

# Public Trust as a Mediator of the Effect of Zakat Digitalization on Zakat Fund Receipts at Baznas, Pekanbaru City

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## ABSTRACT

This study aims to analyze public trust as a mediating factor in the effect of zakat digitalization on zakat fund collection at the National Amil Zakat Agency (BAZNAS) of Pekanbaru City. The research was conducted at BAZNAS Pekanbaru, a zakat institution that has implemented a digital system in its zakat management. This study employed a quantitative approach with Partial Least Squares (PLS) analysis technique. The sample consisted of 100 muzakki selected purposively, and data were collected through questionnaires and analyzed using SmartPLS 4.0. The results show that zakat digitalization has a positive and significant effect on public trust but does not have a direct impact on zakat fund collection. Public trust was found to have a positive and significant effect on zakat fund collection and serves as an intervening variable in this relationship. This indicates that public trust is a key factor in enhancing the effectiveness of zakat digitalization on zakat fund collection. Therefore, zakat institutions need to improve transparency, accountability, and security in their digital systems. In addition, socialization and education regarding the benefits and convenience of zakat digitalization should be strengthened to encourage more muzakki to use digital services.

## INTRODUCTION

Zakat is an obligation for every Muslim whose wealth has reached the nisab threshold and has been maintained for one year (haul). In addition to being an act of worship, zakat also plays a role in fostering social and economic balance, helping to reduce inequality, and improving community welfare. Islam has established zakat as a long-term instrument for alleviating poverty and ensuring the rights of the underprivileged. Thus, zakat plays a role in stimulating economic activity and creating social equilibrium (Pratama et al., 2024).

In line with the digitalization trend, zakat management institutions have begun utilizing technology to enhance the efficiency of zakat administration. The National Amil Zakat Agency (BAZNAS) and various Amil Zakat Institutions (LAZ) have adopted digital services in the processes of collecting and distributing zakat funds (Lubis, 2023).

Table 1. Digital Program / Innovation

Year	Digital Program/Innovation	Total Zakat Collection	Key Notes
2020	Launch of Pekanbaru Online Zakat through website and bank transfer	± Rp 12,5 miliar	The pandemic has driven full digitalization, with cash transactions falling dramatically.
2021	Collaboration with GoPay & Tokopedia Zakat	± Rp 14,2 miliar	A 13% increase compared to 2020, with the ease of digital donations.
2022	BAZNAS Pekanbaru Mobile application launched	± Rp 15,7 miliar	The implementation of QRIS and real-time zakat tracking.
2023	Integration with the Pekanbaru Smart City System	± Rp 17,3 miliar	Muzaki data is integrated with the digital public service system.
2024	Implementation of AI-based zakat analytics & the “Millennial Digital Zakat” campaign	± Rp 19,1 miliar	Increased distribution efficiency and report transparency.

However, there remains public skepticism regarding the effectiveness and security of digital systems in zakat management. Therefore, it is important to evaluate whether digitalization truly enhances public trust and how it impacts zakat fund collection.

Zakat, as an instrument of the Islamic economy, has evolved in its collection and distribution methods in line with advancements in digital technology. The mechanisms and procedures for zakat collection have developed over time, particularly with the progress of digital technology (Makarim & Hamzah, 2024). Therefore, the utilization of technology by zakat institutions is crucial to improving efficiency and transparency in its management. The digitalization of zakat is expected to expand the reach of fund collection while enhancing public trust and participation in fulfilling this obligation in a more practical and professional manner (Verdianti & Puja, 2022).

## LITERATURE REVIEW

### Zakat

Yusuf al-Qaradawi (1999), in his work *Fiqh az-Zakah*, defines zakat as a specific portion of wealth that Allah has made obligatory to be given to designated recipients (mustahik) under certain conditions. This definition emphasizes that zakat is not merely a voluntary act of charity but a religious obligation with specific regulations

regarding the type of wealth, amount, timing, and eligible recipients. Similarly, Beik and Arsyianti (2021) explain that zakat is one of the instruments of wealth distribution in the Islamic economic system, playing a strategic role in reducing social inequality and promoting economic justice. Thus, zakat is viewed not only as a form of spiritual worship but also as an economic instrument that regulates the flow of wealth within society.

Meanwhile, according to Huda and Nasution (2022), zakat is a financial obligation imposed on every capable Muslim, aimed at purifying one's wealth and soul while empowering underprivileged communities. This definition highlights the social dimension of zakat, which not only provides consumptive assistance to mustahik but also promotes economic empowerment so that zakat recipients can eventually become self-reliant.

Furthermore, Chapra (2000) emphasizes that zakat plays a crucial role in the Islamic economic system, as it serves to achieve the objectives of *maqashid al-shari'ah* the preservation of religion, life, intellect, lineage, and wealth. In the modern context, zakat is viewed as a wealth redistribution mechanism that can help reduce poverty and social inequality when managed professionally by zakat institutions. Therefore, according to BAZNAS (2023), zakat should be managed based on the principles of transparency, accountability, and productivity so that its benefits can be more widely distributed. From these various definitions, it can be concluded that zakat is both a religious obligation and a socio-economic instrument that plays a strategic role in promoting the welfare of the community.

The indicators of zakat are essentially used to measure the extent to which zakat functions both as an instrument of worship and as a means of economic empowerment for the Muslim community. According to Beik and Arsyianti (2021), zakat indicators can be viewed from two perspectives: the compliance of muzakki (zakat payers) in fulfilling their zakat obligations and the success of mustahik (zakat recipients) in improving their welfare after receiving zakat. This includes the increasing number of muzakki from year to year, the growing awareness of zakat payment, and the transition of former mustahik into new muzakki. Thus, zakat is considered successful when there is an improvement in the economic quality of its recipients and a reduction in social inequality.

### Zakat Digitalization

Zakat digitalization is the transformation of traditional zakat management processes into a digital-based system that prioritizes transparency, accountability, and the strengthening of relationships between muzakki (zakat payers), zakat institutions, and mustahik (zakat recipients) (Ali, Hassan, & Othman, 2023).

According to them, digitalization not only impacts the effectiveness of zakat collection but also enables zakat institutions to utilize big data and analytics to map zakat potential and the needs of mustahik. In other words, zakat digitalization is not merely a technical innovation but also an essential strategy to optimize the role of zakat as an instrument for developing the economic welfare of the Muslim community in the era of Industry 4.0.

Digital zakat offers several advantages, including increasing zakat payments, simplifying the collection process, and providing up-to-date information on the collection and distribution of zakat funds. Muzakki can more easily pay their zakat anytime and anywhere. They can also conveniently monitor how their zakat is distributed and have easy access to the financial reports of zakat collection institutions. Digital zakat transactions are typically carried out using electronic payment tools (Muafit et al., 2022). Through this process, employees are provided with training and

development programs relevant to their job performance, enabling them to carry out their responsibilities in the best possible manner (Abdul Aziz Sholeh et al., 2024:82).

The indicators of digital zakat can be measured by the extent to which digital technology utilization enhances zakat collection, expands service reach, and strengthens the transparency and accountability of zakat institutions. Ahmad, Tarmizi, and Rahman (2021), in the *International Journal of Zakat*, emphasize that digital zakat indicators include the ease of muzakki access to payment platforms, system integration with Islamic banking, and the speed of zakat fund distribution through digital systems. Furthermore, Nor and Bakar (2022) state that user satisfaction levels, trust in system security, and the consistency of zakat institutions in providing online services are also important indicators of the success of zakat digitalization.

### Public Trust

According to Putnam (2000), public trust is the shared belief among members of a community that individuals or institutions will act in accordance with prevailing social norms, ethics, and values. This trust serves as an essential foundation for fostering social cooperation, cohesion, and community development. In line with this, Fukuyama (2001) asserts that trust is an expectation that arises from honest, consistent, and predictable behavior within a community. Thus, public trust can be understood as a form of legitimacy granted by society to individuals, groups, or institutions based on the integrity, transparency, and accountability they demonstrate.

In the context of Indonesia, Suwarno and Astuti (2022) explain that public trust is the public's positive perception of an institution or organization, which arises from information transparency, service quality, and social responsibility. Public trust serves as one of the key indicators in assessing the success of institutional governance, both in the public and private sectors. This is also emphasized by Rahman and Wahyudi (2023), who state that public trust is a social asset that determines the sustainability of development programs, as without trust, public participation and support will diminish. In other words, public trust is a strategic factor in maintaining a harmonious relationship between institutions and the public, as well as a form of social capital essential for achieving inclusive and sustainable development.

The indicators of public trust can be observed through several key aspects, including transparency in information disclosure, institutional accountability in resource management, service quality that meets public expectations, and the consistency of institutional behavior in upholding rules and commitments. Kurniawan and Pratiwi (2023) emphasize that active public participation in supporting government programs is also an important indicator, as participation reflects acceptance, a sense of security, and public confidence in the credibility of an institution or organization.

### METHODOLOGY

This study employs a quantitative approach with a descriptive design to analyze the effect of zakat digitalization on zakat fund collection, with public trust serving as the intervening variable.

Data were collected through questionnaires and interviews with muzakki at BAZNAS Pekanbaru City, using a sample of 100 respondents determined through a sample formula for an unknown population. The research variables include zakat digitalization (independent variable), zakat fund collection (dependent variable), and public trust (intervening variable). Data processing was carried out using Smart-PLS with outer model and inner model analyses to test validity, reliability, and the

relationships among variables. The results of this analysis are interpreted based on relevant theories and concepts to understand the role of zakat digitalization in increasing zakat fund collection through public trust.

## RESULTS AND DISCUSSION

This section presents the research findings on the effect of zakat digitalization on zakat fund collection, both directly and through public trust as an intervening variable. This study employed the bootstrapping method using SmartPLS 4.0 software to test the developed model. Hypothesis testing was conducted by analyzing the t-statistic and p-values, which were used to determine whether the relationships among the variables in the model had a significant effect. The hypotheses in this study are considered accepted if the p-values are  $< 0.05$ , indicating a significant effect between the tested variables. The results of the testing can be seen in the table 1.

Table 2. Path Coefficients Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values
Zakat Digitalization (X) $\rightarrow$ Zakat Fund Collection (Y)	0,074	0,086	0,141	0,468	0,647
Zakat Digitalization (X) $\rightarrow$ Public Trust (Z)	0,663	0,565	0,110	5,929	0,000
Public Trust (Z) $\rightarrow$ Zakat Fund Collection (Y)	0,657	0,620	0,106	5,181	0.000
Zakat Digitalization (X) $\rightarrow$ Public Trust (Z) $\rightarrow$ Zakat Fund Collection(Y)	0,303	0,371	0,110	3,659	0,000

Source: Processed data (2025)

Based on the analysis results in Table 1, the hypothesis test of the variable zakat digitalization (X) on zakat fund collection (Y) shows a t-statistic value of 0.468 with a p-value of 0.647. Since the t-statistic value is  $< 1.96$  and the p-value is  $> 0.05$ , zakat digitalization does not have a significant partial effect on zakat fund collection. Since the t-statistic value is  $> 1.96$  and the p-value is  $< 0.05$ , zakat digitalization has a positive and significant effect on public trust. Furthermore, the test of the variable zakat digitalization (X) on public trust (Z) shows a t-statistic value of 5.929 with a p-value of 0.000.

In addition, the test of the variable public trust (Z) on zakat fund collection (Y) shows a t-statistic value of 5.818 with a p-value of 0.000. Since the t-statistic value is  $> 1.96$  and the p-value is  $< 0.05$ , public trust has a positive and significant effect on zakat fund collection. Moreover, the test of the indirect effect of zakat digitalization (X) on zakat fund collection (Y) through public trust (Z) shows a t-statistic value of 3.659 with a p-value of 0.000. Since the t-statistic is  $> 1.96$  and the p-value is  $< 0.05$ , it can be concluded that zakat digitalization has a positive and significant effect on zakat fund collection through public trust as an intervening variable. Table 1 illustrates the relationship between zakat digitalization, public trust, and zakat fund collection, showing that public trust plays a crucial role in enhancing zakat fund collection in the digitalization process.

## Discussion

### The Effect of Zakat Digitalization on Zakat Fund Collection

Based on the research findings, zakat digitalization does not have a significant direct effect on zakat fund collection. Although zakat digitalization has been

implemented at BAZNAS Pekanbaru City, the test results show a coefficient value of 0.064, a t-statistic of 0.468, and a p-value of 0.647, which are above the significance threshold. This indicates that although digitalization facilitates the payment and management of zakat, it does not automatically lead to a direct increase in zakat fund collection. Other factors, such as public trust and the effectiveness of educational campaigns, also play a role in determining the amount of zakat funds collected.

The aspects of zakat digitalization tested, such as ease of information, efficiency, accessibility, service innovation, and security, contribute to the digitalization variable. However, without other factors, such as public trust, zakat digitalization cannot directly increase zakat fund collection.

This aligns with Hassan, Ali, & Rahman (2023), who state that public trust in the integrity of zakat managers significantly contributes to increased zakat collection, especially when institutions implement digital technology to enhance transparency. This trust arises from indicators such as fairness in distribution, transparency in financial reporting, and fast and professional service. According to Putri & Fadilah (2023), public trust in zakat institutions like BAZNAS and LAZ positively affects the increase in fund collection and even serves as a determining factor in the success of zakat fundraising strategies.

Thus, although zakat digitalization offers various conveniences, its effectiveness in increasing zakat fund collection still depends on other supporting factors. Therefore, zakat institutions need to develop more comprehensive strategies by emphasizing transparency, public education, and the improvement of digital service quality to enhance public trust and participation in zakat payments.

#### The Effect of Zakat Digitalization on Public Trust

The research results indicate that zakat digitalization has a positive and significant effect on public trust, with a t-statistic value of 5.929 and a p-value of 0.000, since the t-statistic is  $> 1.96$  and the p-value is  $< 0.05$ . This indicates that the more optimal the implementation of zakat digitalization systems, the higher the public trust in zakat management institutions. This trust is driven by factors such as transparency, accountability, and the ease of access to information provided by digital zakat platforms.

The reputation of zakat management institutions plays the largest role in building public trust, indicating that a good institutional image can enhance both trust and public participation in distributing zakat through digital platforms. Therefore, zakat institutions need to maintain a positive image through transparent communication and high-quality services.

This aligns with the study by Fauzi and Hidayat (2022), which found that the implementation of digital application-based zakat payments can enhance transparency and accountability, thereby strengthening public trust in distributing zakat through official institutions. Similarly, Nor and Bakar (2022) explain that the level of muzakki trust increases with the security of digital systems, ease of service access, and transparency of technology-based financial reporting.

In addition, public trust can be further enhanced by strengthening the security of digital transactions and improving digital zakat literacy. By providing a better understanding of digital zakat mechanisms and ensuring transaction security, the public will feel more confident and motivated to participate in zakat payments digitally.

### The Effect of Public Trust on Zakat Fund Collection

Public trust has a positive and significant effect on zakat fund collection, with a t-statistic of 5.818 and a p-value of 0.000, since the t-statistic is  $> 1.96$  and the p-value is  $< 0.05$ . This indicates that the higher the level of public trust in zakat institutions, the greater the amount of zakat funds collected. This trust reflects the public's confidence that zakat funds distributed through the relevant institutions will be managed responsibly and in accordance with Shariah principles.

Public trust in BAZNAS Pekanbaru City is built through several key aspects, including transparency in managing funds, accountability in financial reporting, and the institution's credibility in distributing zakat to eligible mustahik. These factors foster a positive public perception of the zakat institution, which subsequently encourages more active participation in paying zakat via the available digital system.

This aligns with Hassan, Ali, & Rahman (2023), who found that public trust in the integrity of zakat managers significantly contributes to increased zakat collection, especially when institutions implement digital technology to enhance transparency. This trust arises from indicators such as fairness in distribution, transparency in financial reporting, and fast, professional service. Putri & Fadilah (2023) further demonstrate that public trust in zakat institutions, such as BAZNAS and LAZ, positively influences fund collection and even serves as a determining factor in the success of zakat fundraising strategies.

Therefore, efforts to build and maintain public trust must be a top priority for zakat institutions. Improving service quality, conducting public education, and ensuring transparency in financial reporting are essential steps to ensure that zakat digitalization can optimally contribute to increasing zakat fund collection.

### The Effect of Zakat Digitalization on Zakat Fund Collection through Public Trust as an Intervening Variable

The research results indicate that zakat digitalization has a positive and significant effect on zakat fund collection through public trust as an intervening variable, with a t-statistic of 3.659 and a p-value of 0.000, since the t-statistic is  $> 1.96$  and the p-value is  $< 0.05$ . This indicates that public trust plays a crucial role in mediating the relationship between zakat digitalization and zakat fund collection. Therefore, even though zakat digitalization does not have a direct effect on increasing zakat funds, public trust can serve as a bridge connecting the two.

With the implementation of zakat digitalization, the public gains broader access to information about zakat, easier payment methods, and a more transparent and accountable system. All these factors enhance public trust in zakat institutions, which ultimately leads to an increase in zakat fund collection. Therefore, efforts to digitalize zakat must be accompanied by strategies to strengthen public trust to maximize its positive impact.

Therefore, zakat institutions need to continuously enhance transparency in fund management, provide education on the importance of digital zakat, and ensure that the digital systems used are secure and trustworthy. With this combination of strategies, zakat digitalization can become an effective tool for increasing zakat fund collection through the enhancement of public trust. Decision making is part of problem solving as well as a component of the decision-making process. Therefore, making the right purchasing decisions is essential (Kristiawati Indriana et al., 2019).

### CONCLUSION

Zakat digitalization has a positive but not significant effect on zakat fund collection at BAZNAS Pekanbaru City. Zakat digitalization has a positive and

significant effect on public trust in BAZNAS Pekanbaru City. Public trust has a positive and significant effect on zakat fund collection at BAZNAS Pekanbaru City. Furthermore, zakat digitalization has a positive and significant effect on zakat fund collection through public trust as an intervening variable.

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