Samarah: Jurnal Hukum Keluarga dan Hukum Islam
Volume 10 No. 2. July 2026
ISSN: 2549 – 3132; E-ISSN: 2549 – 3167
DOI: 10.22373/fj4a8z24

Zakat, Technology, and Trust: Muzakki Participation Among Young Professionals in Islamic Philanthropy in Riau

Maghfirah
Universitas Islam Negeri Sultan Syarif Kasim Riau, Indonesia
Irma Romi Anto
Institut Agama Islam Lukman Edy Pekanbaru, Indonesia
Ahmad Maulidizen
Universitas Dian Nusantara, Indonesia
M. Alpi Syahrin
Universitas Islam Negeri Sultan Syarif Kasim Riau, Indonesia
Alfiandri Setiawan
Universitas Islam Negeri Sultan Syarif Kasim Riau, Indonesia
Email: maghfirah@uin-suska.ac.id

Abstract: This study aims to analyze the role of trust in enhancing zakat participation in the digital era and to examine the ambivalence of digital technology in zakat management, particularly among young professionals as productive *muzakki*. The main problem addressed in this research lies in the gap between the vast potential of zakat and its relatively low institutional collection, which is not merely caused by economic factors but also by declining trust in zakat institutions and governance challenges. This study employs a qualitative, library-based approach by reviewing classical fiqh literature, contemporary Islamic economic thought, and recent interdisciplinary studies on digital Islamic philanthropy. The findings reveal that trust is a multidimensional construct consisting of cognitive, affective, and normative dimensions, which significantly influence *muzakki* decisions to channel zakat through formal institutions. Digital technology enhances efficiency, accessibility, and transparency; however, it also creates ambivalence by introducing risks related to data security, symbolic transparency, and the commodification of religious practices. This study concludes that digital technology alone cannot increase zakat participation without trust and ethical legitimacy. Trust functions as a mediating variable determining the effectiveness of digital transformation in zakat governance. The originality of this research lies in the development of an integrative conceptual framework based on *maqāṣid al-sharīʿah* that repositions zakat as an Islamic philanthropic and socio-ethical institution in modern governance.

Keywords: Zakat, trust, digital technology, young professionals, Islamic philanthropy, *maqāṣid al-sharīʿah*

‖ Submitted: February 24, 2026 ‖ Accepted: July 25, 2026 ‖Published: July 31, 2026

DOI: 10.22373/fj4a8z24

Abstrak: *Penelitian ini bertujuan untuk menganalisis peran kepercayaan dalam meningkatkan partisipasi zakat di era digital serta mengkaji ambivalensi teknologi dalam pengelolaan zakat, khususnya di kalangan profesional muda sebagai muzakki produktif. Permasalahan utama penelitian ini terletak pada kesenjangan antara potensi zakat yang besar dan rendahnya realisasi penghimpunan, yang tidak hanya disebabkan oleh faktor ekonomi, tetapi juga oleh krisis kepercayaan terhadap lembaga zakat dan tantangan tata kelola institusi. Penelitian ini menggunakan metode hukum empiris, dianalisis dengan teori maqāṣid al-sharīʿah. Data didasarkan pada studi kepustakaan dan wawancara mendalam. Studi kepustakaan mengacu pada buku, artikel jurnal tentang fikih klasik, ekonomi Islam kontemporer, serta kajian interdisipliner mutakhir terkait digitalisasi filantropi Islam. Sedangkan wawancara terhadap profesional muda, dan akademisi serta pengelola zakat. Hasil penelitian menunjukkan bahwa kepercayaan merupakan konstruk multidimensional yang mencakup dimensi kognitif, afektif, dan normatif, yang secara signifikan memengaruhi keputusan muzakki dalam menyalurkan zakat melalui lembaga formal. Teknologi digital terbukti meningkatkan efisiensi, aksesibilitas, dan transparansi, namun juga bersifat ambivalen karena memunculkan risiko keamanan data, transparansi simbolik, serta komodifikasi praktik keagamaan. Penelitian ini menyimpulkan bahwa teknologi digital tidak secara otomatis meningkatkan partisipasi zakat tanpa didukung oleh kepercayaan dan legitimasi etis. Kepercayaan berfungsi sebagai variabel mediasi yang menentukan efektivitas transformasi digital dalam zakat. Orisinalitas penelitian ini terletak pada pengembangan kerangka konseptual integratif berbasis maqāṣid al-sharīʿah yang mereposisi zakat sebagai institusi filantropi Islam dan sosio-etis dalam tata kelola modern.*
Kata Kunci: *Zakat, kepercayaan, teknologi digital, profesional muda, filantropi Islam, maqāṣid al-sharīʿah*

Introduction

Zakat is one of the fundamental instruments in Islam, encompassing both a devotional dimension and a socio-economic function. Normatively, zakat represents an individual obligation rooted in obedience to Allah, while functionally it serves as a mechanism for wealth redistribution, poverty alleviation, and the strengthening of social solidarity.[1] In contemporary Muslim societies, zakat has increasingly been institutionalized as part of a broader system

[1] Mari Adachi, "Discourses of Institutionalization of Zakat Management System in Contemporary Indonesia: Effect of the Revitalization of Islamic Economics," *International Journal of Zakat* 3, no. 1 (2018), p. 25–35. Rahmawati Muin, et.al., "Challenges in the Implementation of Professional Zakat for Civil Servants in Sinjai, South Sulawesi: A Maqāṣid al-Sharī'ah Perspective," *El-Usrah: Jurnal Hukum Keluarga* 9, No. 1 (2026), p. 389-413.

DOI: 10.22373/fj4a8z24

of Islamic social finance.[2] This institutionalization often involves zakat institutions and amil zakat agencies acting as crucial intermediaries between those who pay zakat and those who receive it, ensuring its proper collection and distribution.[3]

Despite its normative strength and vast economic potential, the realization of zakat collection remains significantly below expectations. In Indonesia, for instance, the potential of zakat is estimated to reach hundreds of trillions of rupiah annually, yet the actual collection through formal institutions remains relatively low.[4] This gap cannot be explained solely by economic factors; rather, it reflects deeper structural issues related to institutional trust, governance, and public perception. Trust plays a central role in shaping *muzakki* behavior, with empirical studies indicating that confidence in zakat institutions significantly influences decisions to channel zakat through formal organizations. Thus, zakat participation is not merely a matter of religious compliance but is closely linked to perceptions of transparency, accountability, and institutional legitimacy. The discrepancy between potential and collected zakat highlights the importance of understanding factors influencing zakat institution selection.[5] This underscores the critical need for robust governance frameworks that can foster confidence among productive *muzakki*, especially young professionals, who are increasingly engaging with digital platforms for their philanthropic endeavors.[6]

At the same time, digital transformation has significantly reshaped the landscape of Islamic philanthropy. The emergence of digital platforms, fintech systems, and online reporting mechanisms has transformed how zakat is collected, managed, and distributed. Digitalization is often presented as a solution to

[2] Suhaida Abu Bakar, et.al., "From Charity to Sustainable Development: A Review of Zakat Institutions in Poverty Alleviation," *International Journal of Research and Innovation in Social Science* (2025), p. 1168–1181. Mahdi Syahbandir, et.al., "State and Islamic Law: A Study of Legal Politics on Zakat as a Tax Deduction in Aceh," *Ahkam: Jurnal Ilmiah Syariah* 22, No. 1 (2022).

[3] Abdul Ghofar et al., "Young Muslim Generation's Preferences for Using Digital Platforms for Zakat Payments: A Cross-Country Study of Indonesia and Malaysia," *Journal of Infrastructure Policy and Development* 8, no. 6 (2024), p. 3249. Rahmini Hadi et al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration," *International Journal of Data and Network Science* 8, no. 1 (2023), p. 597–608.

[4] Nur Kholis and Mugiyati Mugiyati, "Distribution of Productive Zakat for Reducing Urban Poverty in Indonesia," *International Journal of Innovation, Creativity and Change* (2021), p. 1–12. Ali Murtadho Emzaed, et.al., "Shifting Fiqh Tradition in Zakat Management: Nahdlatul Ulama's Strategies to Enhance the Social Welfare of Nahdliyin," *al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 24, No. 2 (2024).

[5] Martini Dwi Pusparini and Nur Azizah Zuhriah Zahroh, "Word of Mouth, Trust or Online Services: What Is the Best Determinant of Muzakki's Preference in Selecting Zakat Agency?," *al-Tijary: Jurnal Ekonomi dan Bisnis Islam* 9, No. 1 (2023).

[6] Mohd Zakhiri Md Nor et al., "Zakat and Digitalisation: A Bibliometric Analysis," *Journal of Cultural Analysis and Social Change* (2025), p. 3247–3260

DOI: 10.22373/fj4a8z24

inefficiency and limited accessibility.[7] However, this study argues that such assumptions must be critically examined. While digital platforms offer convenience and potential for efficiency, their development requires careful alignment with Shariah principles.[8]

Therefore, digitalization must be understood as a value-laden process that interacts with trust, authority, and ethical considerations. This nuanced perspective necessitates an in-depth exploration of how young professionals, as productive *muzakki*, navigate the intricate interplay between technological advancements, their inherent ethical rationality, and the imperative for young professionals represent a critical segment within this transformation. Economically, they possess stable income and significant zakat potential. Sociologically, they are characterized by digital literacy, rational thinking, and ethical awareness. Their participation in zakat is increasingly shaped by evaluative considerations such as governance quality, measurable social impact, and value alignment. Consequently, understanding the factors that influence their decision-making regarding zakat contributions through formal institutions, particularly in a digitally mediated environment, becomes paramount. However, existing zakat literature remains fragmented. Normative–fiqh approaches focus on legal compliance and doctrinal validity, while technocratic approaches emphasize management efficiency and technological innovation. Both perspectives fail to adequately explain the interaction between trust, technology, and ethical rationality in contemporary zakat practices.

This study identifies a critical research gap: the absence of an integrative framework that explains how trust mediates the relationship between digital technology and zakat participation among young professionals. Previous studies tend to treat trust as an outcome variable or assume technology as a neutral facilitator, overlooking the socio-ethical dynamics underlying these relationships. Therefore, this article aims to: analyze trust as a multidimensional construct; examine the ambivalent role of digital technology; and propose a *maqāṣid*-oriented reconstruction of zakat governance. The originality of this study lies in its integrative conceptual framework that positions trust as a mediating variable linking technology and participation.

This study uses empirical legal methods with reference to field data.[9] The theory used to analyze the article is *maqāṣid al-sharīʿah*, a key theory in Islamic

[7] Hadi et al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration."

[8] Ahmet Faruk Aysan and İbrahım Musa Ünal, "Fintech, Digitalization, and Blockchain in Islamic Finance: Retrospective Investigation," *SSRN Electronic Journal* (2022).

[9] Salim and Erlies Seprianan Nurbani, *Penerapan Teori Hukum Pada Penelitian Disertasi dan Tesis,* Jakarta: Rajawali Press, 2017.

DOI: 10.22373/fj4a8z24

law that focuses on the objectives of Sharia for human well-being.[10] Data were collected through in-depth interviews and literature studies. The informants interviewed were academics as experts in Islamic law, *muzakki* (payers of zakat), and zakat managers. The literature analyzed included books, legal regulations, journal articles, and various scientific literature that could support the research focus.

Zakat and the Transformation of Contemporary Islamic Philanthropy

Zakat has evolved from a primarily charitable practice into a development-oriented instrument. In classical Islamic thought, it is mainly understood as a mechanism for wealth purification and redistribution. However, amid contemporary globalization and structural inequalities, zakat is increasingly expected to drive sustainable development and social empowerment. This expanded role necessitates a re-evaluation of traditional zakat management paradigms, particularly in administration, transparency, and outreach to diverse donor segments.[11] Specifically, it requires developing robust regulatory frameworks and leveraging advanced digital technologies to ensure accountability and enhance public participation in zakat collection and distribution.[12]

This shift also demands examining how these frameworks and technologies interact with individual perceptions of trustworthiness and ethical considerations—especially among digitally native young professionals.[13] The present segment traces zakat's historical trajectory, analyzes its evolving functions in modern Islamic societies, and identifies challenges and opportunities in contemporary socio-economic landscapes.[14] Moreover, zakat's effectiveness in fostering sustainable development hinges on public confidence in managing institutions, particularly amid past issues of inadequate regulation and

[10]Juhaya S. Praja, *Teori Hukum dan Aplikasinya,* Baadung: Pusta Setia, 2015.

[11] Anggoro Sugeng et al., "Indonesia's Zakat Transformation in the Digital Era: Opportunities and Challenges," *Journal of Contemporary Applied Islamic Philanthropy* 2, no. 1 (2024), p. 15–22.

[12] Utiyafina Mardhati Hazhin and Yosefina Elinda Sunur, "The Digitization of Islamic Philanthropy: Legal Accountability of Amil Zakat Institutions in Zakat Management via E-Commerce," *West Science Law and Human Rights* 3, no. 3 (2025), p. 340–350.

[13] Marsini Marsini, "Empowering Young Minds: Transforming Social Studies Education to Foster Digital Ethics in Elementary Schools," *Jurnal Civics Media Kajian Kewarganegaraan* 22, no. 1 (2025).

[14] Lu'liyatul Mutmainah, et.al., "Does Financial Technology Improve Intention to Pay Zakat during National Economic Recovery? A Multi-Group Analysis," *Journal of Islamic marketing* 15, no. 6 (2024), p, 1583–1607

DOI: 10.22373/fj4a8z24

transparency. Thus, fostering robust trust mechanisms is crucial for zakat institutions' long-term viability and societal impact.[15]

This evolution mirrors broader societal shifts, where modern philanthropic institutions are evaluated not only on fiqh compliance but also on measurable impact, transparency, and effectiveness. A new generation of digitally native donors, who are critically engaged, increasingly demands accountability and demonstrable outcomes.[16] Accordingly, deeper investigation is needed into cultivating trust within digitally enabled zakat systems, particularly when targeting young professionals who prioritize transparency and quantifiable results.[17] This includes shifting focus from consumptive to productive zakat distribution, which provides long-term economic opportunities and reduces poverty.[18]

Efficient and transparent management practices—enhanced through technological integration and robust governance—underscore this transition.[19] The digital transformation of zakat, evidenced by significant growth in online platforms, has broadened Islamic philanthropy's reach and impact.[20] It enables real-time tracking, bolsters accountability, and streamlines beneficiary identification, optimizing program effectiveness. Yet challenges persist, including equitable distribution, technological limitations, and sustaining public trust in digital platforms.[21] Even institutions with strong governance struggle to achieve full optimization.

---

[15] Muhamad Abriyansyah and Ade Nur Rohim, "Analysis of Factors Affecting Interest in Paying Zakat, Infaq, Sadaqa (ZIS) through E-Wallets," *International Journal of Research in Business and Social Science (2147-4478)* 12, no. 3 (2023), p. 216–230.

[16] Ahmad Rezy Meidina and Zaimudin Al-Mahdi Mokan, "Shifting Meaning: Islamic Philanthropy According to the View of Muhammadiyah," *Journal of Islamic Economics and Philanthropy* 6, no. 1 (2023), p. 29.

[17] Attallah Hassan Mohamed Al-Taani et al., "Exploring the Impact of Digital Accounting and Digital Zakat on Improving Business Sustainability in the Middle East and Malaysia," *International Journal of Advanced and Applied Sciences* 11, no. 1 (2024), p. 56–67.

[18] Distyana Dwiyanti and Luhur Prasetiyo, "Economic Empowerment via Innovative Zakat Utilization: Lessons from a Multicultural Village in Ponorogo," *Jurnal Al-Hakim Jurnal Ilmiah Mahasiswa Studi Syariah Hukum dan Filantropi* (2024), p. 253–264.

[19] Ari Wibowo, "Enhancing Economic Growth for the Achievement of Sustainable Development Goals through Digital Era Fundraising Schemes for Sustainable Community Development: A Policy Analysis from the Islamic Economic Perspective," *Proceeding of International Conference on Islamic Philantrophy* 1, no. 1 (2023), p. 26–37.

[20] Ahmad Muhammad Ridho, "Integrating Artificial Intelligence and Blockchain to Improve the Accuracy of Halal Certification," *Journal of Halal Review* 1, no. 1 (2025), p. 12–22.

[21] Ahmad Rafiki, et.al, "A Review on Digital Zakat Management Research," *Information Management and Business Review* (International Foundation for Research and Development, (2024).

DOI: 10.22373/fj4a8z24

Such trust deficits often arise from perceived opacity and unfairness in collection and distribution.[22] Digital management applications thus play a key role in rebuilding confidence through structured reporting.[23] Indeed, digital platforms for zakat, *infaq*, and *sadaqah* collection have shown average annual growth of 32% in collections and 30% in distributions from 2016 to 2023, highlighting technology's potential for participation and efficiency.[24] Integrating digital marketing, such as social media, alongside transparent reporting and automated calculators, further strengthens these systems.

Nevertheless, this transformation introduces tensions. An overemphasis on efficiency and metrics risks commodifying zakat as a mere technocratic tool, eroding its ethical and spiritual essence critical to its legitimacy. Institutions must therefore develop governance frameworks that harness technology for efficiency while embedding ethical considerations and zakat's socio-spiritual objectives, thereby renewing stakeholder trust.[25] This calls for a nuanced approach: leveraging digital tools for transparency and accessibility while reinforcing Islamic social justice and ethical governance.[26]

Trust as a Determinant of Productive *Muzakki* Participation

Trust plays a central role in understanding zakat participation. This study conceptualizes trust as a multidimensional construct comprising cognitive, affective, and normative dimensions. Cognitive trust refers to the belief in an institution's competence and reliability, affective trust pertains to the emotional connection and perceived goodwill, and normative trust is rooted in shared values and ethical alignment.[27] This framework extends beyond individual beliefs to encompass the collective societal confidence in the integrity and efficacy of zakat

[22] Abdulsalam Ahmed Sawmar, "How Governance Practices Influence Mandatory Zakāh Payment in Saudi Arabia," *Journal of King Abdulaziz University-Islamic Economics* 34, no. 1 (2021), p. 3–24.

[23] Syamsu Rizal and Mukhaer Pakkanna, "Digitalization of Zakat in Stimulating Community Socio-Economic Development in the Middle of the Covid-19 Pandemic (Maqashid Syariah Perspective)," *European Journal of Humanities and Social Sciences* 3, no. 1 (2023), p. 23–33.

[24] Hilmi Ridho, et.al., "The Evolution of Islamic Philanthropy in Indonesia's Digital Age (2016–2023)," *Al-Ahkam* 35, no. 1 (2025), p. 31–58

[25] Aisyah Abdul-Rahman et al., "Technological Integration within Zakat Institutions: A Comprehensive Review and Prospective Research Directions," *International Journal of Islamic Thought* (National University of Malaysia, 2023).

[26] Bramantyo Suryo Nugroho and Haekal Adha Al Giffari, "Institutionalizing Artificial Intelligence within Indonesia's Zakat Architecture: Navigating Regulatory Challenges and Sharia Compliant Implementation," *Indonesian Journal of Islamic Economic Law* 3, no. 1 (2026), p. 113–143.

[27] Abdulsalam Ahmed Sawmar and Mustafa Omar Mohammed, "Enhancing Zakat Compliance through Good Governance: A Conceptual Framework," *ISRA International Journal of Islamic Finance* 13, no. 1 (2021), p. 136–154.

DOI: 10.22373/fj4a8z24

management entities.[28] For instance, the adoption of digital platforms in waqf management reflects institutional efforts to enhance perceived competence and reliability, though challenges like digital security and technical capabilities remain crucial for sustaining cognitive trust.[29]

The cognitive dimension involves rational assessments of institutional competence, including financial transparency, governance quality, and program effectiveness. Young professionals evaluate zakat institutions against contemporary standards of accountability and performance, scrutinizing audited financial statements, impact reports, and the efficiency of resource utilization in addressing social welfare.[30] For example, the efficacy of zakat and waqf management in poverty reduction is significantly enhanced by transparent and efficient processes, often facilitated by technological innovations such as blockchain-based systems.[31] Blockchain technology, with its inherent features of transparency, immutability, and decentralization, offers a promising solution for bolstering integrity and accountability in zakat transactions, thereby mitigating risks of fraud and corruption.[32]

The affective dimension centres on perceptions of moral integrity and ethical consistency, shaped by alignment between an institution's values and practices a concept corresponding to *amanah* in Islamic terms. This dimension is particularly salient for young professionals, who seek assurances that their contributions are managed with benevolence and an unwavering commitment to beneficiaries' well-being.[33] This bond is further reinforced by high accountability and credibility, consistently identified as key trust determinants across philanthropic endeavours.[34] Moreover, robust communication channels and

[28] Diona Varastika et al., "Mobile Passport Success in Indonesia Based on the DeLone–McLean Information Systems Success Model," *Telematics and Informatics Reports* 20 (2025), p. 100251.

[29] Mohammed Abd-Alkarim Almomani et al., "Exploring Digital Waqf Management: Opportunities and Challenges," *International Journal of Religion* 5, no. 12 (2024), p. 20–30.

[30] Azlan Md Thani et al., "Determinants of Zakat Payment: The Viewpoint of Stakeholders In Seremban," *Information Management and Business Review* 16 (2024), p. 880–87

[31] Heru Wahyudi et al., "The Role of Indonesia Magnifience of Zakat and Waqaf in Reducing Proverty," *Journal of Management World* 2024, no. 4 (2024), p. 812–819.

[32] Sherin Kunhibava et al., "Blockchain Use Case in Islamic Social Finance," *ISRA International Journal of Islamic Finance* 16, no. 1 (2024).

[33] Husnul Khotimah, et.al., "Muslim Perception on Zakat as A Tax Deduction in Indonesia," *Share Jurnal Ekonomi dan Keuangan Islam* 11, no. 2 (2022), p. 477.

[34] Nur Rizqi Febriandika, et.al., "Zakat Compliance Behavior in Formal Zakat Institutions: An Integration Model of Religiosity, Trust, Credibility, and Accountability," *International Journal of Advanced and Applied Sciences* 10, no. 6 (2023), p. 187–94. Banu Muhammad Haidlir et al., "Determinants and Impacts of Trust on Awqaf Institutions: Intergenerational Evidence from Indonesia," *Etikonomi* 22, no. 1 (2023), p. 175–96.

DOI: 10.22373/fj4a8z24

transparent financial reporting are critical for nurturing affective trust, ensuring sustained donor commitment and confidence in ethical stewardship.[35]

The normative dimension reflects alignment of zakat institutions with core Islamic values such as justice, welfare, and social responsibility, where legitimacy is not merely technical but profoundly ethical. Institutions must thus demonstrate adherence to Sharia principles and commitment to holistic socio-economic development within the Muslim community to cultivate normative trust.[36] This congruence is paramount for eliciting sustained participation from young professionals, who prioritize value-driven engagement. Digital platforms and blockchain technology can bolster this trust by providing immutable transaction records, reinforcing perceptions of fairness and adherence to Islamic injunctions on financial transparency and accountability.[37]

This study posits trust as a mediating variable between technology and participation: without it, technological innovations cannot foster sustainable engagement. Understanding how digital advancements influence the cognitive, affective, and normative dimensions of trust is thus critical for optimizing zakat collection and distribution in contemporary Islamic philanthropy. Specifically, this framework highlights how digital zakat management and transparency in zakat reporting enhance institutional accountability, mediating the relationship between these factors and zakat growth acceleration.[38] Leveraging technology to cultivate trust ultimately leads to increased compliance and broader societal impact.[39]

By fostering trust through transparent digital management, zakat institutions can overcome scepticisms and encourage greater participation among productive *muzakki*. This trust-driven participation accelerates zakat growth, maximizing its impact on poverty alleviation and social welfare. Improved management practices and technological utilization further contribute to significant increases in collections and distributions, amplifying socio-economic benefits for *mustahik* communities. Digital platforms enable real-time tracking

[35] Putri Purwandari Hasan and Elvia R Shauki, "Recommendations for Collection and Development Strategy of Waqf Funds: A Case Study on Waqf Institutions," *Jurnal Ekonomi & Keuangan Islam* (2022), p. 137–151.

[36] Lusiana Kanji et al., "Concept of Legitimation of Zakat Amil Institutions: Muzakki Perspective," *Journal of Ecohumanism* 4, no. 2 (2025).

[37] Amra Selimović-Fijuljanin, Admir Mešković, and Šejma Aydin, "Islamic Social FinTech in Europe: Behavioral Intention to Adopt Blockchain-Based Zakat Platforms," *Religions* 17, no. 1 (2026), p. 78. Annisa Zetira and Nur Fatwa, "Optimalisasi Penghimpunan Zakat Digital Di Masa Pandemi," *Eqien Jurnal Ekonomi dan Bisnis* 8, no. 2 (2021).

[38] Mohammad Zulfakhairi Mokthar, et.al., "Evaluating Trust in Blockchain Technology for Waqf Adoption: Insights from Importance-Performance Map Analysis," *Information Management and Business Review* 16 (2024), p. 644–650.

[39] Febriandika, et.al., "Zakat Compliance Behavior in Formal Zakat Institutions: An Integration Model of Religiosity, Trust, Credibility, and Accountability."

DOI: 10.22373/fj4a8z24

and reporting, allowing *muzakki* to verify contribution utilization and bolstering institutional confidence.[40]

Regarding the relationship between trust and zakat payment, Abdus Samad, Professor of Islamic Law at the State Islamic University of Riau, explained that trust is crucial. Trust, in the Islamic context, is called *amanah* (trustworthiness). *Amanah* is crucial for zakat administrators because it determines the success of zakat management. Low zakat collection is due to trust, as evidenced by the selection of BAZNAS commissioners by regional heads, who appoint political figures rather than due to economic weakness. In the history of Islamic law, the Prophet and his companions chose individuals such as Muadh ibn Jabbal and Abu Hurayrah, who were tasked with safeguarding the Baitul Mal (Bait al-Mal), and were not appointed due to kinship, transparency, and accountability, involving public accountants, allowing the public to report any institutions that fail to report, and also to ensure legal certainty. [41]

Similarly, Endar Muda, a zakat administrator in Riau Province, acknowledged that trust is a factor influencing zakat payers, as they determine whether zakat distribution is on target. Therefore, public trust needs to be maintained well, with promotions that are inviting, institutions that maintain their credibility and do not let it be tarnished because it will be difficult to rebuild. That is by maintaining a good name, transparency, and intense reporting to the public, including collection and distribution. Although every institution has experienced a decline in public trust, one of the causes is that there is inappropriate information published by the media without explanation and clarification.[42]

Digital Technology and the Ambivalence of Modern Zakat

Digital technology has revolutionized zakat management by markedly enhancing efficiency, accessibility, and transparency. Innovations such as online payment systems, mobile applications, and digital reporting tools have broadened participation while reducing administrative barriers. This digital transformation, however, presents a dual nature, offering both significant advantages and complex challenges that require careful navigation. On one hand, digital platforms improve transparency and accountability in zakat management, leading to increased *muzakki* trust and compliance.[43] On the other hand, the inherent complexities of digital security, data privacy, and the digital divide pose significant challenges

[40] Hadi et al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration."

[41]Interview with Abdus Samad, Professor of Islamic Law, Sultan Syarif Kasim State Islamic University, Riau, September 2025.

[42]Interview with Endar Muda, Zakat Fund Manager, BAZNAS, Pekanbaru City, September 2025.

[43] Mutmainah, Berakon, and Yusfiarto, "Does Financial Technology Improve Intention to Pay Zakat during National Economic Recovery? A Multi-Group Analysis."

DOI: 10.22373/fj4a8z24

that must be addressed to fully leverage the benefits of digitalization in Islamic philanthropy. Consequently, the digital transformation of zakat collection and distribution necessitates robust cybersecurity measures and data protection protocols to safeguard sensitive financial and personal information.

Nevertheless, this study underscores the ambivalence inherent in digitalization. Although it bolsters procedural transparency, it does not invariably foster substantive trust transparency risks becoming merely symbolic without meaningful explanations and robust ethical accountability. Furthermore, the reliance on digital systems for zakat administration akin to the Core Tax Administration System in taxation necessitates a comprehensive evaluation of its perceived usefulness and user acceptance to ensure effective implementation and maximize benefits.[44] Case studies from Indonesian zakat organizations highlight the imperative of strong governance frameworks to preserve system integrity.[45] While digitalization offers increased accessibility for *muzakki* through various platforms,[46] persistent challenges include data security, potential misuse of funds, and inadequate monitoring and accountability.[47]

Moreover, digitalization introduces novel risks, such as data privacy concerns and the commodification of religious practices. Integrating zakat into fintech ecosystems could erode its spiritual essence, shifting it from a sacred act to a mere transaction. Thus, while digital transformation offers opportunities for greater efficiency in zakat management, institutions must address these challenges related to digital transparency and accountability to mitigate risks like fraud and misuse.[48] Despite such concerns, digital zakat initiatives have demonstrably expanded reach and improved collection efficiency, particularly among younger, tech-savvy demographics.[49] This expansion is further facilitated by high internet penetration and growing adoption of digital financial services, especially among

[44] Gemilang Ramadhan and Suparna Wijaya, "Implementasi Core Tax Administration System (Coretax) Dalam Pelaporan Pajak: Analisis Technology Acceptance Model Di PT ABC," *Akuntansiku* 4, no. 4 (2025), p. 303–315.

[45] Abdul Razzak Alshehadeh et al., "The Effect of Digital Zakat and Accounting on Corporate Sustainability through Financial Transparency," *Asian Economic and Financial Review* 14, no. 3 (2024), p. 228–249

[46] Sri Yayu Ninglasari and Mumuh Muhammad, "Zakat Digitalization: Effectiveness of Zakat Management During Covid-19 Pandemic," *Journal of Islamic Economic Laws* (2021), p. 26–44

[47] Nur Insani et al., "Legal Protection for Personal Data Security and Muzakki Financial Transactions on Digital Zakat Platform," *Jurnal Hukum Novelty* 15, no. 1 (2024), p. 70.

[48] Sugeng et al., "Indonesia's Zakat Transformation in the Digital Era: Opportunities and Challenges."

[49] Desri Arwen, et.al., "Zakat in the Age of Digital Transformation: Technology Plat-Form for Effective Collection and Distribution Management," *Multidisciplinary Science Journal* 8, no. 4 (2025), p. 2026269.

DOI: 10.22373/fj4a8z24

millennials, presenting significant opportunities for optimizing zakat fund mobilization.[50]

Ultimately, this study contends that digital technology constitutes a socially embedded system one that both shapes and is shaped by trust and ethical values. Therefore, examining how young professionals perceive and interact with digital zakat platforms is crucial for understanding the evolving landscape of Islamic philanthropy and fostering meaningful participation. Several studies have explored factors influencing *muzakki's* intention to pay zakat through digital platforms, identifying performance expectancy, effort expectancy, social influence, and zakat literacy as significant determinants.[51] Moreover, research highlights how perceived ease of use, security, transparency, trust, and perceived benefits significantly influence donor decisions in online *infaq* payments, with implications extending to digital zakat.[52]

This growing reliance on digital platforms for zakat collection has led to substantial increases in funds collected, as evidenced by significant growth figures from national zakat bodies, largely driven by digital payment methods.[53] This trend underscores the need for continuous research into the motivations and challenges faced by online zakat contributors to maximize collection efficacy in the digital age. Specifically, analyzing how young professionals—particularly productive *muzakki* engage with these platforms can provide insights for optimizing their design and implementation to foster greater trust and participation.

According to Abdus Samad, an Islamic legal expert, the use of digitalization in zakat management is permissible, with the aim of simplifying, not complicating. Furthermore, the contract does not require the amil and *muzakki* to sit together, allowing for easier payment, with broader, and ultimately more simplistic benefits. Digitalization will improve the quality of zakat services without diminishing the value of zakat worship, primarily because it simplifies and fosters public trust. In Islamic law, the use of digitalization is permitted; collection can be outsourced to machines, but distribution must still be checked by the administrator to ensure that the recipients are truly destitute and poor and

[50] Ninglasari and Muhammad, "Zakat Digitalization: Effectiveness of Zakat Management During Covid-19 Pandemic."

[51] Emiroh Arsyina Ahimsa et al., "Understanding Muzaki Adoption of Digital Zakat Payments in Indonesia," *Review of Islamic Social Finance and Entrepreneurship* (2023), p. 182–193.

[52] Laela Dwi Febriyanti and Rusdianto Rusdianto, "Pengaruh Persepsi Dan Manfaat Digitalisasi Terhadap Keputusan Pembayaran Infaq," *Jurnal Sosiologi Agama Indonesia (JSAI)* 5, no. 2 (2024), p. 230–245.

[53] Yunice Karina Tumewang, et.al., "How Islamic Social Funds Support Sustainable Development Goals During Covid Outbreak? The Role Of Religiosity, Trust, And Perceived Behavioral Control," *Share Jurnal Ekonomi dan Keuangan Islam* 10, no. 1 (2021), p. 84.

DOI: 10.22373/fj4a8z24

meet the criteria, and to prevent fraud. However, personal data protection is crucial to safeguard the privacy of each *muzakki's* data and prevent misuse. [54]

Similarly, Yahanan, the manager of the National Zakat Agency for Riau Province, explained that the use of digital media for zakat collection has begun, for example, through social media platforms like Facebook and Instagram, airport flyers, stickers on buses and vehicles, and digital payments such as QRIS and Payroll. In addition, the manual system is still used through the Zakat Implementation Unit (UPZ) and other zakat implementing offices. Digital collection accounts for 85% of the collection, while manual collection accounts for 15%. The impact of using a digital model is that the work model is more efficient, structured, and massive.[55]

Such analysis should consider the interplay between technological affordances and the ethical rationality of these individuals, particularly regarding their motivations for contributing to Islamic philanthropy. Furthermore, understanding the millennial generation's specific behavioral intentions toward paying zakat through digital platforms is critical for optimizing engagement strategies and harnessing their philanthropic potential.[56] In this context, digital literacy and trust become paramount, as they significantly influence Generation Z's engagement with digital zakat platforms. Given that a substantial majority of millennials are actively employed and exhibit a strong inclination toward charitable giving, often via digital channels for zakat, *infaq*, and *sadaqah,* further investigation into their utilization of digital Sharia services for Islamic philanthropy is warranted.[57]

Ethical Rationality of Young Professionals in Paying Zakat

Young professionals embody a shift from compliance-based religiosity to ethical-rational religiosity. Rather than rejecting religious obligations, they reinterpret them through the lens of public ethics. This reinterpretation often involves a critical assessment of traditional institutions alongside a preference for transparent, accountable, and impactful philanthropic engagement.[58] Their

[54]Interview with Abdus Samad, Professor of Islamic Law, Sultan Syarif Kasim State Islamic University, Riau, September 2025.

[55]Interview with Yahanan, Deputy Head of Collection for Baznas Riau Province, September 2025.

[56] Muhamad Daniyal Al Athar and Muhammad Arif, "The Intention of Millennial Generation in Paying Zakat through Digital Payments," *International Journal of Islamic Business and Economics (IJIBEC)* 5, no. 1 (2021), p. 38–47.

[57] Rudy Haryanto et al., "Digital Literacy and Determinants of Online Zakat Payments Lessons from Indonesia Experience with Utaut," *Journal of Law and Sustainable Development* 11, no. 4 (2023).

[58] Fitriyatus Sofiyah and Nasrulloh Nasrulloh, "Strategy for Increasing Interest in Muzakki Through Digital Payment Applications: Case Study in Baznas Jombang," *Al-Amwal Jurnal Ekonomi dan Perbankan Syari ah* 15, no. 2 (2023), p. 172.

DOI: 10.22373/fj4a8z24

discernment extends to evaluating the ethical implications of digital platforms for zakat, where they seek assurance that these technologies uphold the spiritual essence and social justice objectives of Islamic philanthropy. Consequently, their engagement with such platform's hinges on demonstrations of ethical governance, data security, and verifiable impact—aligning with their dual pursuit of religious fulfillment and societal betterment.[59]

Consequently, understanding their perceptions of the interplay between digital literacy, trust, and the efficacy of zakat management systems is essential.[60] With their advanced digital skills, this demographic offers a prime opportunity to optimize zakat collection via digital platforms.[61] Yet, despite their proficiency, studies show that higher zakat literacy among younger generations does not always lead to stronger intentions to use digital platforms for payments, underscoring the nuanced dynamics of literacy, trust, and technological adoption.[62] Thus, deeper investigation into mediating factors like perceived transparency, security features, and alignment with ethical values is vital to encourage broader participation among young professionals.[63]

Equally vital are digital ethics and robust digital marketing strategies for promoting zakat platforms, especially among this digitally native group, as they directly shape trust and engagement. This focus on ethics goes beyond technological proficiency to include desires for strong regulatory frameworks and legal safeguards against misuse, ensuring equitable zakat distribution.[64] These frameworks gain added salience amid digitalization's ambivalence: while it delivers unprecedented efficiency and reach, it also raises issues like data privacy, algorithmic bias, and resource misuse.[65]

Today, zakat is increasingly judged by its social relevance, governance quality, and impact, mirroring a broader evolution in religious practice that fuses

[59] Irfan Syauqi Beik, et.al., "Analysis on the Determinant of Millennials' Zakat Payment through Digital Platform in Indonesia: A Multinomial Logistic Approach," *Journal of Islamic marketing* 15, no. 2 (2023), p. 541–572.

[60] Nur Aisyah Indarningsih, et.al., "Zakat, Infaq, Shadaqah, and Waqf Using Financial Technology: Millennial Generation Perspective," *Review of Islamic Social Finance and Entrepreneurship* (2023), p. 13–28.

[61] Fauzan Abdillah and Guruh Marhaenis Handoko Putro, "Digital Ethics: The Use of Social Media in Gen Z Glasses," *Jurnal Komunikasi* 14, no. 1 (2022), p. 158.

[62] Ahmad Santoso, Heri Sudarsono, and Weni Hawariyuni, "Young Muslim Generations and Sadaqah through Digital Platforms: Do Sadaqah Literacy and Religiosity Matter?," *Review of Islamic Social Finance and Entrepreneurship* (2024), p. 36–49

[63] Athar and Arif, "The Intention of Millennial Generation in Paying Zakat through Digital Payments."

[64] Happy Budyana Sari et al., "Digital Ethics And Citizenship Challenges In Cyberspace: An Overview From Perspective Morals And Laws," *Notariil Jurnal Kenotariatan* 9, no. 1 (2024), p. 33–39.

[65] Ghofar et al., "Young Muslim Generation's Preferences for Using Digital Platforms for Zakat Payments: A Cross-Country Study of Indonesia and Malaysia."

DOI: 10.22373/fj4a8z24

faith with rational and ethical deliberation. This transformation demands re-evaluating zakat governance, particularly its handling of transparency, accountability, and fund deployment in digital environments, to align with young professionals' ethical standards. Such reviews must also examine digital literacy's role in institutional accountability, noting that while digital tools boost efficiency, they do not automatically enhance it.[66] Accordingly, cultivating responsible digital ethics through targeted educational initiatives on ethical competence is key to building trust and transparency in digital zakat.

This study argues that the shift represents an evolution in religiosity, not a decline, compelling zakat institutions to adapt. In particular, they must address young professionals' ethical rationality via transparent governance, strong accountability, and alignment of digital efforts with Islamic social justice principles to nurture trust and ongoing participation.[67] To meet these expectations, organizations should embed comprehensive ethical frameworks in digital operations, grounding technology in data integrity, privacy, and user-centric design.[68] Moreover, effective systems can harness ICT to streamline collection, distribution, and reporting, boosting efficiency and accessibility.[69]

For example, Edi Azhar, a young professional who is a zakat payer (*muzakki*) in Pekan Baru City, explained that he has been distributing zakat through zakat institutions since 2021 because he feels it is more focused, secure, and in accordance with sharia provisions. This is because zakat institutions have a more professional, targeted distribution system and are able to reach more *mustahik* (recipients). This fosters trust, transparency, accountability, clear legality, and a commitment to carrying out the mandate according to Islamic law. Young professionals have never had doubts, as long as the institution is transparent in submitting reports and has a good track record. They value the integrity of management, transparency of financial reports, reputation, and the tangible impact of the programs implemented. Reputation is very important and is one indicator that the institution is trustworthy and professional. [70]

Achieving this requires scrutinizing current digital infrastructure and deploying advanced security protocols to safeguard sensitive financial and

[66] Ahmed Shehata et al., "Digital Ethics in Education: An Examination of Omani Information Studies Students' Ethical Competencies During E-Learning," *Journal of Education and e-Learning Research* 10, no. 3 (2023), p. 595–604.

[67] Endrise Septina Rawanoko et al., "The Use of Social Media in Ethic Digital Perspective," *Jurnal Civics Media Kajian Kewarganegaraan* 18, no. 1 (2021), p. 148–157.

[68] Nusi and Zaim, "Philosophy of Education In Digital Transformation: Ethical Considerations For Students' Data Security In Online Learning Platforms."

[69] Devi Safitri and Dzikrulloh Dzikrulloh, "Enhancing Fundraising with Digital Transaction in Indonesia: A Systematic Literature Review (SLR)," *Perisai Islamic Banking and Finance Journal* 8, no. 1 (2024), p. 95–113.

[70]Interview with Edi Azhar, Young Professional as Muzakki in Pekan Baru City, September 2025.

DOI: 10.22373/fj4a8z24

personal data critical for earning the trust of tech-savvy young professionals.[71] Additionally, incorporating zakat payroll systems and transparent reporting can bolster accountability, donor confidence, and overall zakat growth.[72] Ultimately, zakat institutions can harness technology not just for efficiency but to reinforce legitimacy and deepen ties with a group valuing spiritual duty alongside tangible social impact, thereby exceeding expectations for ethical conduct and measurable results.

Reconstructing Zakat Based on Trust and *Maqāṣid al-Sharīʿah*

The re-conceptualization of zakat must therefore integrate robust mechanisms for fostering trust through enhanced transparency and accountability, particularly within digitally mediated frameworks.[73] This necessitates a strategic blend of technological innovation with adherence to the ethical principles of *maqāṣid al-sharīʿah*, ensuring that digital platforms for zakat not only optimize operational efficiency but also uphold the holistic objectives of Islamic law.[74] This integration requires developing regulatory frameworks that specifically address the unique challenges of digital zakat transactions, ensuring both Sharia compliance and robust accountability mechanisms.[75] This study proposes a *maqāṣid*-based reconstruction of zakat that integrates trust, technology, and ethical values. Three key principles are emphasized:

1. Ethical Accountability: Transparency Must Include Moral Justification

This entails the publication of comprehensive annual reports detailing fund utilization, audited financial statements, and clear information on distribution processes to foster public confidence.[76] Furthermore, transparent communication channels should be established to engage stakeholders and provide accessible avenues for feedback and inquiries.[77] This also includes proactive measures to ensure data security and privacy, particularly given the sensitive nature of financial transactions and personal information handled

[71] Rafiki, Syahrial, and Andika, "A Review on Digital Zakat Management Research."
[72] Azharsyah Ibrahim, "Editorial Notes: Perspectives on the Islamic Economic and Financial System in the Contemporary World," *Share Jurnal Ekonomi dan Keuangan Islam* 11, no. 1 (2022).
[73] Nor et al., "Zakat and Digitalisation: A Bibliometric Analysis."
[74] Alshehadeh et al., "The Effect of Digital Zakat and Accounting on Corporate Sustainability through Financial Transparency."
[75] Hazhin and Sunur, "The Digitization of Islamic Philanthropy: Legal Accountability of Amil Zakat Institutions in Zakat Management via E-Commerce."
[76] Sawmar, "How Governance Practices Influence Mandatory Zakāh Payment in Saudi Arabia."
[77] Varastika et al., "Mobile Passport Success in Indonesia Based on the DeLone–McLean Information Systems Success Model."

DOI: 10.22373/fj4a8z24

through digital platforms.[78] This is particularly crucial given the increasing reliance on digital Zakat management systems, where the integration of cutting-edge technologies like AI, blockchain, and big data analytics necessitates stringent oversight to prevent misuse and maintain public trust.[79]

Moreover, aligning governance principles with Sharia objectives *(maqāṣid al-sharīʿah)* in the digital context can enhance institutional credibility, particularly by focusing on targeted eligibility, disclosure, and impact traceability in areas such as climate resilience or poverty alleviation.[80] This deeper integration ensures that digital tools serve not merely as transactional conduits but as enablers of ethical action, aligning technological advancement with the broader moral and social welfare objectives of Islamic philanthropy. This holistic approach to digital zakat management aligns with the *maqāṣid al-sharīʿah*, particularly the preservation of wealth *(ḥifẓ al-māl)* and the promotion of public welfare *(maṣlaḥah)*, by ensuring equitable and ethical distribution.[81] This requires a globally coherent Sharia-compliant regulatory architecture to address emerging ethical concerns related to transparency, algorithmic bias, and cybersecurity in digital financial instruments.[82]

Moreover, the integration of ethical AI governance standards, emphasizing accountability and transparency in algorithmic decision-making, is crucial to ensuring that digital zakat platforms align with Islamic ethical principles and enhance public trust.[83] Such robust ethical AI governance should encompass mechanisms for external auditing of algorithms and transparent reporting on their impact to foster donor confidence and ensure equitable distribution practices.[84] This framework aligns with stakeholder theory, emphasizing that comprehensive decision-making inclusive of internal and external associations is crucial for an

[78] Nusi and Zaim, "Philosophy of Education In Digital Transformation: Ethical Considerations For Students' Data Security In Online Learning Platforms."

[79] Ahmad Maulidizen, "Resolving Disputes Regarding Trust Financing in Islamic Rural Banks, West Java," *Journal of Islamic Law and Legal Studies* 1, no. 1 (2024), p. 37–47.

[80] Cem Korkut, "Waqf and Zakat as Drivers of Community-Based Climate Resilience in the Net Zero Transition," *Discover Global Society* 3, no. 1 (2025).

[81] Kamran Azizli et al., "Artificial Intelligence and Islamic Jurisprudence: A Critical Analysis of Legal and Ethical Challenges in Automated Decision-Making," *Journal of Islamic Law and Legal Studies* 2, no. 2 (2025), p. 134–150.

[82] Naurah Khansa Ramadhan and Ahmad Maulidizen, "Boosting Donation Engagement: Exploring The Impact Of Accountability And Transparency On Donation Interest In Dompet Dhuafa South Jakarta," *Jurnal Ekonomi* 13, no. 3 (2024), p. 650–665.

[83] Minna Paltiel et al., "Approaches and Models for Teaching Digital Ethics in Information Systems Courses–A Review of the Literature," *AJIS: Australasian Journal of Information Systems* 27 (2023).

[84] Hisham O Mbaidin et al., "The Role of AI Integration and Governance Standards: Enhancing Financial Reporting Quality in Islamic Banking," *Decision Science Letters* 13, no. 1 (2023), p. 83–98.

organization's objectives.[85] Such an approach helps to mitigate the inherent risks associated with automated systems in financial transactions, particularly concerning issues of fairness and equity in resource allocation.[86]

Furthermore, robust cybersecurity measures are indispensable for safeguarding sensitive consumer data from malicious breaches, which is fundamental for maintaining the integrity and trustworthiness of digital zakat platforms.[87] This includes implementing multi-factor authentication, end-to-end encryption, and regular security audits to protect against evolving cyber threats and data manipulation. Beyond security, the ethical dimensions of AI integration necessitate careful consideration, particularly in areas like data governance and financial literacy, to ensure responsible deployment.[88] These considerations are crucial for upholding the ethical values required in this new era of digital philanthropy and ensuring that technological advancements in zakat align with the moral teachings of Islam.[89] This entails establishing clear guidelines and oversight mechanisms for the use of artificial intelligence in zakat distribution, ensuring that these technologies enhance, rather than compromise, the principles of fairness, equity, and accountability.[90]

This further necessitates a comprehensive legal framework for AI applications within Islamic finance to address potential biases and ensure Shariah compliance, thereby promoting trust and preventing misuse.[91] Such frameworks should incorporate ethical guidelines for data collection, processing, and usage, mitigating risks of algorithmic discrimination and ensuring equitable resource allocation.[92] This includes developing AI algorithms specifically tailored for zakat distribution, creating comprehensive recipient databases, and exploring ethical

[85] Ibrahim Kouzo and Falikhatun Falikhatun, "The Importance of Compliance with Accounting Ethics Standards Issued by Aaoifi in Activating The Governance of Islamic Banks: An Analytical Study," *Berkala Akuntansi dan Keuangan Indonesia* 8, no. 1 (2023), p. 1–21.

[86] Abdullah Hemmet, "Harmonizing Artificial Intelligence with Islamic Values-A Thoughtful Analysis of Religious, Social, and Economic Impacts of Technological Advancements," *American Journal of Smart Technology and Solutions* 2, no. 2 (2023), p. 65–76

[87] Ifan Arsyad, et.al., "Artificial Intelligence and Islamic Finance Industry: Problems and Oversight," *International Journal of Law and Management* (2025).

[88] Adibah Alawiah Osman et al., "The Exalted Islamic Ethics towards Conquest of Fintech," *Information Management and Business Review* 15 (2023), p. 173–180.

[89] Marsini, "Empowering Young Minds: Transforming Social Studies Education to Foster Digital Ethics in Elementary Schools."

[90] Karshiboyeva Laylo, "The Impact of AI and Information Technologies on Islamic Charity (Zakat): Modern Solutions for Efficient Distribution," *International Journal of Law and Policy* 1, no. 5 (2023).

[91] Oluwatobi Opeyemi Adeyelu, et.al., "Automating Financial Regulatory Compliance with AI: A Review And Application Scenarios," *Finance & Accounting Research Journal* (Fair East Publishers, 2024).

[92] Priscilla Samuel Nwachukwu, et.al., "The Artificial Intelligence Governance Framework for Finance: A Control-by-Design Approach to Algorithmic Decision-Making in Accounting," *Finance & Accounting Research Journal* 7, no. 8 (2025), p. 350–379.

DOI: 10.22373/fj4a8z24

frameworks for AI-driven decision-making within Islamic charitable giving. This integration could leverage AI and big data to optimize zakat management, enhancing collection, targeting accuracy, operational efficiency, and transparency in Islamic finance-based zakat institutions.[93]

In line with that, Zul Ikram, an Islamic Law Expert from Sultan Syarif Kasim State Islamic University, Riau, emphasized that trustworthiness, transparency, and accountability can be narrated using the principle of *hifzh al-mal*, which is the goal of Islamic law (*maqāṣid al-sharīʿah*). By complying with the rules, both general principles and specific rules as regulated by the laws in force in Indonesia and in the evidence explained in Islamic law, zakat governance must be carried out based on the noble goals of sharia and in the spirit of empowering *mustahiq*.[94] Likewise, *muzakki* also acknowledges that an ideal zakat institution is one that is trustworthy, professional, transparent, digitally technology-based, easily accessible, provides excellent service, has a good data security system, and is able to demonstrate the real impact of each zakat fund distributed. Therefore, zakat management institutions need to continuously improve transparency, strengthen the publication of reports that have an impact on the community entitled to *mustahiq*, and utilize digital technology optimally, and continue to improve the quality of service to *muzakki*.[95]

2. Participatory Governance: *Muzakki* Should Be Actively Engaged

This engagement can be facilitated through digital platforms that allow donors to track their contributions, receive transparent updates on fund utilization, and provide feedback, thereby fostering a sense of ownership and accountability within the zakat ecosystem. Moreover, the development of an artificial intelligence-based zakat system, as proposed by some scholars, could enable immediate cash transfers and enhance both transparency and efficiency in distribution, particularly for emergency relief scenarios.[96] Such systems could potentially integrate with blockchain technology to create an immutable and auditable record of all transactions, further bolstering transparency and trust in the digital zakat infrastructure.[97] These advanced technological integrations,

[93] Johari et al., "The Role of Temporary Waqf in Improving the Social Welfare of the Muslim Community," *Journal of Ecohumanism* 3, no. 8 (2024), p. 2578–2587.

[94]Interview with Zul Ikrami, Islamic Law Expert, Sultan Syarif Kasim State Islamic University, Riau, September 2025.

[95]Interview with Edi Azhar, Young Professional as a Zakat Collector in Pekan Baru City, September 2025.

[96] Mustafa Raza Rabbani et al., "Exploring the Role of Islamic Fintech in Combating the Aftershocks of COVID-19: The Open Social Innovation of the Islamic Financial System," *Journal of Open Innovation Technology Market and Complexity* 7, no. 2 (2021), p. 136.

[97] Ahmet Faruk Aysan and İbrahım Musa Ünal, "The Institutionalization of Islamic Finance: Historical Context, Current Developments, and Future Directions" (2024).

including AI and blockchain, offer unprecedented opportunities to revolutionize Islamic charitable giving by creating a more equitable, transparent, and efficient system that ultimately benefits millions of individuals in need globally.[98]

However, the successful implementation of such technologies in Islamic finance faces hurdles, including the initial lag in FinTech adoption by Islamic banks and the necessity for Shariah-compatible technological advancements.[99] Addressing these challenges requires significant investment in digital infrastructure and capacity building to fully leverage the potential of digital-era fundraising schemes and ensure Shariah compliance.[100] Despite these obstacles, the transformative potential of digital technologies to enhance the collection and distribution of zakat remains significant, offering avenues to improve accountability and outreach.[101] By streamlining processes and enhancing transparency, digital platforms can cultivate trust among donors and beneficiaries, thereby increasing participation in Islamic philanthropy.[102] Furthermore, robust governance frameworks are essential to oversee the deployment of these digital tools, ensuring accountability, transparency, and the prevention of fraud in zakat management, ultimately bolstering public confidence in zakat institutions.[103]

A primary challenge in this endeavor is establishing robust governance and accountability mechanisms to ensure efficient fund allocation and measurable impact, necessitating strengthened monitoring, evaluation, and reporting systems.[104] This includes addressing potential issues of corruption and mismanagement, which remain significant concerns in the administration of zakat funds.[105] Moreover, the digital transformation of zakat, while offering numerous

[98] Ickhsanto Wahyudi, Euis Amalia, and Rini Rini, "Revamping Tradition with Tech: Guiding Innovation in Zakat for Social Good," *Al-Risalah* 15, no. 1 (2024), p. 18–40.

[99] Abdelrhman Meero, "Islamic vs. Conventional Banking in the Age of FinTech and AI: Evolving Business Models, Efficiency, and Stability (2020–2024)," *International Journal of Financial Studies* 13, no. 3 (2025), p. 148.

[100] Hebah Shalhoob, "The Role of AI in Enhancing Shariah Compliance: Efficiency and Transparency in Islamic Finance," *Journal of Infrastructure Policy and Development* 9, no. 1 (2025), p. 11239.

[101] Edib Smolo, "Islamic Finance in the Digital Age: Fintech as a Civilizational Tool," *Religions* 17, no. 2 (2026), p. 218.

[102] Achmad Varis Abdussalam and Ghifari Alif Auladi, "Pushing Boundaries: AI and Computer Science in the Era of Technological Revolution," *TechComp Innovations: Journal of Computer Science and Technology* 1, no. 1 (2024), p. 1–9.

[103] Md. Anas Mondol et al., "AI-Powered Frameworks for the Detection and Prevention of Cyberbullying Across Social Media Ecosystems," *TechComp Innovations: Journal of Computer Science and Technology* 2, no. 1 (2025), p. 1–15.

[104] Nabiel Syarof Azzaky, et.al., "Revolutionizing Business: The Role of AI in Driving Industry 4.0," *TechComp Innovations: Journal of Computer Science and Technology* 1, no. 1 (2024), p. 28–37.

[105] Abdul Rochim, et.al., "Exploring the Ethical Dimensions of Halal Supply Chain Management with AI," *TechComp Innovations: Journal of Computer Science and Technology* 1, no. 2 (2024), p. 83–94.

DOI: 10.22373/fj4a8z24

opportunities for enhanced efficiency and broader reach, also presents unique challenges related to data privacy, cybersecurity, and the digital divide, all of which require careful consideration and strategic solutions. To navigate these complexities, a comprehensive and adaptive regulatory framework is essential to govern the ethical implementation of digital technologies in zakat management.[106]

In this regard, young professionals as zakat payers will always strive to pay attention to reports on fund usage as a form of transparency and accountability for the institution. They expect clear financial reports, detailed fund distribution, program documentation, and the achievement of benefits for zakat recipients. Therefore, reports on zakat implementation and implementation will have a real impact and influence their decision to continue paying zakat to the institution.[107]

This framework should balance innovation with stringent oversight to maintain public trust and ensure that the benefits of digitalization are accessible to all segments of society, particularly the vulnerable.[108] Such a framework would necessarily address the development of secure and reliable digital platforms for zakat collection and distribution, promoting financial inclusion while safeguarding against cyber threats.[109] Moreover, addressing the varying levels of digital literacy among potential beneficiaries and donors is crucial for ensuring equitable access and participation in digital zakat initiatives.[110] This underscores the importance of public education campaigns and accessible technology solutions to bridge the digital divide and foster widespread adoption of digital zakat platforms.[111] Furthermore, incorporating principles of good governance, such as accountability, transparency, and operational efficiency, is paramount to strengthening zakat institutions and unlocking zakat's full potential.[112]

---

[106] Ahmad Nur Ihsan Purwanto et al., "Ethical Implications and Challenges of AI Implementation in Business Operations," *TechComp Innovations: Journal of Computer Science and Technology* 1, no. 2 (2024), p. 68–82.

[107] Edi Azhar, Professional Muda sebagai Muzakki di Kota Pekan Baru

[108] Mohamed Sharif Bashir, "Globalization, Digitalization, and Financial Inclusion in Islamic Banking," in *Advances in Computer and Electrical Engineering Book Series* (IGI Global, 2024), p. 257–294.

[109] Muhammad Ikhlas Rosele et al., "The Digitalized Zakat Management System in Malaysia and the Way Forward," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 17, no. 1 (2022), p. 242–272.

[110] Evimawati Harefa et al., "Challenges and Opportunities in Using Social Media to Build Digital Literacy in Public Education: A Review-Based Perspective," *Jurnal Penelitian Pendidikan IPA* 11, no. 5 (2025), p. 36–43.

[111] Fauzan Ulwan Fadhlurrahman, et.al., "Managing Islamic Endowments (Waqf): Legal Challenges and Strategic Approaches for Sustainable Development," *Journal of Islamic Law and Legal Studies* 2, no. 1 (2025), p. 16–25.

[112] Elman Azizov et al., "A Maqasid Al-Shariah Framework for Fintech and Digital Asset Regulation in Muslim Jurisdictions," *Journal of Islamic Law and Legal Studies* 2, no. 2 (2025), p. 96–113.

This necessitates a robust system of Sharia accounting, such as that provided by PSAK 109, which can systematically record and report zakat finances in adherence to Islamic principles, thereby reinforcing transparency and accountability in financial management. This systematic recording and reporting, while critical, faces implementation challenges, particularly for many independent Zakat and Waqf Institutions which struggle to adopt and consistently apply such standards. Consequently, there is a pressing need for increased regulatory guidance, capacity building, and collaborative efforts among zakat operators and governmental bodies to standardize financial reporting and enhance public accountability.[113] Moreover, the digitalization of zakat management systems, while offering improved accessibility and efficiency, also introduces challenges related to data security and the potential for misuse of funds, necessitating robust legal protection for personal data and financial transactions on digital platforms.[114]

3. Relational Digitalization: Technology Should Build Relationships, Not Just Facilitate Transactions

This includes fostering community engagement and personalized communication to enhance the connection between *muzakki* and the impact of their contributions, thereby cultivating deeper trust and commitment. Furthermore, the integration of personalized feedback mechanisms and impact reporting can provide tangible evidence of zakat utilization, reinforcing donor confidence and motivating sustained participation.[115] Conversely, the ease of access and efficiency afforded by digital platforms are instrumental in encouraging stakeholders to fulfill their zakat obligations.[116] However, for digital platforms to truly realize their potential in fostering trust and increasing participation, they must move beyond mere transactional efficiency to incorporate features that promote transparency, accountability, and direct engagement with the outcomes of zakat distribution.[117]

This involves leveraging digital tools not only for streamlined collection and distribution but also for providing real-time updates on fund utilization and impact

[113] Devi Narulitasari, et.al., "Zakat Accounting and Public Accountability: Evidence from Indonesia," *JIFA (Journal of Islamic Finance and Accounting)* 6, no. 1 (2023), p. 45–59.

[114] Aisyah As-Salafiyah and Ahlis Fatoni, "Zakat Policy and Regulation," *Islamic Social Finance* 1, no. 1 (2021).

[115] Nur Fitry Latief and Nur Shadiq Sandimula, "How Accountable Is Zakat Management in Indonesia? An Evidence from BAZNAS of North Sulawesi," *Share Jurnal Ekonomi dan Keuangan Islam* 11, no. 1 (2022), p. 42–60.

[116] Rahmatina Awaliah Kasri and Adela Miranti Yuniar, "Determinants of Digital Zakat Payments: Lessons from Indonesian Experience," *Journal of Islamic Accounting and Business Research* 12, no. 3 (2021), p. 362–379.

[117] Chamid, Habeeb, and Mutaqin, "Digital Transformation in Fundraising Zakat, Infak, and Sedekah: A Study of Technology Utilization at Nu Care Lazisnu Cilacap."

DOI: 10.22373/fj4a8z24

stories, thereby creating a more immersive and trustworthy experience for the givers.[118] This approach would enhance Zakat Management Accountability and accelerate Zakat growth by fostering greater donor confidence and engagement.[119] Such advancements would significantly contribute to a higher level of Zakat management accountability, assuring contributors that their funds are appropriately utilized for the deserving recipients and ultimately leading to an acceleration in Zakat collections and distributions.[120] Real-time tracking and reporting, enabled by digital platforms, allow for donors to verify the utilization of their zakat contributions, fostering trust and confidence in the institutions.[121]

Additionally, the development of robust digital security measures and legal frameworks for data protection is paramount to safeguard sensitive financial information and maintain the integrity of digital zakat transactions. This further underscores the necessity of designing digital platforms with user-friendly interfaces and clear, transparent reporting features to cultivate a seamless and trustworthy experience for all participants. This also entails focusing on improving user-friendly features and reducing barriers for diverse demographics, especially for younger generations who are increasingly engaging with digital platforms. Specifically, for young professionals, digital payment channels for zakat contribute to their intention to pay zakat due to factors such as trust, convenience, and perception.

Therefore, robust digital platforms, incorporating elements like transparency and ease of use, are crucial for engaging this demographic in Islamic philanthropy. This digital preference among young Muslims highlights a significant shift in philanthropic engagement, suggesting that innovative technological solutions can bridge traditional religious practices with modern lifestyles. Such technological integration, however, must also address concerns regarding digital literacy and accessibility to ensure inclusive participation across all socio-economic strata.[122] The digital infrastructure, along with zakat literacy, significantly influences the adoption of these platforms, with notable cross-country variations in their impact. These variations underscore the need for culturally sensitive and context-specific digital zakat strategies that align with local digital ecosystems and user behaviors.

---

[118] Rosele et al., "The Digitalized Zakat Management System in Malaysia and the Way Forward."

[119] Maghfirah, "Zakat Potensial Management Strategy in Indonesia," *An-Nisbah: Jurnal Ekonomi Syariah* 8, no. 2 (2021), p. 366–402.

[120] Maghfirah, "The Dynamic of Muzakki's Perception and Its Effect on Zakat Collection in Badan Amil Zakat Nasional Pekanbaru," *Jurnal Ilmiah Ekonomi Islam* 7, no. 3 (2021), p. 1327–1337.

[121] Maghfirah, "Zakat Management and Poverty Alleviation in Indonesia," *Jurisdictie: Jurnal Hukum dan Syariah* 11, no. 2 (2020), p. 296–313.

[122] Arwen, et.al., "Zakat in the Age of Digital Transformation: Technology Plat-Form for Effective Collection and Distribution Management."

DOI: 10.22373/fj4a8z24

The integration of technology, particularly digital platforms, has streamlined the process of zakat payment, thereby contributing to increased collection figures and enhanced transparency in the utilization of funds. This digitalization has further revolutionized both the collection and distribution mechanisms of zakat, leading to greater efficiency and accessibility. For instance, digital payment systems facilitate flexible zakat contributions without necessitating in-person visits, thereby expanding donor bases and optimizing fundraising efforts. Moreover, digital platforms enhance the transparency of zakat fund usage, allowing for easier monitoring through online channels and social media. This includes leveraging financial technology to maximize the efficiency of ZIS funding collection and distribution, thereby accommodating the demands of contemporary participants.[123]

Zakat management is based on transparency in reporting, professionalism of administrators, consistency of service, and the program's success in providing benefits to those entitled to receive it (*mustahik*). Furthermore, compliance with Sharia law is mandatory, as zakat is an act of worship that must be managed in accordance with Sharia principles. Besides being an act of worship, it is also a social instrument that has a significant impact on community welfare, so its benefits must be measurable and reportable. However, it is important to note within the digitalization framework that safeguarding the personal data of zakat payers is part of a mandate that must be maintained and is essential for safeguarding wealth (*hifz al-mal*), which is a noble goal of Sharia law. Neglecting this has the potential to be detrimental and can undermine the trust of zakat payers, because.[124]

This study contributes to Islamic legal discourse by proposing a contextual reinterpretation of zakat governance. In Indonesia, this entails strengthening regulatory frameworks to incorporate trust-building, ethical accountability, and digital governance. This reinterpretation aims to align traditional Islamic jurisprudence with contemporary societal needs, ensuring that zakat institutions operate with heightened transparency and efficacy in the digital age. This also involves revisiting existing legal instruments to accommodate the unique challenges and opportunities presented by digital platforms in zakat collection and distribution. Such reforms are crucial for fostering public confidence, especially among younger generations, and ensuring the continued relevance and impact of zakat as a vital tool for socio-economic justice.

[123] Azhar Alam et al., "Generation Z Perceptions in Paying Zakat, Infaq, and Sadaqah Using Fintech: A Comparative Study of Indonesia and Malaysia," *Investment Management and Financial Innovations* 19, no. 2 (2022), p. 320–330.

[124]Interview with Edi Azhar, Young Professional as a Zakat Collector in Pekan Baru City, September 2025.

Conclusion

This study shows that trust is a key determinant linking digital technology and zakat participation, particularly among young professionals who are productive *muzakki* (payers of zakat). Although digital transformation increases efficiency, accessibility, and procedural transparency in zakat management, this does not automatically translate into increased participation. Instead, zakat engagement is shaped by a complex interaction between multidimensional trust cognitive, affective, and normative ethical legitimacy and institutional governance. Trust serves as a mediating variable determining whether technological innovation can generate sustained participation. Digital technology has been shown to increase efficiency, accessibility, and transparency, but it is also ambivalent, giving rise to risks of data security, symbolic transparency, and the commodification of religious practices. Although digital technology does not automatically increase zakat participation without the support of trust and ethical legitimacy, trust serves as a mediating variable determining the effectiveness of digital transformation in zakat. Therefore, zakat institutions must go beyond efficiency-oriented approaches and adopt trust-centered governance based on *maqāṣid al-sharīʿah*, taking into account ethical accountability, substantive transparency, and value alignment. This study repositions zakat as a socio-ethical institution that must integrate technological advancements with moral legitimacy to remain relevant in the contemporary digital landscape.

References

Journals and Books

Abdillah, Fauzan, and Guruh Marhaenis Handoko Putro. "Digital Ethics: The Use of Social Media in Gen Z Glasses." *Jurnal Komunikasi* 14, no. 1 (2022). https://doi.org/10.24912/jk.v14i1.13525.

Abdul-Rahman, Aisyah, et.al., "Technological Integration within Zakat Institutions: A Comprehensive Review and Prospective Research Directions." *International Journal of Islamic Thought*. National University of Malaysia, 2023. https://doi.org/10.24035/ijit.24.2023.268.

Abdussalam, Achmad Varis, and Ghifari Alif Auladi. "Pushing Boundaries: AI and Computer Science in the Era of Technological Revolution." *TechComp Innovations: Journal of Computer Science and Technology* 1, no. 1 (2024).

Abriyansyah, Muhamad, and Ade Nur Rohim. "Analysis of Factors Affecting Interest in Paying Zakat, Infaq, Sadaqa (ZIS) through E-Wallets." *International Journal of Research in Business and Social Science (2147-4478)* 12, no. 3 (2023). https://doi.org/10.20525/ijrbs.v12i3.2562.

Adachi, Mari. "Discourses of Institutionalization of Zakat Management System in Contemporary Indonesia: Effect of the Revitalization of Islamic

Economics." *International Journal of Zakat* 3, no. 1 (2018). https://doi.org/10.37706/ijaz.v3i1.71.

Adeyelu, Oluwatobi Opeyemi, et.al., "Automating Financial Regulatory Compliance With AI: A Review And Application Scenarios." *Finance & Accounting Research Journal*. Fair East Publishers, 2024. https://doi.org/10.51594/farj.v6i4.1035.

Ahimsa, Emiroh Arsyina, et.al., "Understanding Muzaki Adoption of Digital Zakat Payments in Indonesia." *Review of Islamic Social Finance and Entrepreneurship* (2023). http://dx.doi.org/10.20885/risfe.vol2.iss2.art7.

Alam, Azhar, Ririn Tri Ratnasari, et.al., "Generation Z Perceptions in Paying Zakat, Infaq, and Sadaqah Using Fintech: A Comparative Study of Indonesia and Malaysia." *Investment Management and Financial Innovations* 19, no. 2 (2022). https://doi.org/10.21511/imfi.19(2).2022.28.

Almomani, Mohammed Abd-Alkarim, et.al., "Exploring Digital Waqf Management: Opportunities and Challenges." *International Journal of Religion* 5, no. 12 (2024).

Alshehadeh, Abdul Razzak, et.al., "The Effect of Digital Zakat and Accounting on Corporate Sustainability through Financial Transparency." *Asian Economic and Financial Review* 14, no. 3 (2024). https://doi.org/10.55493/5002.v14i3.5016.

Al-Taani, Attallah Hassan Mohamed, et.al., "Exploring the Impact of Digital Accounting and Digital Zakat on Improving Business Sustainability in the Middle East and Malaysia." *International Journal of Advanced And Applied Sciences* 11, no. 1 (2024). https://doi.org/10.21833/ijaas.2024.01.007.

Arsyad, Ifan, et.al., "Artificial Intelligence and Islamic Finance Industry: Problems and Oversight." *International Journal of Law and Management* (2025). https://doi.org/10.1108/ijlma-07-2024-0236.

Arwen, Desri, et.al., "Zakat in the Age of Digital Transformation: Technology Plat-Form for Effective Collection and Distribution Management." *Multidisciplinary Science Journal* 8, no. 4 (2025). https://doi.org/10.31893/multiscience.2026269.

As-Salafiyah, Aisyah, and Ahlis Fatoni. "Zakat Policy and Regulation." *Islamic Social Finance* 1, no. 1 (2021). https://doi.org/10.58968/isf.v1i1.106.

Atalay, Mustafa Özgün, et.al., "Effect of Perceived Organizational Support and Organizational Trust on Young Academics' Organizational Commitment." *Argumenta Oeconomica* 2022, no. 1 (2022). https://doi.org/10.15611/aoe.2022.1.09.

Al-Athar, Muhamad Daniyal, and Muhammad Arif. "The Intention of Millennial Generation in Paying Zakat through Digital Payments." *International Journal of Islamic Business and Economics (IJIBEC)* 5, no. 1 (2021). https://doi.org/10.28918/ijibec.v5i1.3675.

Aysan, Ahmet Faruk, and İbrahım Musa Ünal. "Fintech, Digitalization, and Blockchain in Islamic Finance: Retrospective Investigation." *SSRN Electronic Journal* (2022). https://doi.org/10.2139/ssrn.4279850.

Aysan, Ahmet Faruk, and İbrahım Musa Ünal. "The Institutionalization of Islamic Finance: Historical Context, Current Developments, and Future Directions" (2024). https://doi.org/10.2139/ssrn.4921802.

Azizli, Kamran, et.al., "Artificial Intelligence and Islamic Jurisprudence: A Critical Analysis of Legal and Ethical Challenges in Automated Decision-Making." *Journal of Islamic Law and Legal Studies* 2, no. 2 (2025). https://doi.org/10.70063/jills.v2i2.117.

Azizov, Elman, et.al., "A Maqasid Al-Shariah Framework for Fintech and Digital Asset Regulation in Muslim Jurisdictions." *Journal of Islamic Law and Legal Studies* 2, no. 2 (2025).

Azzaky, Nabiel Syarof, Atikah Salimah, and Clarita Risma Saputri. "Revolutionizing Business: The Role of AI in Driving Industry 4.0." *TechComp Innovations: Journal of Computer Science and Technology* 1, no. 1 (2024).

Bakar, Suhaida Abu, et.al., "From Charity to Sustainable Development: A Review of Zakat Institutions in Poverty Alleviation." *International Journal of Research and Innovation in Social Science* (2025). https://doi.org/10.47772/ijriss.2025.909000105.

Bashir, Mohamed Sharif. "Globalization, Digitalization, and Financial Inclusion in Islamic Banking." In *Advances in Computer and Electrical Engineering Book Series*, 257–294. IGI Global, 2024. https://doi.org/10.4018/979-8-3693-4111-7.ch012.

Beik, Irfan Syauqi, et.al., "Analysis on the Determinant of Millennials' Zakat Payment through Digital Platform in Indonesia: A Multinomial Logistic Approach." *Journal of Islamic marketing* 15, no. 2 (2023). https://doi.org/10.1108/jima-09-2021-0313.

Dwiyanti, Distyana, and Luhur Prasetiyo. "Economic Empowerment via Innovative Zakat Utilization: Lessons from a Multicultural Village in Ponorogo." *Jurnal Al-Hakim Jurnal Ilmiah Mahasiswa Studi Syariah Hukum dan Filantropi* (2024). https://doi.org/10.22515/jurnalalhakim.v6i2.9952.

Emzaed, Ali Murtadho, et.al., "Shifting Fiqh Tradition in Zakat Management: Nahdlatul Ulama's Strategies to Enhance the Social Welfare of Nahdliyin," *al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 24, No. 2 (2024). DOI: https://doi.org/10.30631/alrisalah.v24i2.1677.

Fadhlurrahman, Fauzan Ulwan, et.al., "Managing Islamic Endowments (Waqf): Legal Challenges and Strategic Approaches for Sustainable Development." *Journal of Islamic Law and Legal Studies* 2, no. 1 (2025).

Febriandika, Nur Rizqi, et.al., "Zakat Compliance Behavior in Formal Zakat Institutions: An Integration Model of Religiosity, Trust, Credibility, and Accountability." *International Journal of Advanced and Applied Sciences* 10, no. 6 (2023). https://doi.org/10.21833/ijaas.2023.06.022.

Febriyanti, Laela Dwi, and Rusdianto Rusdianto. "Pengaruh Persepsi Dan Manfaat Digitalisasi Terhadap Keputusan Pembayaran Infaq." *Jurnal Sosiologi Agama Indonesia (JSAI)* 5, no. 2 (2024). http://dx.doi.org/10.22373/jsai.v5i2.4655.

Ghofar, Abdul, et.al., "Young Muslim Generation's Preferences for Using Digital Platforms for Zakat Payments: A Cross-Country Study of Indonesia and Malaysia." *Journal of Infrastructure Policy and Development* 8, no. 6 (2024). https://doi.org/10.24294/jipd.v8i6.3249.

Hadi, Rahmini, et.al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration." *International Journal of Data and Network Science* 8, no. 1 (2023). https://doi.org/10.5267/j.ijdns.2023.8.025.

Haidlir, Banu Muhammad, et.al., "Determinants and Impacts of Trust on Awqaf Institutions: Intergenerational Evidence from Indonesia." *ETIKONOMI* 22, no. 1 (2023). https://doi.org/10.15408/etk.v22i1.26307.

Harefa, Evimawati, et. al., "Challenges and Opportunities in Using Social Media to Build Digital Literacy in Public Education: A Review-Based Perspective." *Jurnal Penelitian Pendidikan IPA* 11, no. 5 (2025). https://doi.org/10.29303/jppipa.v11i5.11016.

Haryanto, Rudy, et.al., "Digital Literacy and Determinants of Online Zakat Payments Lessons from Indonesia Experience with Utaut." *Journal of Law and Sustainable Development* 11, no. 4 (2023). https://doi.org/10.55908/sdgs.v11i4.575.

Hasan, Putri Purwandari, and Elvia R Shauki. "Recommendations for Collection and Development Strategy of Waqf Funds: A Case Study on Waqf Institutions." *Jurnal Ekonomi & Keuangan Islam* (2022). https://doi.org/10.20885/jeki.vol8.iss1.art10.

Hazhin, Utiyafina Mardhati, and Yosefina Elinda Sunur. "The Digitization of Islamic Philanthropy: Legal Accountability of Amil Zakat Institutions in Zakat Management via E-Commerce." *West Science Law and Human Rights* 3, no. 3 (2025). https://doi.org/10.58812/wslhr.v3i03.2104.

Hemmet, Abdullah. "Harmonizing Artificial Intelligence with Islamic Values - A Thoughtful Analysis of Religious, Social, and Economic Impacts of Technological Advancements." *American Journal of Smart Technology and Solutions* 2, no. 2 (2023). https://doi.org/10.54536/ajsts.v2i2.2239.

Ibrahim, Azharsyah. "Editorial Notes: Perspectives on the Islamic Economic and Financial System in the Contemporary World." *Share Jurnal Ekonomi dan*

Keuangan Islam 11, no. 1 (2022). https://doi.org/10.22373/share.v11i1.14949.

Indarningsih, Nur Aisyah, et.al., "Zakat, Infaq, Shadaqah, and Waqf Using Financial Technology: Millennial Generation Perspective." *Review of Islamic Social Finance and Entrepreneurship* (2023). https://doi.org/10.20885/risfe.vol2.iss1.art2.

Insani, Nur, et.al., "Legal Protection for Personal Data Security and Muzakki Financial Transactions on Digital Zakat Platform." *Jurnal Hukum Novelty* 15, no. 1 (2024). https://doi.org/10.26555/novelty.v15i1.a27200.

Johari, and Maghfirah. "Re-Interpretation of Islamic Transaction Principles in Economic Activities." *Madania: Jurnal Kajian Keislaman* 27, no. 1 (2023).

Johari, Wahidin, et.al., "The Role of Temporary Waqf in Improving the Social Welfare of the Muslim Community." *Journal of Ecohumanism* 3, no. 8 (2024): 2578–2587.

Kanji, Lusiana, et.al., "Concept of Legitimation of Zakat Amil Institutions: Muzakki Perspective." *Journal of Ecohumanism* 4, no. 2 (2025).

Kasri, Rahmatina Awaliah, and Adela Miranti Yuniar. "Determinants of Digital Zakat Payments: Lessons from Indonesian Experience." *Journal of Islamic Accounting and Business Research* 12, no. 3 (2021). https://doi.org/10.1108/jiabr-08-2020-0258.

Kholis, Nur, and Mugiyati Mugiyati. "Distribution of Productive Zakat for Reducing Urban Poverty in Indonesia." *International Journal of Innovation, creativity and change* (2021). https://doi.org/10.53333/ijicc2013/15303.

Khotimah, Husnul, et.al., "Muslim Perception on Zakat as A Tax Deduction in Indonesia." *Share Jurnal Ekonomi dan Keuangan Islam* 11, no. 2 (2022). https://doi.org/10.22373/share.v11i2.15022.

Korkut, Cem. "Waqf and Zakat as Drivers of Community-Based Climate Resilience in the Net Zero Transition." *Discover Global Society* 3, no. 1 (2025). https://doi.org/10.1007/s44282-025-00333-y.

Kouzo, Ibrahim, and Falikhatun Falikhatun. "The Importance of Compliance with Accounting Ethics Standards Issued By Aaoifi in Activating The Governance of Islamic Banks: An Analytical Study." *Berkala Akuntansi dan Keuangan Indonesia* 8, no. 1 (2023). https://doi.org/10.20473/baki.v8i1.41766.

Kunhibava, Sherin, et.al., "Blockchain Use Case in Islamic Social Finance." *ISRA International Journal of Islamic Finance* 16, no. 1 (2024). https://doi.org/10.55188/ijif.v16i1.659.

Latief, Nur Fitry, and Nur Shadiq Sandimula. "How Accountable Is Zakat Management in Indonesia? An Evidence from BAZNAS of North Sulawesi." *Share Jurnal Ekonomi dan Keuangan Islam* 11, no. 1 (2022).

https://doi.org/10.22373/share.v11i1.11194.

Laylo, Karshiboyeva. "The Impact of AI and Information Technologies on Islamic Charity (Zakat): Modern Solutions for Efficient Distribution." *International Journal of Law and Policy* 1, no. 5 (2023). https://doi.org/10.59022/ijlp.83.

Maghfirah. "The Dynamic of Muzakki's Perception and Its Effect on Zakat Collection in Badan Amil Zakat Nasional Pekanbaru." *Jurnal Ilmiah Ekonomi Islam* 7, no. 3 (2021).

Maghfirah. "Zakat Management and Poverty Alleviation in Indonesia." *Jurisdictie: Jurnal Hukum dan Syariah* 11, no. 2 (2020).

Maghfirah. "Zakat Potensial Management Strategy in Indonesia." *An-Nisbah: Jurnal Ekonomi Syariah* 8, no. 2 (2021).

Marsini, Marsini. "Empowering Young Minds: Transforming Social Studies Education to Foster Digital Ethics in Elementary Schools." *Jurnal Civics Media Kajian Kewarganegaraan* 22, no. 1 (2025). https://doi.org/10.21831/jc.v22i1.1352.

Maulidizen, Ahmad. "Resolving Disputes Regarding Trust Financing in Islamic Rural Banks, West Java." *Journal of Islamic Law and Legal Studies* 1, no. 1 (2024).

Mbaidin, Hisham O, et.al., "The Role of AI Integration and Governance Standards: Enhancing Financial Reporting Quality in Islamic Banking." *Decision Science Letters* 13, no. 1 (2023). https://doi.org/10.5267/j.dsl.2023.12.001.

Meero, Abdelrhman. "Islamic vs. Conventional Banking in the Age of FinTech and AI: Evolving Business Models, Efficiency, and Stability (2020–2024)." *International Journal of Financial Studies* 13, no. 3 (2025). https://doi.org/10.3390/ijfs13030148.

Meidina, Ahmad Rezy, and Zaimudin Al-Mahdi Mokan. "Shifting Meaning: Islamic Philanthropy According to the View of Muhammadiyah." *Journal of Islamic Economics and Philanthropy* 6, no. 1 (2023). https://doi.org/10.21111/jiep.v6i1.9283.

Mokthar, Mohammad Zulfakhairi, et.al., "Evaluating Trust in Blockchain Technology for Waqf Adoption: Insights from Importance-Performance Map Analysis." *Information Management and Business Review* 16 (2024). https://doi.org/10.22610/imbr.v16i3(i)s.4090.

Mondol, Md. Anas, et.al., "AI-Powered Frameworks for the Detection and Prevention of Cyberbullying Across Social Media Ecosystems." *TechComp Innovations: Journal of Computer Science and Technology* 2, no. 1 (2025).

Muin, Rahmawati, et.al., "Challenges in the Implementation of Professional Zakat for Civil Servants in Sinjai, South Sulawesi: A Maqāṣid al-Sharī'ah Perspective," *El-Usrah: Jurnal Hukum Keluarga* 9, No. 1 (2026), p. 389-

413. https://doi.org/10.22373/ujhk.v9i1.33640

Mutmainah, Lu'liyatul, et.al., "Does Financial Technology Improve Intention to Pay Zakat during National Economic Recovery? A Multi-Group Analysis." *Journal of Islamic marketing* 15, no. 6 (2024). https://doi.org/10.1108/jima-09-2022-0268.

Narulitasari, Devi, et.al., "Zakat Accounting and Public Accountability: Evidence from Indonesia." *JIFA (Journal of Islamic Finance and Accounting)* 6, no. 1 (2023).

Ninglasari, Sri Yayu, and Mumuh Muhammad. "Zakat Digitalization: Effectiveness of Zakat Management During Covid-19 Pandemic." *Journal of Islamic Economic Laws* (2021). https://doi.org/10.23917/jisel.v4i1.12442.

Nor, Mohd Zakhiri Md, et.al., "Zakat and Digitalisation: A Bibliometric Analysis." *Journal of Cultural Analysis and Social Change* (2025). https://doi.org/10.64753/jcasc.v10i2.2089.

Nugroho, Bramantyo Suryo, and Haekal Adha Al Giffari. "Institutionalizing Artificial Intelligence within Indonesia's Zakat Architecture: Navigating Regulatory Challenges and Sharia Compliant Implementation." *Indonesian Journal of Islamic Economic Law* 3, no. 1 (2026). https://doi.org/10.23917/ijoel.v3i1.13927.

Nusi, Ahmad, and M Zaim. "Philosophy of Education In Digital Transformation: Ethical Considerations For Students' Data Security In Online Learning Platforms." *Jurnal Ilmiah Pendidikan Scholastic* 7, no. 3 (2023). https://doi.org/10.36057/jips.v7i3.629.

Nwachukwu, Priscilla Samuel, et.al., "The Artificial Intelligence Governance Framework for Finance: A Control-by-Design Approach to Algorithmic Decision-Making in Accounting." *Finance & Accounting Research Journal* 7, no. 8 (2025). https://doi.org/10.51594/farj.v7i8.2016.

Osman, Adibah Alawiah, et.al., "The Exalted Islamic Ethics towards Conquest of Fintech." *Information Management and Business Review* 15 (2023). https://doi.org/10.22610/imbr.v15i4(si)i.3590.

Paltiel, Minna, et.al., "Approaches and Models for Teaching Digital Ethics in Information Systems Courses–A Review of the Literature." *AJIS. Australasian journal of information systems/AJIS. Australian journal of information systems/Australian journal of information systems* 27 (2023). https://doi.org/10.3127/ajis.v27i0.4517.

Purwanto, Ahmad Nur Ihsan, et.al., "Ethical Implications and Challenges of AI Implementation in Business Operations." *TechComp Innovations: Journal of Computer Science and Technology* 1, no. 2 (2024).

Pusparini, Martini Dwi, and Nur Azizah Zuhriah Zahroh. "Word of Mouth, Trust or Online Services: What Is the Best Determinant of Muzakki's Preference in Selecting Zakat Agency?," *al-Tijary: Jurnal Ekonomi dan Bisnis Islam*

9, No. 1 (2023).

Rabbani, Mustafa Raza, et.al., "Exploring the Role of Islamic Fintech in Combating the Aftershocks of COVID-19: The Open Social Innovation of the Islamic Financial System." *Journal of Open Innovation Technology Market and Complexity* 7, no. 2 (2021). https://doi.org/10.3390/joitmc7020136.

Rafiki, Ahmad, et.al., "A Review on Digital Zakat Management Research." Information Management and Business Review. *International Foundation for Research and Development*, 2024. https://doi.org/10.22610/imbr.v16i3(i)s.4051.

Ramadhan, Gemilang, and Suparna Wijaya. "Implementasi Core Tax Administration System (Coretax) Dalam Pelaporan Pajak: Analisis Technology Acceptance Model Di PT ABC." *Akuntansiku* 4, no. 4 (2025). https://doi.org/10.54957/akuntansiku.v4i4.1644.

Ramadhan, Naurah Khansa, and Ahmad Maulidizen. "Boosting Donation Engagement: Exploring The Impact Of Accountability And Transparency On Donation Interest In Dompet Dhuafa South Jakarta." *Jurnal Ekonomi* 13, no. 3 (2024).

Rawanoko, Endrise Septina, et.al., "The Use of Social Media in Ethic Digital Perspective." *Jurnal Civics Media Kajian Kewarganegaraan* 18, no. 1 (2021). https://doi.org/10.21831/jc.v18i1.40036.

Ridho, Ahmad Muhammad. "Integrating Artificial Intelligence and Blockchain to Improve the Accuracy of Halal Certification." *Journal of Halal Review* 1, no. 1 (2025).

Ridho, Hilmi, et.al., "The Evolution of Islamic Philanthropy in Indonesia's Digital Age (2016–2023)." *Al-Ahkam* 35, no. 1 (2025). https://doi.org/10.21580/ahkam.2025.35.1.23721.

Rizal, Syamsu, and Mukhaer Pakkanna. "Digitalization of Zakat in Stimulating Community Socio-Economic Development in the Middle of the Covid-19 Pandemic (Maqashid Syariah Perspective)." *European Journal of Humanities and Social Sciences* 3, no. 1 (2023). https://doi.org/10.24018/ejsocial.2023.3.1.384.

Rochim, Abdul, et.al., "Exploring the Ethical Dimensions of Halal Supply Chain Management with AI." *TechComp Innovations: Journal of Computer Science and Technology* 1, no. 2 (2024).

Rosele, Muhammad Ikhlas, et.al., "The Digitalized Zakat Management System in Malaysia and the Way Forward." *AL-IHKAM Jurnal Hukum & Pranata Sosial* 17, no. 1 (2022). https://doi.org/10.19105/al-lhkam.v17i1.5365.

S. Praja, Juhaya, *Teori Hukum dan Aplikasinya,* Baadung: Pusta Setia, 2015.

Safitri, Devi, and Dzikrulloh Dzikrulloh. "Enhancing Fundraising with Digital Transaction in Indonesia: A Systematic Literature Review (SLR)." *Perisai Islamic Banking and Finance Journal* 8, no. 1 (2024).

https://doi.org/10.21070/perisai.v8i1.1692.

Salim and Erlies Seprianan Nurbani, *Penerapan Teori Hukum Pada Penelitian Disertasi dan Tesis,* Jakarta: Rajawali Press, 2017.

Santoso, Ahmad, et.al., "Young Muslim Generations and Sadaqah through Digital Platforms: Do Sadaqah Literacy and Religiosity Matter?" *Review of Islamic Social Finance and Entrepreneurship* (2024). https://doi.org/10.20885/risfe.vol3.iss1.art3.

Sari, Happy Budyana, et.al., "Digital Ethics and Citizenship Challenges in Cyberspace: An Overview from Perspective Morals And Laws." *Notariil Jurnal Kenotariatan* 9, no. 1 (2024). https://doi.org/10.22225/jn.9.1.2024.33-39.

Sawmar, Abdulsalam Ahmed. "How Governance Practices Influence Mandatory Zakāh Payment in Saudi Arabia." *Journal of King Abdulaziz University-Islamic Economics* 34, no. 1 (2021). https://doi.org/10.4197/islec.34-1.1.

Sawmar, Abdulsalam Ahmed, and Mustafa Omar Mohammed. "Enhancing Zakat Compliance through Good Governance: A Conceptual Framework." *ISRA International Journal of Islamic Finance* 13, no. 1 (2021).

Selimović-Fijuljanin, Amra, et.al., "Islamic Social FinTech in Europe: Behavioral Intention to Adopt Blockchain-Based Zakat Platforms." *Religions* 17, no. 1 (2026). https://doi.org/10.3390/rel17010078.

Shalhoob, Hebah. "The Role of AI in Enhancing Shariah Compliance: Efficiency and Transparency in Islamic Finance." *Journal of Infrastructure Policy and Development* 9, no. 1 (2025). https://doi.org/10.24294/jipd11239.

Shehata, Ahmed, et.al., "Digital Ethics in Education: An Examination of Omani Information Studies Students' Ethical Competencies during E-Learning." *Journal of Education and e-Learning Research* 10, no. 3 (2023). https://doi.org/10.20448/jeelr.v10i3.4989.

Smolo, Edib. "Islamic Finance in the Digital Age: Fintech as a Civilizational Tool." *Religions* 17, no. 2 (2026). https://doi.org/10.3390/rel17020218.

Sofiyah, Fitriyatus, and Nasrulloh Nasrulloh. "Strategy for Increasing Interest in Muzakki Through Digital Payment Applications: Case Study in Baznas Jombang." *Al-Amwal Jurnal Ekonomi dan Perbankan Syari ah* 15, no. 2 (2023). https://doi.org/10.24235/amwal.v15i2.15252.

Sugeng, Anggoro, et.al., "Indonesia's Zakat Transformation in the Digital Era: Opportunities and Challenges." *Journal of Contemporary Applied Islamic Philanthropy* 2, no. 1 (2024). https://doi.org/10.62265/jcaip.v2i1.63.

Syahbandir, Mahdi, et.al., "State and Islamic Law: A Study of Legal Politics on Zakat as a Tax Deduction in Aceh," *Ahkam: Jurnal Ilmiah Syariah* 22, No. 1 (2022). DOI: https://doi.org/10.15408/ajis.v22i1.26200.

Thani, Azlan Md, et.al., "Determinants of Zakat Payment: The Viewpoint of Stakeholders in Seremban." *Information Management and Business Review* 16 (2024). https://doi.org/10.22610/imbr.v16i3(i)s.3910.

Tumewang, Yunice Karina, et.al., "How Islamic Social Funds Support Sustainable Development Goals During Covid Outbreak? The Role of Religiosity, Trust, And Perceived Behavioral Control." *Share Jurnal Ekonomi dan Keuangan Islam* 10, no. 1 (2021). https://doi.org/10.22373/share.v10i1.9302.

Varastika, Diona, et.al., "Mobile Passport Success in Indonesia Based on the DeLone–McLean Information Systems Success Model." *Telematics and Informatics Reports* 20 (2025). https://doi.org/10.1016/j.teler.2025.100251.

Wahyudi, Heru, et.al., "The Role of Indonesia Magnifience of Zakat and Waqaf in Reducing Proverty." *Journal of Management World* 2024, no. 4 (2024). https://doi.org/10.53935/jomw.v2024i4.537.

Wahyudi, Ickhsanto, et.al., "Revamping Tradition With Tech: Guiding Innovation In Zakat For Social Good." *Al-Risalah* 15, no. 1 (2024). https://doi.org/10.34005/alrisalah.v15i1.3497.

Wibowo, Ari. "Enhancing Economic Growth for the Achievement of Sustainable Development Goals through Digital Era Fundraising Schemes for Sustainable Community Development: A Policy Analysis from the Islamic Economic Perspective." *Proceedings of International Conference on Islamic Philanthropy* 1, no. 1 (2023).

Zetira, Annisa, and Nur Fatwa. "Optimalisasi Penghimpunan Zakat Digital Di Masa Pandemi." *Eqien Jurnal Ekonomi dan Bisnis* 8, no. 2 (2021). https://doi.org/10.34308/eqien.v8i2.241.

Intervierws

Interview with Zul Ikrami, Islamic Law Expert, Sultan Syarif Kasim State Islamic University, Riau, September 2025.

Interview with Edi Azhar, Young Professional as a Zakat Collector in Pekan Baru City, September 2025.

Interview with Abdus Samad, Professor of Islamic Law, Sultan Syarif Kasim State Islamic University, Riau, September 2025.

Interview with Endar Muda, Zakat Fund Manager, BAZNAS, Pekanbaru City, September 2025.

Interview with Yahanan, Deputy Head of Collection for BAZNAS Riau Province, September 2025.