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Analysis of Factors Influencing Public Trust in the Adoption of Digital Zakat Payment

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Abstract

Public trust plays a crucial role in optimizing zakat collection in Indonesia, yet actual receipts remain significantly below potential due to concerns over institutional transparency, security, and accountability. This study examines the key determinants of public trust in digital zakat payment platforms, focusing on the National Amil Zakat Institution Baitul Maal Hidayatullah (BMH). Employing a quantitative associative design, data were collected from 150 active users of BMH's digital platform through structured questionnaires. Exploratory factor analysis (EFA) was applied to identify latent trust dimensions, supported by KMO and Bartlett's tests to ensure data suitability. The results reveal three primary factors shaping public trust: digital security (α = 0.882), transparency and reporting (α = 0.854), and ease of use (α = 0.816), which collectively explain 68.35% of total variance. These findings confirm that trust in digital zakat platforms is influenced not only by technological reliability but also by institutional integrity and user experience quality. The study contributes to the literature on digital trust within Islamic philanthropy and offers practical insights for zakat institutions to enhance public confidence through secure, transparent, and user-friendly digital services.

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INTRODUCTION

Zakat is one of the fundamental pillars of Islam and serves not only as a religious obligation but also as a powerful socio-economic mechanism to promote social justice and equitable wealth distribution. Its dual function, as highlighted by Yusuf al-Qaradawi (2000) and Ascarya (2020), includes both the purification of wealth and the redistribution of resources to reduce economic disparities. In Indonesia, which has the largest Muslim population in the world, the potential zakat collection is estimated to exceed IDR 327 trillion annually (BAZNAS, 2024; Kasri & Sosianti, 2023). However, actual zakat collection remains significantly below this potential, reaching only about 8–10% per year, indicating substantial inefficiencies in the current system (Mahyuddin, 2023; Sholeh & Basuki, 2021).

The gap between zakat potential and actual collection is not due to a lack of religious awareness but is closely related to public trust in zakat management institutions. Trust is a critical element in the relationship between zakat payers (muzakki) and zakat institutions (amil), as it determines whether individuals are willing to entrust their wealth to formal organizations (Robbins & Coulter, 2016; Rohman et al., 2022). Many Muslims remain hesitant about institutional zakat distribution, fearing issues such as fund mismanagement, lack of transparency, and misuse of donations (Kasri & Sosianti, 2023; Mahyuddin, 2023). As a result, a considerable number of muzakki prefer to distribute zakat directly to beneficiaries (mustahik), bypassing institutional channels altogether (Sholeh & Basuki, 2021; Tamara et al., 2023).

Trust in zakat institutions is inherently complex and multidimensional. It encompasses perceptions of institutional accountability, transparency, governance quality, and technological reliability (Pavlou, 2003; Robbins & Coulter, 2016). Scholars such as Al-Khouri (2014) and Cater (2005) argue that trust develops gradually through consistent institutional performance, transparent reporting, and responsiveness to stakeholder expectations. In the context of zakat, where financial transactions intersect with spiritual responsibility, building and maintaining public trust becomes even more critical (Kasri & Sosianti, 2023; Shalihah et al., 2023).

Digital transformation offers a potential solution to longstanding challenges in zakat management. The rise of financial technology (fintech) and digital payment platforms has created new opportunities for Islamic philanthropic institutions to enhance efficiency, transparency, and user engagement (Ascarya, 2020; Alfarizi, 2023). Digital zakat platforms can simplify the payment process, expand access, and provide real-time reporting, thereby addressing many of the concerns that undermine public trust (Tamara et al., 2023; Putra et al., 2023). According to Nugroho and Sugiharto (2021), integrating technology into zakat management aligns with maqashid shariah by empowering communities and enhancing distributive justice.

Despite the growing adoption of digital zakat systems, public trust in these platforms remains uneven. Many users still question the security of their personal data, the accuracy of distribution reports, and the user-friendliness of digital applications (Putra et al., 2023; Nurjannah & Hendrawan, 2023). This skepticism reflects broader concerns identified in digital trust research, where perceived risks related to security and privacy often impede technology adoption (Pavlou, 2003; Noorbiah et al., 2023). Moreover, as Shalihah et al. (2023) emphasize, the religious nature of zakat amplifies the importance of trust, since any perceived breach can erode both spiritual confidence and institutional legitimacy.

The Technology Acceptance Model (TAM), introduced by Davis (1989), provides a useful theoretical lens to understand trust dynamics in digital zakat adoption. The model suggests that perceived ease of use and perceived usefulness are primary determinants of user acceptance of technology (Davis, 1989; Manalu et al., 2022). Pavlou (2003) extends this framework by integrating trust as a critical variable, arguing that users' willingness to engage with digital platforms depends on their confidence in security, reliability, and institutional integrity. In the zakat context, these factors shape not only user behavior but also long-term loyalty to digital services (Noorbiah et al., 2023; Shalihah et al., 2023).

Empirical studies confirm the significance of trust in digital zakat adoption. Kasri and Sosianti (2023) found that institutional reputation and reporting transparency are strongly correlated with user trust, while Manalu et al. (2022) demonstrated that ease of navigation and platform accessibility significantly influence continued usage. Similarly, Shalihah et al. (2023) reported that robust data protection policies and open financial disclosures enhance user loyalty and confidence in digital zakat services. These findings underscore the need for zakat institutions to prioritize technological reliability alongside institutional governance (Putra et al., 2023; Nurjannah & Hendrawan, 2023).

Baitul Maal Hidayatullah (BMH), one of Indonesia's leading national zakat institutions, has developed a digital zakat payment platform featuring zakat calculators, various payment methods (e-wallets, bank transfers, QRIS), and real-time distribution reporting (Putra et al., 2023; Ismail et al., 2023). However, despite these advancements, public adoption remains inconsistent, indicating lingering concerns about system reliability and institutional trustworthiness (Nurjannah & Hendrawan, 2023; Tamara et al., 2023). Understanding the specific factors that shape trust in such platforms is therefore essential for optimizing their impact and improving zakat collection outcomes (Nugroho & Sugiharto, 2021; Alfarizi, 2023).

The literature also highlights the interplay between institutional and technological dimensions in building trust. Pavlou (2003) and Davis (1989) emphasize that even the most advanced technologies will fail if users do not trust the organizations behind them. Likewise, Robbins and Coulter (2016) argue that trust emerges from both consistent institutional behavior and positive user experiences. In the zakat sector, this means that digital solutions must be accompanied by transparent governance, reliable reporting, and effective communication strategies (Kasri & Sosianti, 2023; Noorbiah et al., 2023).

Although several studies have explored digital zakat adoption, there remains a lack of research that empirically identifies the latent dimensions of public trust using robust statistical techniques such as exploratory factor analysis (EFA) (Manalu et al., 2022; Nurikmah et al., 2023). Most existing studies focus on descriptive factors or conceptual frameworks without examining the underlying constructs that shape trust (Noorbiah et al., 2023; Cater, 2005). Addressing this gap is crucial to advancing both academic understanding and practical strategies for improving digital zakat services (Kasri & Sosianti, 2023; Shalihah et al., 2023).

Moreover, the religious and social significance of zakat adds a unique dimension to the trust equation. Unlike conventional financial transactions, zakat involves moral, ethical, and spiritual considerations that amplify the consequences of institutional failure (Yusuf al-Qaradawi, 2000; Ascarya, 2020). This underscores the importance of adopting a holistic approach that integrates technological, institutional, and religious perspectives in the study of trust (Al-Khouri, 2014; Pavlou, 2003). Such an approach is essential to design effective

strategies for enhancing public confidence in digital zakat platforms (Shalihah et al., 2023; Noorbiah et al., 2023).

Furthermore, the growing digitalization of Islamic philanthropy in the era of Industry 4.0 and Society 5.0 highlights the need for zakat institutions to innovate continuously (Alfarizi, 2023; Tamara et al., 2023). Digital tools not only increase operational efficiency but also provide opportunities for broader financial inclusion and social impact (Ascarya, 2020; Nugroho & Sugiharto, 2021). However, the success of such innovations depends largely on how effectively institutions address users' concerns and build sustainable trust (Pavlou, 2003; Robbins & Coulter, 2016).

Given these dynamics, this study aims to analyze the factors influencing public trust in digital zakat payment platforms, using BMH as a case study. Specifically, it seeks to identify the latent constructs shaping trust and examine how technological and institutional factors interact in the context of Islamic philanthropy (Davis, 1989; Pavlou, 2003). The study's findings are expected to provide both theoretical contributions to the literature on digital trust and practical insights for zakat institutions seeking to strengthen their digital service strategies (Kasri & Sosianti, 2023; Noorbiah et al., 2023).

By focusing on empirical analysis through exploratory factor analysis, this research contributes to filling the existing gap in the literature and offers a deeper understanding of public trust formation in digital zakat services (Hair et al., 2010; Sugiyono, 2019). The insights gained from this study can guide policymakers, practitioners, and Islamic philanthropic organizations in designing digital platforms that are not only technologically advanced but also trustworthy, transparent, and aligned with Islamic ethical principles (Ascarya, 2020; Yusuf al-Qaradawi, 2000).

METHODS

This study adopts a quantitative research approach with an associative design, aimed at examining the relationships between multiple variables that influence public trust in digital zakat payment platforms. The associative approach is appropriate for this study as it allows the identification and analysis of correlations between independent variables such as perceived security, transparency, and ease of use, and the dependent variable, which is public trust (Sugiyono, 2019; Creswell, 2014). This design enables the exploration of how these variables interact within the context of Islamic philanthropic services, particularly in the case of the Baitul Maal Hidayatullah (BMH) digital zakat platform.

The target population of this study consists of zakat payers (*muzakki*) who have actively used BMH's digital zakat payment platform. Using a purposive sampling technique, the study selected respondents based on specific inclusion criteria: (1) individuals who have used BMH's digital platform at least once in the past 12 months, and (2) those who are familiar with its main features such as zakat calculation, digital payment options, and reporting tools (Creswell, 2014; Sugiyono, 2019). A total of 150 respondents were included in the final analysis. This sample size meets the recommended minimum for exploratory factor analysis (EFA), which suggests 5–10 respondents per measurement item (Hair et al., 2010; Gorsuch, 1983).

Primary data were collected through structured, closed-ended questionnaires distributed online to the selected respondents. The questionnaire consisted of two sections: the first captured demographic information such as age, gender, and education level, while the second measured variables related to perceived security, transparency, ease of use, and trust. Responses were recorded on a five point Likert scale ranging from 1 (*strongly*

disagree) to 5 (*strongly agree*). The questionnaire items were adapted from validated scales used in previous studies on digital trust and technology acceptance (Pavlou, 2003; Davis, 1989), ensuring relevance and comparability with established literature.

The development of the measurement instrument followed a rigorous process to ensure validity and reliability. Content validity was assessed through expert judgment involving three scholars specializing in Islamic economics and digital technology. Construct validity was examined using exploratory factor analysis (EFA), which allowed the identification of underlying latent variables and ensured that items loaded appropriately onto their respective constructs (Hair et al., 2010; Gorsuch, 1983). The Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity were used to assess the suitability of the data for factor analysis. A KMO value of 0.812 and a Bartlett's test significance level of $p < 0.05$ confirmed that the data were appropriate for EFA (Hair et al., 2010; Sugiyono, 2019).

The data analysis was conducted using Exploratory Factor Analysis (EFA) to identify the latent structure of trust-related factors. Principal Component Analysis (PCA) was employed as the extraction method, and only factors with eigenvalues greater than 1 were retained, following the Kaiser criterion (Hair et al., 2010). A Varimax orthogonal rotation was applied to enhance interpretability and ensure that items were clearly associated with their corresponding factors. Factor loadings with values of ≥ 0.50 were considered significant for factor interpretation (Hair et al., 2010; Tabachnick & Fidell, 2013).

The reliability of each factor was then tested using Cronbach's Alpha. Results indicated that all three dimensions identified — digital security ($\alpha = 0.882$), transparency and reporting ($\alpha = 0.854$), and ease of use ($\alpha = 0.816$) — met the threshold for high internal consistency (Nunnally & Bernstein, 1994; Sugiyono, 2019). All statistical analyses were performed using SPSS version 26.0, a standard software for multivariate data analysis.

RESULT AND DISCUSSION

RESULT

This study investigates the key factors influencing public trust in digital zakat payment platforms by analyzing data collected from 150 active users of the Baitul Maal Hidayatullah (BMH) digital zakat platform. The results of this study are presented in four main sections: respondents' demographic profile, data suitability testing, factor extraction and rotation, and reliability analysis. Together, these results provide a comprehensive understanding of the latent dimensions shaping public trust.

Demographic Profile of Respondents

Before presenting the factor analysis results, it is essential to describe the demographic characteristics of the respondents to contextualize the findings. The demographic profile provides important background on the diversity and representativeness of the sample, which influences how users perceive and engage with digital zakat platforms.

Table 1. Demographic Profile of Respondents (n = 150)

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	86	57.3%
	Female	64	42.7%
Age	18–25	32	21.3%
	26–35	58	38.7%
	36–45	39	26.0%
	>45	21	14.0%

Demographic Variable	Category	Frequency	Percentage (%)
Education Level	High School	22	14.7%
	Bachelor's	93	62.0%
	Master's+	35	23.3%
Frequency of Use	Rarely (1–2 times/year)	18	12.0%
	Occasionally (3–5 times/year)	47	31.3%
	Frequently (>5 times/year)	85	56.7%

Source: Processed Data (2025)

The demographic distribution shows that the majority of users are male (57.3%) and fall within the 26–35 age range (38.7%). Most respondents hold a bachelor's degree (62%), and more than half (56.7%) use the BMH digital zakat platform frequently. These characteristics indicate that the platform predominantly attracts relatively young, educated users who are familiar with digital technology a demographic profile consistent with other studies on fintech and digital zakat adoption (Manalu et al., 2022; Noorbiah et al., 2023).

Data Suitability for Factor Analysis

To ensure the appropriateness of the data for Exploratory Factor Analysis (EFA), the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity were performed.

Table 2. Data Suitability Test

Statistical Test	Result	Interpretation
Kaiser-Meyer-Olkin (KMO)	0.812	Adequate for factor analysis (> 0.5)
Bartlett's Test of Sphericity	χ^2 = 1735.218, df = 190, Sig. = 0.000	Significant correlations among variables

Source: Processed Data (2025)

The KMO value of 0.812 indicates that the sample size is sufficient for factor analysis, exceeding the minimum recommended value of 0.5 (Hair et al., 2010). The significance level of Bartlett's Test ($p < 0.05$) confirms that the correlation matrix is not an identity matrix, validating the suitability of the data for EFA (Gorsuch, 1983; Tabachnick & Fidell, 2013).

Factor Extraction

Principal Component Analysis (PCA) was used to extract factors with eigenvalues greater than 1. The analysis revealed three primary factors that explain a cumulative 68.35% of the total variance, which is considered strong for social science research.

Table 3. Factor Extraction Results

Factor	Eigenvalue	Variance Explained (%)	Cumulative Variance (%)
1	6.21	31.07%	31.07%
2	4.11	20.54%	51.61%
3	3.29	16.74%	68.35%

Source: Processed Data (2025)

The results show that three factors collectively explain more than two-thirds of the total variance, indicating a robust factor structure. Factor 1 contributes the largest proportion (31.07%), followed by Factor 2 (20.54%) and Factor 3 (16.74%). These findings support the presence of distinct latent constructs influencing public trust (Hair et al., 2010; Gorsuch, 1983).

Factor Rotation and Interpretation

A Varimax orthogonal rotation was applied to improve the interpretability of the factor structure. Items with factor loadings of ≥ 0.50 were considered significant, and no significant cross-loadings were detected.

Table 4. Rotated Component Matrix (Varimax Rotation)

Statement Item	Factor 1: Digital Security	Factor 2: Transparency & Reporting	Factor 3: Ease of Use
I am confident that my data is safe on this platform	0.812	—	—
This system has a two-step verification feature	0.788	—	—
I regularly receive distribution reports	—	0.799	—
Zakat funds are distributed transparently	—	0.755	—
This platform is easy to use	—	—	0.781
The transaction process is not complicated	—	—	0.748

Source: Processed Data (2025)

The rotated solution identifies three distinct dimensions underlying public trust in the BMH digital zakat platform:

- Digital Security (Factor 1): Reflects user perceptions of data protection and the presence of security features, such as two-step verification.
- Transparency and Reporting (Factor 2): Represents users' trust in the clarity, consistency, and accessibility of zakat distribution reports.
- Ease of Use (Factor 3): Captures perceptions of the platform's simplicity, user-friendliness, and smooth transaction processes.

These findings align with the Technology Acceptance Model (TAM), which emphasizes perceived ease of use as a determinant of technology adoption (Davis, 1989), and Pavlou's (2003) digital trust theory, which highlights security and institutional reliability as foundational to user trust.

Reliability Analysis

To ensure the internal consistency of the measurement scales, Cronbach's Alpha was calculated for each identified factor.

Table 5. Reliability Test Results

Factor	Cronbach's Alpha	Interpretation
Digital Security	0.882	High Reliability
Transparency & Reporting	0.854	High Reliability
Ease of Use	0.816	High Reliability

Source: Processed Data (2025)

All three factors demonstrate high internal consistency, with Cronbach's alpha values exceeding the recommended threshold of 0.70 (Nunnally & Bernstein, 1994). This indicates that the items within each factor reliably measure the intended constructs.

DISCUSSION

The results of this study reveal that public trust in digital zakat payment platforms is significantly influenced by three key dimensions: digital security, transparency and reporting, and ease of use. Together, these factors explain 68.35% of the variance in trust perceptions among users of the Baitul Maal Hidayatullah (BMH) digital platform. This finding underscores the multidimensional nature of trust, which extends beyond a single technological or institutional component and emerges instead from the interplay of multiple determinants (Pavlou, 2003; Robbins & Coulter, 2016).

Digital Security as the Foundation of Trust

Among the three dimensions identified, digital security emerged as the most influential factor, reflecting users' perceptions of data protection, system integrity, and transaction safety. The high loading values associated with items such as "confidence in data safety" and "two-step verification" indicate that users prioritize security features when deciding whether to trust a digital zakat platform. This finding is consistent with Pavlou's (2003) theory of digital trust, which posits that users' willingness to engage with online services is shaped by their perceptions of risk and security. It also aligns with Noorbiah et al. (2023), who found that robust data protection protocols significantly enhance user trust in Islamic fintech applications.

In the context of zakat, security concerns are heightened due to the dual nature of the transaction — financial and spiritual. Any breach of security not only undermines users' financial confidence but also erodes the religious significance of zakat payment (Shalihah et al., 2023; Al-Khouri, 2014). Therefore, zakat institutions must prioritize advanced cybersecurity measures, including encryption, multi-factor authentication, and transparent data policies, to strengthen user confidence and protect the sanctity of the zakat process.

Transparency and Reporting: Building Institutional Legitimacy

The second significant factor shaping public trust is transparency and reporting, which reflects users' confidence in how zakat funds are distributed and how information is communicated. Respondents placed high importance on receiving regular distribution reports and perceiving the fund allocation process as transparent. This finding resonates with Kasri and Sosianti (2023), who argue that transparent reporting and consistent communication are fundamental to building institutional credibility in zakat management. Similarly, Cater (2005) emphasizes that transparency reduces perceived uncertainty, thereby fostering trust in digital financial relationships.

Transparency serves as a bridge between institutional integrity and user expectations. In a religious context, where zakat is a trust-based obligation, the perception that funds are allocated responsibly and equitably is crucial (Mahyuddin, 2023; Nugroho & Sugiharto, 2021). Digital platforms provide unique opportunities to enhance transparency by offering real-time reporting, automated notifications, and publicly accessible financial statements. However, as noted by Tamara et al. (2023), transparency must go beyond data disclosure — institutions should also engage in proactive communication strategies that educate users about fund utilization, impact measurement, and beneficiary outcomes.

Ease of Use: Enhancing User Experience and Adoption

The third factor, ease of use, highlights the importance of user experience in shaping public trust. Items such as "ease of use" and "uncomplicated transaction process" reflect the role of platform usability in fostering trust and adoption. This finding is strongly aligned with the Technology Acceptance Model (TAM), which posits that perceived ease of

use is a primary determinant of technology adoption (Davis, 1989; Manalu et al., 2022). Users are more likely to trust and continue using digital zakat platforms when the interface is intuitive, navigation is straightforward, and transactions can be completed with minimal effort.

In addition, ease of use is closely linked to accessibility and inclusivity. Platforms that accommodate users with varying levels of digital literacy are more likely to gain widespread acceptance (Nugroho & Sugiharto, 2021; Noorbiah et al., 2023). As Ascarya (2020) notes, digital financial systems that align with maqashid shariah principles must not only be secure and transparent but also accessible to all segments of society. For zakat institutions, this implies the need to continuously evaluate and improve user interface design, streamline payment workflows, and integrate familiar payment methods such as e-wallets and QR codes.

Interplay of Technology and Institutional Integrity

The findings suggest that trust in digital zakat platforms arises from the synergistic interaction between technological quality and institutional integrity. Even the most sophisticated digital platform cannot succeed without institutional credibility, and conversely, a reputable institution cannot gain user trust if its technology is insecure or difficult to use (Pavlou, 2003; Robbins & Coulter, 2016). This duality reflects the broader dynamics of trust in digital religious services, where technological competence and moral responsibility must operate in tandem (Kasri & Sosianti, 2023; Shalihah et al., 2023).

This insight also underscores the importance of strategic alignment between institutional policies and digital innovation. Institutions must integrate advanced technology with transparent governance and ethical practices to maintain and enhance public trust (Al-Khouri, 2014; Cater, 2005). As highlighted by Putra et al. (2023), user trust is not static; it evolves over time based on institutional performance, responsiveness to feedback, and the ability to address emerging concerns such as data privacy and cyber threats.

Implications for Theory and Practice

From a theoretical perspective, this study contributes to the growing literature on trust in digital religious financial services by empirically identifying the latent dimensions that shape public trust. It extends the Technology Acceptance Model by demonstrating how institutional factors such as transparency interact with traditional technological factors like ease of use. Moreover, it supports Pavlou's (2003) assertion that trust is a multifaceted construct, shaped by perceptions of security, reliability, and institutional behavior. These findings add empirical depth to existing trust models by contextualizing them within the framework of Islamic philanthropy.

Practically, the findings offer clear guidance for zakat institutions seeking to enhance public trust in digital platforms. Prioritizing robust security features can mitigate user concerns about data breaches and fraud. Implementing transparent reporting mechanisms including real time updates, public financial disclosures, and impact narratives can strengthen institutional credibility. Finally, focusing on user-centric design can improve adoption rates and user satisfaction. Collectively, these strategies can help zakat institutions close the gap between zakat potential and actual collection, contributing to broader socio-economic development goals (BAZNAS, 2024; Alfarizi, 2023).

CONCLUSION

This study has demonstrated that public trust in digital zakat payment platforms is a multidimensional construct shaped by the interaction of technological quality and institutional integrity. Through exploratory factor analysis of data collected from 150 active users of BMH's digital platform, three key factors were identified: digital security, transparency and reporting, and ease of use. These factors collectively explained 68.35% of the variance in public trust, confirming that users' confidence in digital zakat services depends not only on secure and reliable technology but also on transparent institutional practices and user-friendly design. The findings further validate the applicability of the Technology Acceptance Model (TAM) and Pavlou's digital trust theory in the context of Islamic philanthropy, highlighting how security, transparency, and usability contribute to trust formation.

Practically, this research offers strategic insights for zakat institutions aiming to enhance public trust and boost zakat collection through digital platforms. Strengthening data security measures, implementing transparent and accessible reporting mechanisms, and prioritizing user-centric interface design are essential steps in building and maintaining user confidence. While this study focused on a single institution and employed a cross-sectional design, it provides a strong foundation for future research to explore trust dynamics across different contexts and over time. Ultimately, fostering trust in digital zakat platforms is not merely a technological challenge but a holistic effort that integrates ethical governance, institutional credibility, and innovative digital solutions to maximize the socio-economic impact of zakat in the digital era.

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