



Digital Transformation of Zakat Platforms: The Role of Trust and Accountability in Muzaki's Decisions to Pay Zakat Mal

Annisa Ambar Fajrin

annisa.22165@mhs.unesa.ac.id

Universitas Negeri Surabaya, Indonesia

Nurwinsyah Rohmaningtyas

nurwinsyahrohmaningtyas@unesa.ac.id

Universitas Negeri Surabaya, Indonesia



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Abstract: This study aims to analyze the role of trust and accountability in muzaki's decision to pay zakat mal through the transformation of the digital zakat platform at BAZNAS in Jombang Regency. This study uses a qualitative descriptive method with a case study approach. Data collection techniques were carried out through interviews, observations, and documentation, with data validity testing using source and technique triangulation. The results of the study indicate that the transformation of the digital zakat platform contributes to increasing trust and accountability in zakat management, thereby facilitating muzaki in fulfilling their zakat obligations effectively and efficiently. The trust of muzaki is reflected in the dimensions of ability, integrity, and benevolence, while accountability is demonstrated through transparent reporting, ease of access to information, and a transaction confirmation system in the perspective of Shari'ah Interprise Theory. Digital transformation also provides convenience and certainty for muzaki in the zakat payment process, thereby encouraging increased participation in the use of the digital zakat platform.

Keywords: Digital Zakat, Trust, Accountability, and Muzaki Decisions.

Abstrak: Penelitian ini bertujuan untuk menganalisis peran kepercayaan dan akuntabilitas pada keputusan muzaki dalam membayar zakat mal melalui transformasi platform zakat digital di BAZNAS Kabupaten Jombang. Penelitian ini menggunakan metode deskriptif kualitatif dengan pendekatan studi kasus. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi, dengan uji keabsahan data menggunakan triangulasi sumber dan teknik. Hasil penelitian menunjukkan bahwa transformasi platform zakat digital berkontribusi dalam meningkatkan kepercayaan dan

akuntabilitas pengelolaan zakat, sehingga memudahkan muzaki dalam menunaikan kewajiban zakat secara efektif dan efisien. Kepercayaan muzaki tercermin melalui dimensi ability, integrity, dan benevolence, sedangkan akuntabilitas ditunjukkan melalui transparansi laporan, kemudahan akses informasi, serta sistem konfirmasi transaksi dalam perspektif Shari'ah Interprise Theory. Transformasi digital juga memberikan kenyamanan dan kepastian bagi muzaki dalam proses pembayaran zakat, sehingga mendorong peningkatan partisipasi dalam penggunaan platform zakat digital. Namun, penerapan transformasi platform zakat digital masih menghadapi beberapa tantangan, antara lain keterbatasan literasi digital masyarakat, infrastruktur jaringan yang belum merata, serta perbedaan generasi dalam adopsi teknologi digital.

Kata Kunci: Zakat Digital, Kepercayaan, Akuntabilitas, dan Keputusan Muzaki.

Introduction

The government established the National Zakat Agency (BAZNAS) to facilitate and maximize the management of zakat funds. BAZNAS is a non-structural government agency that manages and distributes zakat. This government agency plays an important role in the management of zakat at the national level, as stipulated in Law No. 23 of 2011 on Zakat Management. There are two trusted zakat management institutions in the distribution and optimization of zakat fund collection. The government agency authorized to manage and distribute zakat is the National Zakat Agency (BAZNAS), and the non-governmental agency is the Zakat Agency (LAZ) (Ramadan et al., 2024). In addition to receiving zakat directly, BAZNAS has a platform that contains information related to zakat, distribution, and zakat payment account numbers. BAZNAS utilizes 4.0 technology to manage zakat more efficiently and effectively. This will make it easier for muzaki to obtain official information related to zakat. Financial Technology is a technological innovation in the financial sector that has emerged in society with the application of models that continue to evolve with the times. Financial Technology is a service that offers convenience and satisfaction to users (Sugiyanto & Santi Singagerda, 2024).

The transformation of the digital zakat platform increases effectiveness, ease of access, transparency of management, increased service coverage, and community involvement in zakat (Mubina & Hasan, 2025). This platform will continue to be developed by BAZNAS to provide greater convenience and

optimal benefits to muzaki. This development is also being carried out so that zakat collection in Indonesia can run optimally (Adiyanto & Widana, 2024). The increasing use of the internet on digital devices in Indonesia has great potential for BAZNAS. Utilizing technology is very important to facilitate the process of collecting and distributing zakat. By utilizing digital platforms, BAZNAS can reach more muzaki, especially the younger generation who are more familiar with the use of technology (Adiyanto & Widana, 2024). However, the ease of paying zakat using digital platforms carries a number of risks, including information leaks that may occur as a result of hacking by individuals within the organization or by external parties, which is a major challenge (Aswandi et al., 2020).

Zakat management faces various structural challenges, including low involvement of muzaki, ineffective distribution to mustahiq, and weak accountability of zakat management institutions (Mubina & Hasan, 2025). The development of transformative innovations in zakat management is an urgent need in order to address increasingly complex social dynamics (Mubina & Hasan, 2025). One way to overcome these challenges is to take advantage of advances in information technology, particularly through integration in the digital transformation of zakat in the zakat collection and distribution system. By utilizing digital zakat, zakat management by BAZNAS becomes more efficient and realizes the potential of zakat funds and increases effectiveness in the equitable distribution of zakat funds.

Zakat management also requires trust. BAZNAS' progress in the transformation of the digital zakat platform in information management plays an important role because it can provide trust to muzaki and mustahik (Kamalik et al., 2025). There needs to be more intensive socialization to the public about the importance of zakat and the functions and objectives of BAZNAS in managing zakat funds in a transparent and accountable manner (Setiawan et al., 2024). With open communication, the trust of muzaki in the performance and accountability of BAZNAS will increase. The collected zakat funds can be a useful resource and

can be allocated effectively to improve the welfare of the Islamic community and create income equality (Ramadhan et al., 2021).

Zakat is one of the pillars of Islam and is an obligation for Muslims. Every Muslim who has the ability is required to pay zakat in accordance with the provisions stipulated in Islamic sharia law. Zakat is one of the important pillars of Islam, whereby every Muslim who is able is required to give part of their wealth to those in need. The main purpose of zakat is to purify wealth and help others to improve social welfare and reduce economic inequality in society

In the context of digital zakat platforms, the trust of muzaki can be interpreted as the willingness to entrust their wealth to BAZNAS without going through direct transactions, with the belief that the funds will be managed and distributed faithfully to mustahik. The reluctance of the community to pay zakat is due to a lack of trust in BAZNAS (Kabib et al., 2021). Doubts about BAZNAS cause muzaki to tend to calculate and distribute their zakat themselves to mustahik (Kabib et al., 2021). In fact, many muzaki distribute their zakat to mustahik based solely on emotional ties, such as distributing zakat directly to mosques or neighbors around them, without going through official zakat management institutions (Kabib et al., 2021). When viewed, there are still many people who are more entitled to receive zakat, such as those who are poorer, more destitute, and more suffering (Kabib et al., 2021). The decision of muzaki to pay zakat at BAZNAS is based on the trust of the people who pay zakat. This trust is gained from a trustworthy, professional management system that understands the fiqh of zakat (Elpina & Lubis, 2022). The lack of trust in BAZNAS has led to an increase in independent distribution and a decrease in zakat collection.

Trust is key to optimizing zakat management (Elpina & Lubis, 2022). A successful relationship without trust will not last long (Alfitrah et al., 2021). Muzaki expects transparency and reporting of zakat funds that are trustworthy and accessible to all communities (Elpina & Lubis, 2022). Trust in BAZNAS can influence muzaki's decision to distribute and channel their zakat to this

institution. However, the issue of trust will remain one of the factors influencing their decision to pay zakat to BAZNAS (Ritonga et al., 2024). A common problem in zakat distribution is the lack of public trust in BAZNAS. The low level of trust is caused by the public's perception that the institution is not trustworthy in collecting, managing, and distributing zakat (Munawar et al., 2022). It is important to apply an understanding and knowledge of Islamic teachings in daily life (Munawar et al., 2022).

Muzaki will expect transparency and reporting of zakat funds that is trustworthy and accessible to all muzaki. Financial reports in accountability are a form of responsibility for the management of zakat funds entrusted to an institution. Trust is built through accountability. Accountability is a form of responsibility of a zakat institution as a collector and manager of zakat funds to muzaki in the form of financial reports or reports on program activities carried out. Accountability plays a role in increasing the trust of muzaki in BAZNAS, thereby encouraging them to pay and distribute their zakat through zakat institutions.

According to a report by Transparency International Indonesia (2025), the alleged corruption case that occurred at BAZNAS West Java, with a nominal value of Rp 9.8 billion, and the naming of a former internal official as a suspect after revealing alleged irregularities, raises serious questions regarding the accountability of zakat management institutions. This is in line with information from Detik.com (2025), which highlights the importance of transparency and accountability in zakat management as a crucial issue that can affect public perception of BAZNAS. BAZNAS RI (2025) provided an explanation regarding the use of the term "zakat" as a marker in the LPEI corruption case, with the aim of protecting the institution's reputation and trust in the eyes of the public. This phenomenon as a whole shows that muzaki's trust in BAZNAS is greatly influenced by the institution's ability to maintain transparency and accountability in zakat management. This trust makes the community more committed to zakat institutions and makes them the first choice in paying zakat

(Tambunan, 2021). Good service will provide comfort to muzaki, thereby influencing the growth of zakat institutions (Ramadhan et al., 2021).

Accountability will greatly affect the trust of muzaki. Accountability is very important in an institution because the implementation of tasks is presented transparently so that policies can be known by all muzaki (Siregar et al., 2023).

Trust and accountability will influence muzaki's interest in paying zakat at BAZNAS. Muzaki's decision to pay zakat is related to the community's understanding in terms of knowledge, law, and benefits for themselves and those around them. This study will focus more on zakat mal, which is zakat on wealth owned with the aim of purifying that wealth by supporting community economic empowerment.

The data shows that the total collection of zakat mal at BAZNAS in Jombang Regency fluctuated from 2023 to 2025. In 2023, the amount of funds collected was IDR 361,284,763. In 2024, the value decreased to IDR 318,363,192, indicating a decline in zakat mal collection in that year. However, in 2025, there was a significant increase, reaching IDR 401,584,640. This trend shows that despite the decline in 2024, BAZNAS Jombang Regency was able to increase the total collection of zakat mal funds in 2025. This indicates an improvement in the fund collection strategy and an increase in public trust in channelling zakat through BAZNAS Jombang Regency.

Technology can be a strategic tool in increasing trust, efficiency, and financial goals in providing benefits to muzaki in their decision to pay zakat at BAZNAS. With technology, BAZNAS provides access for muzaki to view and monitor the use of the zakat they pay. The future challenge in zakat management is how to improve coordination between zakat institutions in Indonesia so that zakat funds can be managed properly. A gap in this study relates to how the transformation of digital-based zakat platforms affects the trust and accountability of institutions in the decision-making process of muzaki to pay zakat.

There are various studies that have examined the important role of accountability in building muzaki trust in Zakat Management Organizations (OPZ). According to Maharani et al. (2024), transparency and accountability in ZIS management have an impact on muzaki trust. Furthermore, research by Fudaili & Azis (2022) shows that the low level of trust among muzaki is caused by a lack of understanding regarding fund distribution reports and the limitations of amil competence. Therefore, trust will be formed if institutions can demonstrate transparency, good performance, professionalism, and honesty. Meanwhile, Antong et al. (2022) emphasize research on public understanding and trust in the decision to pay before and during the Covid-19 pandemic. Nazeri et al. (2023) research examines the possibility of using blockchain technology in zakat management. This research is theoretical and has not analyzed its application in the context of regional zakat institutions.

The research tends not to examine in depth the subjective experiences, meanings, and processes involved in the formation of muzaki trust in the accountability of zakat management through digital zakat platforms in the empirical context of regional zakat institutions. In addition, there is still little research that deeply examines the factors involved (muzaki, amil, and zakat management) in understanding accountability practices in digital zakat management, as well as the digital transformation of the muzaki's decision-making process in fulfilling their zakat mal obligations. Therefore, this qualitative study aims to analyze in depth the actual state of digital zakat management at BAZNAS in Jombang Regency, especially in terms of the trust and accountability of muzaki decisions.

Method

This study uses a qualitative descriptive method with a case study approach to analyze trust and accountability in muzaki's decision to pay zakat mal through the transformation of the digital zakat platform at BAZNAS in Jombang Regency. This approach was chosen to gain an in-depth understanding

of the phenomenon of digital transformation in zakat management and muzaki's perceptions of the digital zakat system. Data collection techniques were carried out through in-depth interviews, observation, and documentation. Interviews were conducted with BAZNAS Jombang Regency, zakat management practitioners, and muzaki to obtain information related to the implementation of the digital zakat platform, trust factors, and accountability aspects. Observations were made by directly observing the activities of muzaki as well as the features and services on the digital channels of BAZNAS Jombang Regency, namely kabjombang.baznas.go.id and baznasjombang.id. Documentation was used to collect supporting data in the form of reports, regulations, and archives related to digital zakat management. Data validity was tested using source triangulation techniques and techniques to ensure data credibility and consistency. Data analysis was carried out through the stages of data reduction, data presentation, and interactive conclusion drawing.

Result and Discussion

Digital Zakat Platform

Digitalization is the activity of utilizing digital opportunities in the Industry 4.0 era. Digital transformation is a process that aims to rebuild the economy, institutions, and society within the system (Musta'anah et al., 2023). One form of digitalization that has occurred in the economic and financial system is financial technology (fintech). The rapid development of fintech has spread to other industries, including institutions that manage zakat (BAZNAS) (Ninglasari, 2021). The use of technology in zakat management is considered very important to improve the effectiveness, efficiency, and accountability in the collection and distribution of zakat (Fadhli, 2024). Digital zakat is an activity carried out by individuals to fulfill their zakat obligations using various online media via the internet. There are several advantages to digital zakat, including making it easier for muzaki to pay zakat to BAZNAS and making it easier for

muzaki to check the distribution of zakat reports that have been carried out so that they can easily access financial reports from BAZNAS (Putri & Jatnika, 2025).

Digital zakat can be one of the solutions to the problem of zakat collection in Indonesia (Adiyanto & Widana, 2024). Thus, zakat institutions must consider various aspects in designing digital systems to increase community involvement and participation in paying zakat online (Sugiyanto & Santi Singagerda, 2024).

The platform owned by the central BAZNAS is SIMBA (BAZNAS Information Management System), a digital platform that facilitates zakat management in Indonesia (Fadhli, 2024). In general, SIMBA is a web-based application that allows BAZNAS to manage and administer zakat in an effective and efficient manner (Jamaludin & Aminah, 2021). SIMBA functions as a database that stores the profiles of muzaki, the amount of ZIS funds collected, the profiles of asnaf, and the forms of distribution programs (Jamaludin & Aminah, 2021). It can also issue zakat identification cards (NPWZ) and proof of zakat payment (Jamaludin & Aminah, 2021). The digital zakat platforms owned by BAZNAS Jombang Regency are kabjombang.baznas.go.id, baznasjombang.id, and payment channels via QRIS, E-Wallet, and bank transfer.

Trust

Trust is the belief that the actions of another person or group are consistent with what they believe (Fudaili & Azis, 2022). Trust is an individual's belief that everything has certain characteristics (Amir, 2005). Trust is generally considered an important element in the success of a relationship. Without trust, relationships will not last long (Alfitrah et al., 2021). Trust is a state of mind in which an individual feels confident about the social situation they are facing (Litriani et al., 2021). Public trust is a form of belief and desire for organizations to carry out their duties and responsibilities appropriately and transparently (Shaffina et al., 2024). The trust of muzaki (those who pay zakat) in zakat management institutions stems from their understanding and conclusions about BAZNAS. Muzaki who already have trust in an institution that manages zakat will continue to fulfill their zakat obligations to that institution. There are three indicators of

trust according to Mayer, Davis, and Schoorman (1995): 1) Ability; 2) Benevolence; 3) Integrity.

Accountability

Accountability is a responsibility that must be carried out by the party entrusted with providing and delivering accountability related to the work results, activities, and operations of an institution or agency, including the achievement and failure of objectives to parties who have the right and obligation to obtain accountability (Maharani et al., 2024). Accountability is understood as the obligation to convey, inform, and submit deferred responsibilities by having the authority and right to request accountability (Mardiasmo, 2002).

Financial accountability is the basis of responsibility carried out by a government agency or institution in managing public funds in an effective, efficient, and economical manner (Wulaningrum & Pinanto, 2020). The concept of accountability is a relationship between fellow human beings, the creator, and the environment. In this context, Allah as the giver of trust has authority, and humans are obliged to be responsible for their actions towards other humans, nature, or God (Kholmi, 2012).

According to Triyuwono (2000) in (Hikmaningsih & Pramuka, 2020) in the perspective of Shari'ah Enterprise Theory (SET), accountability is comprehensive, covering responsibility to Allah SWT (habluminallah) and to fellow Muslims (habluminannas). Therefore, zakat institutions are obliged to be accountable for the management of funds not only from an administrative perspective, but also from a moral and spiritual perspective. According to Triyuwono (2000) in (Hikmaningsih & Pramuka, 2020), accountability indicators from the SET perspective consist of three main dimensions, namely: 1) Physical; 2) Mental; 3) Spiritual.

Muzaki's Decision

The decision to pay zakat is an important religious and social act for Muslims (Ramadhan et al., 2021). The choice to pay zakat is influenced by a number of factors, such as intention, understanding of the obligation of zakat,

and social influences from the surrounding environment (Pertwi, 2021). According to George R. Terry in (Gurkut et al., 2023), decision making is defined as choosing a particular alternative behavior from two or more available options. Choosing to pay zakat not only demonstrates the performance of worship, but also affirms one's social dedication to the welfare of society (Izzah Safitrie & Hidayati, 2024). According to George R. Terry in (Hidayat et al., 2021), there are five indicators in decision making, namely: 1) Intuition; 2) Experience; 3) Facts; 4) Authority; 5) Rationality.

Analysis of Muzaki Trust in the BAZNAS Jombang Regency Digital Zakat Platform in Zakat Mal Management

Based on the results of the study, muzaki trust in the BAZNAS Jombang Regency digital zakat platform is formed through the integration of the dimensions of ability, benevolence, and integrity as stated by Mayer, Davis, and Schoorman (1995). The professional capability of the institution is reflected in the management of a structured digital system, internal and external audits, and responsive services, which demonstrate technical and managerial capacity in managing zakat in an accountable manner. The dimension of benevolence is seen through the institution's commitment to distributing zakat in accordance with sharia provisions and ZIS socialization and education activities to the community and civil servants, which reflects a concern for the interests of muzaki and mustahik. Meanwhile, integrity is demonstrated through compliance with sharia principles, state regulations, transparency in reporting, and the implementation of a digital security system that guarantees data and transaction protection. Normatively, the practice of digital zakat management is in line with the principle of amanah as emphasized in Q.S. An-Nisa verse 58, which emphasizes honesty, fairness, and responsibility in managing the wealth of the ummah. Thus, the trust of muzaki in the digital zakat platform is not only built through technical and institutional aspects, but also through religious values, accountability, and transparency that are integrated into the practice of digital zakat management.

The results of this study are in line with the results of research by Febriyan et al., (2025), which shows that trust has a significant effect on the intention to pay ZISWAF digitally. The results of this study confirm that the higher the level of public trust in the zakat management system and institutions, the greater their intention to pay ZISWAF through digital platforms. Although the study used a quantitative approach, the findings of this study provide qualitative reinforcement through an in-depth explanation of how muzaki trust is formed in the context of using the BAZNAS Jombang Regency digital zakat platform. Thus, this study is not only related to the relationship between trust and digital zakat, but also explains the processes and factors that shape that trust in the muzaki experience.

Analysis of the Implementation of Accountability in the BAZNAS Jombang Regency Digital Zakat Platform in the Management of Zakat Mal

Accountability in the management of zakat mal through the BAZNAS Jombang Regency digital zakat platform is understood as a holistic concept, which includes physical, mental, and spiritual dimensions as described in the Shari'ah Enterprise Theory (SET) perspective. The physical dimension is reflected through a transparent financial reporting system, integrated with the BAZNAS Management Information System (SIMBA), as well as public disclosure of information through conventional and digital media. The mental dimension is demonstrated through the professionalism of zakat administrators, the application of ethics, and internal supervision through the Internal Audit Unit (SAI) to ensure compliance with Sharia principles and applicable regulations. Meanwhile, the spiritual dimension is manifested through the awareness that zakat management is a religious obligation to Allah SWT, so that the entire process of collecting and distributing funds is carried out based on the values of sincerity, piety, and trustworthiness. This concept of accountability is in line with Islamic principles that emphasize the prohibition of betraying trust as stated in Q.S. Al-Anfal verse 27. Thus, accountability in digital zakat management is not only administrative and material in nature, but also reflects moral and spiritual

responsibility, which is the basis for building the trust of muzaki (zakat payers) in zakat management institutions.

The findings of this study are in line with the concept of accountability according to Hikmaningsih and Pramuka (2020) in the perspective of Shari'ah Enterprise Theory (SET), which interprets accountability comprehensively, not only limited to administrative and material aspects, but also covering moral and spiritual dimensions. In the context of BAZNAS Jombang Regency, accountability practices are reflected through three main dimensions, namely physical, mental, and spiritual, as explained by Triyuwono (2015) in Hikmaningsih and Pramuka (2020).

Analysis of the Transformation of the Digital Zakat Platform on Trust and Accountability in Muzaki's Decision to Pay Zakat Mal through BAZNAS Jombang Regency

The transformation of the digital zakat platform carried out by BAZNAS Jombang Regency is a form of institutional adaptation to technological developments and changes in people's behavior in paying zakat. The provision of various digital payment channels, such as the official website, QRIS, e-wallet, and bank transfers, provides convenience, flexibility, and efficiency for muzaki in fulfilling their zakat mal obligations. This transformation is not only oriented towards technical aspects of service, but also aimed at strengthening trust and accountability through features such as a zakat calculator, transaction confirmation, and transparent reporting on zakat fund management.

The decision of muzaki to use the digital zakat platform can be explained through five decision-making indicators according to George R. Terry, namely intuition, experience, facts, authority, and rationality. The aspect of intuition is reflected in the sense of security and comfort felt by muzaki, experience is gained from the ease and consistency of using digital services, facts are supported by the transparency of reports and the legality of institutions, authority comes from the legitimacy of BAZNAS as an official government institution, and rationality is seen from considerations of efficiency and effectiveness of zakat payments. These

findings show that the digitization of zakat services not only improves the quality of technical services but also shapes the muzakis' decision-making process comprehensively.

In addition, trust and accountability are key elements in encouraging the use of digital zakat platforms. Transparent reporting, clarity in fund distribution, and digital system security strengthen muzaki's confidence in BAZNAS' professionalism and trustworthiness in managing zakat funds in accordance with sharia principles and government regulations. Thus, the digital transformation of BAZNAS in Jombang Regency plays a strategic role in improving the quality of zakat management while strengthening muzaki's decision to distribute zakat through a trusted and accountable digital platform.

Conclusion

Based on the results of research and discussion regarding the transformation of the digital zakat platform in terms of trust and accountability in the decision of muzaki to pay zakat mal through BAZNAS Jombang Regency, it can be concluded that the level of trust of muzaki in the digital zakat platform is quite good, as reflected in the dominance of digital zakat mal payments. This trust is built through transparent reporting, institutional legality, sharia financial audits, quality of service, and a reliable data security system. From a trust theory perspective, BAZNAS Jombang Regency demonstrates the dimensions of ability, benevolence, and integrity through its compliance with sharia principles and the trustworthy management of zakat funds.

The implementation of digital zakat platform accountability has also been carried out in accordance with the principles of Shariah Enterprise Theory (SET), which covers physical, mental, and spiritual dimensions, so that zakat management not only reflects responsibility to Allah SWT (habluminallah), but also to fellow human beings (habluminannas). The transformation of the digital zakat platform makes it easier for muzaki to pay zakat mal, although there are still challenges in the form of limited digital literacy, infrastructure constraints,

and generational differences in technology adoption. Within the framework of decision-making theory, muzaki's decisions are influenced by intuition, experience, facts, authority, and rationality, which are supported by ease of access, transparency of information, and the legality of BAZNAS as an official institution. Overall, the transformation of the digital zakat platform contributes to strengthening trust and accountability in the sustainable management of zakat mal.

This study is limited to BAZNAS Jombang Regency, therefore the findings cannot be generalized to all zakat institutions in Indonesia. In addition, this study only uses a qualitative approach, so it does not statistically measure the influence of trust and accountability on muzaki decisions.

One important finding of this study is that digital transparency and transaction confirmation systems significantly strengthen muzaki trust, even among users who previously preferred direct zakat distribution. This indicates that digital transformation has begun to shift traditional zakat payment behavior toward institutional digital platforms.

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