media        | Yes      | Maybe    |
| Suitability for enhancing understanding of Zakat & Asnaf                             | Maybe    | Maybe    |
| Willingness/ability to create digital storytelling applications for public education | Yes      | Maybe    |

Source: (ZADIS Research Report, 2026)

**Table 2: Expert Consultation Results**

| Consultation Item                                                  | Expert 1                    | Expert 2                 |
|--------------------------------------------------------------------|-----------------------------|--------------------------|
| Previous experience developing digital storytelling applications   | No                          | No                       |
| Primary barriers to development                                    | Lack of technical knowledge | Lack of task requirement |
| Interest in developing digital storytelling applications for Zakat | Yes                         | Yes                      |
| Knowledge of digital design software                               | No                          | Yes (Adobe Animate)      |
| Interest in attending digital storytelling workshops               | Yes                         | Yes                      |

Source: (ZADIS Research Report, 2026)

Qualitative post-screening interviews revealed a notable divergence in institutional perspective. Expert 1 expressed immediate confidence in animated storytelling as a strategic tool for public engagement. In contrast, Expert 2's cautious responses ("Maybe") stemmed from organizational role constraints rather than technical scepticism. Expert 2 noted that official communication channels predominantly prioritize formal press releases and static advisories, creating uncertainty regarding institutional mandates for digital animation production.

Transcripts from the expert consultation confirm that while neither expert had prior hands-on experience in producing animated digital stories, Expert 2 possessed baseline software familiarity with Adobe Animate. Crucially, both experts expressed unanimous interest in

adopting digital storytelling and attending technical development workshops. This demonstrates that the primary bottleneck in state zakat administrations is not resistance to innovation, but rather a lack of structured technical training and formal operational mandates (Hamzah et al., 2026).

*User Validation and Theoretical Evaluation*

User validation assessed public reception, visual appeal, and message clarity across a diverse qualitative sample of 5 participants.

**Table 3: User Validation Results**

| Evaluation Question                                            | Participant A | Participant B | Participant C | Participant D | Participant E |
|----------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|
| Familiarity with digital storytelling applications             | Yes           | Yes           | Yes           | Yes           | Yes           |
| Capability of digital stories to raise Zakat & Asnaf awareness | Yes           | Yes           | Yes           | Yes           | Yes           |
| Ability to capture greater audience attention than text        | Yes           | Yes           | Yes           | Yes           | Yes           |
| Suitability for clarifying complex Zakat & Asnaf concepts      | Yes           | Yes           | Yes           | Yes           | Yes           |

Source: (ZADIS Research Report, 2026)

The user validation yielded a 100% affirmative consensus across all evaluated dimensions. Qualitative feedback highlighted two major findings:

- Cross-Demographic Engagement: Non-Muslim respondents (Participants A, B, and E) reported that the visual narratives provided a clear understanding of the socio-economic purpose of zakat and asnaf, proving that short-form storytelling communicates universal financial ethics across cultural boundaries.
- Superior Information Clarity: Muslim respondents (Participants C and D) noted that the combination of drama and step-by-step visual calculations made complex deductions (such as EPF/KWSP and business zakat) significantly easier to grasp than traditional printed brochures.

The positive usability and validation outcomes can be directly attributed to the alignment of the ZADIS dual-segment framework with the Cognitive Theory of Multimedia Learning (CTML) established by Mayer (2001, 2005):

- Dual-Coding Principle: Synchronizing 2D character visuals with voiceover narration engaged both visual and auditory working memory stores, which is designed to reduce

cognitive load when explaining multi-step mathematical calculations (e.g., net income deductions and gold nisab thresholds).

- Segmenting Principle: Enforcing a strict 2-minute runtime prevented information overload. Dividing broad Shariah topics into individual, focused sub-modules enabled learners to build coherent mental models sequentially.
- Signalling / Cueing Principle: Utilizing bold onscreen text callouts, color-coded summary boxes, and highlighted formula steps during Minute 2 directed user attention directly to essential Shariah criteria, promoting conceptual clarity.

## Conclusion

This study evaluated the usability and perceived effectiveness of the ZADIS project, demonstrating that short-form digital storytelling offers a highly effective pedagogical medium for modernizing Islamic financial education. By replacing static, text-based publications with dynamic 2-minute animated modules, ZADIS bridges the gap between complex classical jurisprudence and contemporary public understanding. The dual-segment architecture, combining a 1-minute dramatic story with a 1-minute structured Shariah summary, captures viewer attention while ensuring high conceptual clarity.

Expert verification and user validation confirm that animated digital storytelling was perceived to enhance learner engagement, visual appeal, and conceptual clarity across diverse audience demographics. Furthermore, the study identifies an institutional need for capacity building within zakat administrative bodies. Empowering media and communication personnel with hands-on digital production skills will allow zakat organizations to independently sustain modern digital dawah campaigns.

From a digital governance and policy perspective, embedding standardized digital storytelling modules into state zakat portals (e.g., LZNK) has potential as a scalable strategy for national financial literacy and public compliance campaigns. Future research should explore integrating the ZADIS model into interactive mobile applications, gamified learning environments, and immersive technologies such as Augmented Reality (AR) and Virtual Reality (VR) (Zaiyadi et al., 2025; Zulkifli et al., 2019).

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- Declaration on the Use of Artificial Intelligence (AI)** The author(s) declare that generative AI or AI-assisted technologies were used during the preparation of this manuscript. The following tool(s) were used: Gemini, Gemini Notebook, and Apple Siri. The tool(s) were used for substantial input and direction by the author, including the concepts, structure, examples, revisions, and final editorial decisions like language editing, grammar improvement, translation, data analysis, and other purposes. All AI-assisted content was reviewed and verified by the author(s), who take full responsibility for the accuracy, originality, integrity, and final content of the manuscript.
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**Appendix A: Expert Verification and User Validation Questionnaires****Table A1: Expert Verification Evaluation Protocol**

| Interview Questions                                                                                        |
|------------------------------------------------------------------------------------------------------------|
| 1. Do you know what a digital storytelling application is?                                                 |
| 2. Can digital storytelling applications raise public awareness about zakat and asnaf?                     |
| 3. Can digital storytelling applications capture greater audience attention compared to traditional media? |
| 4. Is digital storytelling suitable for enhancing public understanding of zakat and asnaf?                 |
| 5. Are you able and willing to create digital storytelling applications for public education?              |

Source: (ZADIS Research Report, 2026)

**Table A2: Expert Consultation Protocol**

| Interview Questions                                                                                             |
|-----------------------------------------------------------------------------------------------------------------|
| 1. Have you ever developed a digital storytelling application before?                                           |
| 2. What primary factors prevent you from developing digital storytelling applications?                          |
| 3. Are you interested in developing digital storytelling applications to educate the public on zakat and asnaf? |
| 4. Do you know any software tools used to design digital storytelling applications?                             |
| 5. Would you like to learn how to use digital design tools for storytelling applications?                       |
| 6. Do you think developing digital storytelling applications is difficult?                                      |
| 7. Have you ever attended any digital storytelling workshops?                                                   |
| 8. Are you interested in attending a digital storytelling development workshop?                                 |

Source: (ZADIS Research Report, 2026)

**Table A3: User Validation Qualitative Protocol**

| Interview Questions                                                                                             |
|-----------------------------------------------------------------------------------------------------------------|
| 1. Are you familiar with what digital storytelling applications are?                                            |
| 2. Can digital storytelling applications effectively raise public awareness about zakat and asnaf?              |
| 3. Do you think digital storytelling applications capture more audience attention than static text materials?   |
| 4. Is digital storytelling a suitable medium for providing a clearer understanding of zakat and asnaf concepts? |

Source: (ZADIS Research Report, 2026)

**Appendix B: ZADIS 17-Module Video Animation Index****Table B1: Complete List of Developed ZADIS Animated Modules**

| <b>Module Code</b> | <b>Category</b> | <b>Module Title (Malay / English)</b>  | <b>Primary Target Topic</b>                   |
|--------------------|-----------------|----------------------------------------|-----------------------------------------------|
| Z-01               | Zakat           | Zakat Binatang                         | Cattle, goats, and camels                     |
|                    | Obligation      | Ternakan (Livestock Zakat)             | nisab thresholds                              |
| Z-02               | Zakat           | Zakat dan Cukai (Tax Rebate Zakat)     | Shariah compliance and income tax rebates     |
| Z-03               | Zakat           | Zakat Emas (Gold Zakat)                | Jewellery vs. stored gold                     |
|                    | Obligation      |                                        | calculations                                  |
| Z-04               | Zakat           | Zakat Padi (Rice Paddy Zakat)          | Harvest yield nisab and irrigation rules      |
|                    | Obligation      |                                        |                                               |
| Z-05               | Zakat           | Zakat Pendapatan (Income Zakat)        | Monthly salary and allowance deduction        |
|                    | Obligation      |                                        |                                               |
| Z-06               | Zakat           | Zakat Perniagaan (Business Zakat)      | Commercial net asset evaluations              |
|                    | Obligation      |                                        |                                               |
| Z-07               | Zakat           | Zakat Saham (Stock/Share Zakat)        | Investment share equity assessment            |
|                    | Obligation      |                                        |                                               |
| Z-08               | Zakat           | Zakat Wang KWSP (EPF Retirement Zakat) | Retirement savings withdrawal rules           |
|                    | Obligation      |                                        |                                               |
| Z-09               | Zakat           | Zakat Wang Simpanan (Savings Zakat)    | Annual cash bank balance calculations         |
|                    | Obligation      |                                        |                                               |
| A-01               | Asnaf           | Asnaf Fakir (Destitute)                | Individuals meeting under 50% of basic needs  |
|                    | Eligibility     |                                        |                                               |
| A-02               | Asnaf           | Asnaf Miskin (Poor)                    | Low-income households with partial earnings   |
|                    | Eligibility     |                                        |                                               |
| A-03               | Asnaf           | Asnaf Al-Gharimin (Debtors)            | Individuals with non-frivolous liabilities    |
|                    | Eligibility     |                                        |                                               |
| A-04               | Asnaf           | Asnaf Fi Sabilillah (Cause of Allah)   | Public Islamic welfare and education          |
|                    | Eligibility     |                                        |                                               |
| A-05               | Asnaf           | Asnaf Mualaf (Reverts)                 | Reverts needing social and financial aid      |
|                    | Eligibility     |                                        |                                               |
| A-06               | Asnaf           | Asnaf Amil (Zakat Administrators)      | Appointed collectors and administrative staff |
|                    | Eligibility     |                                        |                                               |
| A-07               | Asnaf           | Asnaf Ibn Sabil (Wayfarer)             | Travelers stranded without basic resources    |
|                    | Eligibility     |                                        |                                               |
| A-08               | Asnaf           | Asnaf Ar-Riqab (Freeing Captives)      | Human trafficking survivors & social relief   |
|                    | Eligibility     |                                        |                                               |

Source: (ZADIS Research Report, 2026)