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FROM RITUAL TO DIGITAL INTERACTION: RETHINKING MUZAKKI ENGAGEMENT THROUGH INSTITUTIONAL DA'WAH INNOVATION (MDDI) IN THE SOCIETY 5.0 ERA

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ABSTRACT

This research aims to find out how waqf management is carried out at the Darunnajah Islamic Boarding School in the context of developing Islamic Education Institutions. The research was carried out using a qualitative methodology approach, where researchers examined documents, made observations and interviewed relevant parties. The data collected was then analyzed descriptively, analytically and reflectively. This research suggests that waqf is a voluntary gift made by Islamic people for the purpose of developing Islamic society. Waqf is a form of worship that is highly recommended not only for individual relationships with God, but also for relationships between humans on this earth. Moreover, waqf can be developed in such a way as to be used as well as possible in accordance with the rules of the Islamic religion. The Darunnajah Islamic Boarding School, which was founded in 1942, has carried out waqf management with a strategic approach that is relevant to developing the resources of the Islamic Education Institution. It is hoped that the waqf management strategy at the Darunnajah Islamic Boarding School in Jakarta can be developed better so that the benefits of waqf can be felt by students, society, and the Indonesian nation.

Keywords : MDDI (Institutional Digital Da'wah Model); Muzakki Engagement; Society 5.0

ABSTRAK

Era Society 5.0 telah mendorong lembaga zakat untuk memperkuat keterlibatan muzakki melalui komunikasi keagamaan berbasis digital. Penelitian ini bertujuan untuk mengeksplorasi pengembangan Model Dakwah Digital Institusional (MDDI), mengkaji kualitas produk dakwah digital, serta menganalisis dampak yang dirasakan terhadap keterlibatan muzakki di BAZNAS Lubuklinggau, Indonesia. Penelitian ini menggunakan pendekatan studi kasus kualitatif, dengan pengumpulan data melalui wawancara mendalam kepada pimpinan BAZNAS, staf, muzakki aktif, calon muzakki, serta tokoh agama di masyarakat. Hasil penelitian menunjukkan bahwa pengembangan MDDI melibatkan integrasi platform digital, strategi dakwah institusional, serta program zakat guna meningkatkan komunikasi dan aksesibilitas.

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Kualitas produk dakwah digital dinilai positif, khususnya dari aspek relevansi konten, kemudahan penggunaan sistem, transparansi, dan kredibilitas lembaga. Selain itu, model ini terbukti mampu memperkuat keterlibatan muzakki melalui peningkatan kepercayaan, mendorong partisipasi, serta meningkatkan loyalitas dalam pembayaran zakat. Penelitian ini menegaskan peran strategis dakwah digital institusional dalam mendukung pengelolaan zakat yang berkelanjutan di era Society 5.0.

Kata kunci: MDDI (Model Dakwah Digital Institusional); Keterlibatan Muzakki; Society 5.0

INTRODUCTION

The rapid advancement of digital technology in the era of Society 5.0 has significantly transformed social, economic, and religious practices in Indonesia. Digital platforms have reshaped how institutions communicate, deliver services, and engage with society. This transformation is also evident in the management of zakat, where digitalization has become an important strategy to improve accessibility, efficiency, and public participation (Fharadilla & Muhtadi, 2023; Nur Aulia Asrani et al., 2025).

Zakat is a fundamental instrument in Islamic socio-economic development, functioning not only as a religious obligation but also as a mechanism for social welfare and poverty alleviation. Indonesia possesses a substantial zakat potential; however, the realization of zakat collection has not yet reached its optimal level. According to official reports, the gap between zakat potential and actual collection remains a persistent challenge for zakat institutions((BAZNAS), 2022; BAZNAS, 2021). This condition calls for innovative approaches that are responsive to contemporary social and technological changes.

Previous studies demonstrate that the digitalization of zakat—through online payment systems, digital fundraising, mobile banking, and fintech services—has contributed positively to increasing zakat collection and the number of muzakki. Digital platforms have been shown to enhance convenience, transparency, and efficiency, which in turn encourage greater participation from donors, particularly among urban communities and younger generations(Anjarsabda Wira Buana et al., 2022; Humaidi et al., 2022; Mulyono et al., 2022). During the COVID-19 pandemic, digital fundraising strategies also proved effective in sustaining and even increasing zakat collection amid mobility restrictions (Nasution & Nst, n.d.)

Despite these positive findings, much of the existing literature focuses primarily on the *transactional and technological aspects* of zakat digitalization, such as payment systems and fundraising efficiency (Mudrikah & Yafiz, 2022; Rahmani et al., 2020). Less attention has been given to the *communicative and educational dimensions* of zakat institutions, particularly their role in delivering da'wah through digital platforms. In reality, zakat institutions carry not only a managerial function but also a da'wah mandate to educate, motivate, and guide Muslims in fulfilling their zakat obligations (Rahman, 2021; Rohmaniyah, 2022).

Recent research highlights the importance of digital communication and empowerment strategies in strengthening muzakki participation. Studies on BAZNAS and other zakat institutions reveal that structured digital communication, content dissemination, and education through media platforms can empower muzakki and foster long-term engagement(Fharadilla & Muhtadi, 2023). However, these studies have not sufficiently examined how institutional digital da'wah models are systematically developed, how the quality of digital da'wah products is perceived by muzakki, and how these factors influence sustained engagement, trust, and loyalty.

The rapid advancement of digital technology has significantly transformed religious, social, and economic practices, including the management of Islamic philanthropy. In Indonesia, zakat institutions are increasingly required to adapt to digital environments as society shifts toward more technology-mediated interactions, particularly within the context of Society 5.0. This transformation is not merely technical but institutional, as it reshapes how religious messages are delivered, how trust is built, and how participation from muzakki is sustained. Previous studies have shown that digitalization plays a crucial role in improving fundraising performance and increasing the number of muzakki by offering efficiency, accessibility, and convenience in zakat payment systems(Akshah et al., 2022; Yuliar, 2021).

Research on digital zakat and Islamic philanthropy has largely focused on fundraising strategies, payment technologies, and financial efficiency. Studies have demonstrated that digital platforms, such as mobile banking, e-commerce, and fintech applications, contribute positively to zakat collection and institutional performance (Suselo et al., 2025a). Similarly, research on cash waqf and digital-based waqf management highlights the importance of institutional innovation in activating Islamic philanthropic instruments in contemporary contexts(Anisa Noviani & Sofiana, n.d.). These studies collectively emphasize that technological adoption strengthens the operational capacity of zakat and waqf institutions.

However, despite the growing body of literature on digital zakat and fundraising mechanisms, existing studies tend to emphasize financial outcomes and technological tools, while paying limited attention to the institutionalization of digital da'wah as a strategic and integrated process within zakat organizations. Digital initiatives are often treated as technical add-ons rather than as part of a coherent institutional da'wah model that aligns religious messaging, organizational values, and service delivery. As noted by Yasin (Zulfikar Hasan & Kamiluddin, 2021), the sustainability of Islamic philanthropic institutions depends not only on financial instruments but also on how religious legitimacy and institutional trust are continuously reproduced.

Furthermore, prior research has rarely examined how digital da'wah functions simultaneously as a religious communication strategy and an engagement mechanism for muzakki. Existing studies tend to emphasize the effectiveness of digital platforms in disseminating religious messages and expanding outreach, yet they often focus on technical or communicative aspects rather than institutional engagement outcomes. For instance, research highlights that digital da'wah transforms traditional preaching into more interactive and dialogic communication, enabling broader audience reach and participation through social media and multimedia platforms . Similarly, other studies note that digital media enhances the effectiveness of da'wah delivery and audience interaction, particularly through visual content, social media engagement, and ICT-based strategies

In response to the existing research gap, this study examines the Institutional Digital Da'wah Model (MDDI) implemented by BAZNAS Lubuklinggau by positioning digital da'wah not merely as a technological instrument, but as an integrated institutional mechanism that combines religious communication, service quality, transparency, and organizational strategy. Prior studies show that social capital and trust significantly influence *muzakki* preferences in channeling zakat through formal institutions, even exceeding the effect of religiosity in certain contexts(Djayusman et al., 2025). In the digital context, public trust is further shaped by transparency, security, and service quality, which collectively determine the perceived credibility of digital zakat platforms (Suselo et al., 2025b).

Furthermore, the Society 5.0 paradigm emphasizes that the integration of technology and social innovation plays a crucial role in enhancing the efficiency, effectiveness, and societal impact of zakat and waqf management(Khoerulloh & Sharin, 2025). This transformation is also reinforced by the shift from digital religion to digital Islam, where religious meaning-making increasingly occurs through digital ecosystems within the Society 5.0 framework, emphasizing the role of Maqāṣid al-Sharī'ah in guiding digital religious practices (Maulana et al., 2026)

However, these studies still tend to treat trust, technology, and religious communication as separate dimensions, without fully explaining how they are institutionally constructed through structured communication practices such as digital da'wah. Therefore, this study focuses on how digital da'wah is developed and routinized within the institution, how its quality and transparency are perceived by stakeholders, and how it shapes *muzakki* engagement and trust. By doing so, this research contributes by conceptualizing digital da'wah as a strategic institutional framework that strengthens social capital, reinforces organizational trust, and promotes sustainable zakat participation beyond short-term fundraising outcomes.

This study adopts the Institutional Digital Da'wah Model (MDDI) as its analytical framework. The model guides the systematic interpretation of empirical data through three interrelated dimensions: (1) institutional development processes, (2) the perceived quality of digital da'wah products and services, and (3) the effects on *muzakki* engagement, including trust, participation, and continuity of zakat payment. By applying this framework, the study moves beyond descriptive analysis to explain the underlying institutional dynamics and relationships.

RESEARCH METHODOLOGY

This study employs an interpretive qualitative approach with an institutional process–based case study design to examine the development, quality, and impact of digital da'wah in zakat management. An interpretive qualitative paradigm emphasizes understanding how social actors construct meaning based on their lived experiences within specific socio-cultural contexts, making it particularly appropriate for analyzing practices shaped by religious values and institutional structures (Quinlan, 2017).

A case study design is adopted to enable an in-depth exploration of contemporary phenomena within real-life settings, especially when the research aims to explain how and why institutional processes occur. This approach allows the integration of multiple sources of evidence, thereby enhancing analytical rigor and contextual understanding(Yin, 2018).

Participants were selected using purposive–theoretical sampling, which involves intentionally choosing individuals based on their relevance and ability to provide rich, in-depth information. This sampling strategy ensures that the data collected align with the objectives of the study(Creswell & Poth, 2018; Patton, 2015). A total of 21 informants participated in this research, including institutional actors (BAZNAS leaders and staff), religious figures, and both active and prospective muzakki. This diverse composition enabled triangulation across institutional, religious, and user perspectives, thereby strengthening the credibility of the findings(Tracy, 2010; Yin, 2018).

Data were collected through three primary techniques: narrative in-depth interviews, institutional observation, and document as well as digital artifact analysis. In-depth interviews were conducted to capture participants' experiences and interpretations of digital da'wah practices in a comprehensive manner (Riessman, 2008). Observation was used to examine organizational routines, interactions among actors, and the practical implementation of digital da'wah within institutional contexts. Meanwhile, documents and digital artifacts—such as social media content, zakat reports, and official digital platforms—were analyzed as representations of institutional values, communication strategies, and organizational practices (Prior, 2003).

The combination of these data collection techniques aimed to achieve methodological triangulation, which involves the use of multiple methods and data sources to enhance the validity and reliability of research findings(Denzin, 2012). Through this approach, the study provides a comprehensive, in-depth, and contextually grounded understanding of digital da'wah practices in zakat management.

LITERATURE REVIEW

Resource-Based View (RBV) merupakan kerangka teori dalam manajemen strategis yang menjelaskan bahwa keunggulan kompetitif berkelanjutan suatu organisasi ditentukan oleh kemampuan dalam mengelola sumber daya internal secara efektif. Wernerfelt menyatakan bahwa perusahaan dapat dipahami melalui sumber daya yang dimilikinya, bukan hanya dari produk yang dihasilkan (Wernerfelt, 1984). Selanjutnya, Barney menegaskan bahwa keunggulan kompetitif berkelanjutan dapat dicapai apabila sumber daya organisasi memenuhi kriteria VRIN, yaitu *valuable* (bernilai), *rare* (langka), *inimitable* (sulit ditiru), dan *non-substitutable* (tidak dapat digantikan)(Barney, 1991).

Based on RBV theory, organizational performance and competitive advantage are determined by how effectively institutions utilize their internal strategic resources. In the context of zakat institutions, digital capability, technological infrastructure, human resource competence, and institutional communication systems can be classified as strategic resources that shape organizational effectiveness in engaging muzakki (Wernerfelt, 1984). Therefore, based on this theory, digital transformation is not merely a technical adaptation, but a strategic effort to optimize internal resources for sustainable muzakki engagement in the Society 5.0 era.

Based on the theory of digital religion, religious practice in the modern era is increasingly mediated by digital technology, where religious communication, identity, and participation are constructed through online platforms (Campbell, 2013). In this context, zakat institutions are no longer limited to traditional face-to-face da'wah, but are required to develop digital-based engagement systems that enable continuous interaction between institutions and muzakki.

Based on empirical studies in Islamic philanthropy, digital fundraising has been proven to influence donor behavior by increasing convenience, trust, and willingness to give (Kasri & Putri, 2018). This indicates that digital engagement systems function not only as supporting tools, but also as strategic instruments in strengthening muzakki participation.

Based on fintech adoption in zakat institutions, the integration of financial technology improves efficiency, transparency, and accountability in zakat management systems (Hudaefi & Zaenal, 2020). This demonstrates that digital transformation strengthens institutional credibility, which is essential in maintaining and enhancing muzakki trust.

Based on financial infrastructure development in Indonesia, the implementation of QRIS and digital payment systems has significantly improved financial inclusion and transaction accessibility (Indonesia, 2023). This provides a strong foundation for zakat institutions to expand digital-based muzakki engagement systems.

Based on institutional reports, the digital readiness of zakat management organizations continues to improve, although disparities still exist across institutions, indicating that institutional capacity remains a key determinant in the success of digital transformation (BAZNAS, 2022).

Based on previous studies on fintech and zakat collection, financial technology enhances operational efficiency and expands donor participation in Islamic philanthropy systems (Friantoro & Zaki, 2019). This confirms that digital innovation plays a strategic role in strengthening institutional performance.

Based on the integration of these theoretical perspectives, Society 5.0 emphasizes a human-centered digital ecosystem where technology and social values are harmonized. Therefore, zakat institutions must develop innovative digital da'wah strategies that integrate technological resources with Islamic values to strengthen muzakki engagement.

RESULT AND DISCUSSION

Institutional Development of the Digital Da'wah Model (MDDI)

The results indicate that digital zakat services are perceived as efficient, flexible, and time-saving, particularly among working individuals and younger users. Informants frequently emphasized that mobile-based zakat platforms enable them to fulfill their religious obligations without disrupting daily activities. Several interview participants stated that digital zakat applications allow them to pay zakat immediately after receiving income, without the need to visit zakat institutions physically. One informant noted that "digital zakat makes it easier because it can be done anytime, even during work breaks," reflecting a shift toward practical and integrated religious practices. This finding is in line with studies showing that digital-based fundraising and zakat management strategies enhance accessibility and engagement among users (Kasri & Putri, 2018). The ability to perform zakat transactions anytime and anywhere reflects the integration of religious obligations into modern digital lifestyles.

This finding indicates a transformation in religious behavior, where digital technology functions as an enabling structure that facilitates compliance with religious obligations. Based on interview data, many participants admitted that they previously delayed zakat payments due to time constraints, forgetfulness, or limited access to zakat services. However, after using digital platforms, they reported being more consistent and timely in fulfilling their obligations. One respondent mentioned that reminders and automated features in the application helped them avoid procrastination. This supports findings that structured zakat systems and institutional strategies significantly influence participation and compliance behavior. In this context, technology acts not only as a tool but also as a behavioral reinforcement mechanism in religious practice.

Based on the interview data, transparency plays a pivotal role in strengthening trust between zakat institutions and muzakki. The findings show that real-time reporting systems enable users to monitor their transactions, thereby increasing confidence in institutional management. Informants consistently stated that they feel more secure when they receive instant confirmation and can track how their zakat is managed and distributed. One participant stated that "seeing the report makes me more confident that my zakat is properly distributed." This is consistent with studies indicating that effective zakat management systems and institutional governance improve accountability and public trust (Masyita, 2018; Wahab & Rahman, 2011). Interview data further reveal that users value clear and accessible reporting systems, particularly regarding fund distribution and program outcomes.

This study identifies two dimensions of transparency: (1) functional transparency, referring to data traceability and system visibility, and (2) emotional transparency, relating to users' sense of security and peace of mind. From the perspective of Resource-Based View, transparency can be considered an intangible strategic resource that enhances institutional credibility and competitive advantage (Barney, 1991). From the researcher's perspective, this reflects a shift from moral-based trust to system-based trust, where credibility is increasingly constructed through digital accountability mechanisms.

Based on the interview data, institutional responsiveness improves significantly through digitalization. Staff members can quickly access transaction data and provide immediate feedback to users. Respondents expressed satisfaction with the responsiveness of digital customer service channels. Several participants highlighted that questions or complaints submitted through chat features were responded to quickly, often within minutes. One informant mentioned that "customer service is very responsive, which makes me feel more comfortable using the platform." This finding aligns with broader studies on service quality, which emphasize responsiveness as a key determinant of user satisfaction and continued engagement (Karatepe & Aga, 2016; Obaidullah et al., n.d.).

Furthermore, the interview data indicate that responsiveness is not only perceived as technical efficiency but also as a form of institutional care and attentiveness. Users tend to develop stronger emotional attachment to institutions that respond quickly and empathetically. Some informants expressed that fast responses and polite communication increased their trust and willingness to continue using the platform. This suggests that digitalization not only enhances operational performance but also strengthens relational bonds between institutions and users.

In conclusion, based on the interview data, the integration of digital technology in zakat services has led to a multidimensional transformation encompassing behavioral, structural, and relational aspects. The findings from interviews confirm that digital platforms enhance convenience, reinforce timely religious compliance, and foster trust through transparency and responsiveness. Overall, digital zakat services represent a shift toward a more adaptive, accountable, and user-centered model of religious financial management, aligning traditional religious practices with the demands of contemporary digital society.

Perceived Quality of Digital Zakat Services

Transparency plays a pivotal role in strengthening trust between zakat institutions and muzakki. The findings show that real-time reporting systems significantly enhance users' confidence because they enable direct monitoring of transactions, tracking of fund distribution, and access to updated information regarding zakat management. This transparency reduces uncertainty and perceived risk in digital Islamic financial services. Similar findings confirm that transparency and accountability are fundamental drivers of trust in Islamic social finance institutions (Hudaefi & Zaenal, 2020).

In addition, trust formation in digital financial systems is strongly influenced by information quality and system reliability. Prior studies in financial technology adoption show that system transparency and information clarity significantly affect user trust and continued usage intention (Y. Alam et al., 2025; Melançon, 2019). These findings support the idea that digital zakat platforms function not only as transactional tools but also as trust-building infrastructures.

Based on the interview data, informants consistently stated that transparency features are the main reason they trust and continue using digital zakat platforms. Participants explained that instant payment confirmation, clear transaction history, and detailed distribution reports increase their confidence in the institution. They also expressed that before using digital platforms, they had limited visibility regarding zakat fund management and distribution processes.

After adopting digital zakat services, users reported a significant improvement in understanding how their funds are managed. The availability of real-time reports and structured information made them feel more assured that their zakat was being distributed properly. This increased clarity directly contributed to stronger institutional trust and reduced doubts regarding fund misuse.

These findings indicate that transparency operates not only as a technological feature but also as a cognitive and psychological mechanism that shapes trust perception among users.

1 *Dimensions of Transparency*; this study identifies two dimensions of transparency:
2 *Functional transparency*, which refers to system-based features such as transaction tracking, digital reporting, audit trails, and real-time confirmation systems.
3 *Emotional transparency*, which refers to users' psychological perception of safety, trust, and confidence in institutional honesty.

Functional transparency ensures verifiability of transactions, while emotional transparency strengthens users' belief that the institution is managing funds ethically and responsibly.

From the perspective of the Resource-Based View (RBV), transparency is an intangible strategic resource that enhances institutional credibility and competitive advantage (Barney, 1991). Institutions that provide structured, accessible, and reliable information systems are more likely to achieve sustained trust and user loyalty.

This interpretation is also supported by service quality literature, which emphasizes that system reliability and responsiveness are critical determinants of customer trust and satisfaction in digital services (Karatepe & Aga, 2016;

Obaidullah et al., 2001). In digital zakat systems, transparency becomes part of the overall service quality experience that directly influences user behavior.

From the researcher's perspective, the findings indicate a shift from moral-based trust to system-based trust. Traditionally, zakat institutions rely on religious legitimacy and organizational reputation. However, in digital environments, trust is increasingly constructed through technological performance, data transparency, and real-time accountability systems.

Further studies strengthen these findings by highlighting that digital trust in Islamic financial systems is strongly influenced by perceived transparency and system credibility. For instance, Hasnan Baber found that fintech service quality significantly affects customer retention through trust mechanisms (Melançon, 2019). Similarly, Muhammad M. Alam emphasizes that structured digital governance systems improve accountability and stakeholder trust in Islamic financial institutions (Md. K. Alam, 2021).

Moreover, Othman and Owen (2001) in their CARTER model highlight that service quality dimensions such as responsiveness, assurance, and reliability are essential in shaping trust in Islamic banking services. These dimensions are highly relevant to digital zakat platforms, where users evaluate institutional credibility based on system performance and transparency.

Overall, transparency in digital zakat services is not merely a supporting feature, but a core determinant of institutional trustworthiness. The integration of real-time reporting, system visibility, and structured information delivery enhances both functional and emotional trust among users. This demonstrates that digital transformation in zakat management has fundamentally shifted trust formation from traditional moral-based mechanisms to system-based and data-driven mechanisms.

Transparency and Trust in Digital Zakat Services

Transparency plays a pivotal role in strengthening trust between zakat institutions and muzakki in digital environments. The findings show that real-time reporting systems significantly enhance users' confidence because they enable direct monitoring of transactions, tracking of fund distribution, and access to updated information regarding zakat management. This transparency reduces uncertainty and perceived risk in digital Islamic financial services. Similar findings confirm that transparency and accountability are key determinants of trust in Islamic social finance institutions (Hudaefi & Zaenal, 2020; Wahab & Rahman, 2011).

In addition, recent studies emphasize that digital zakat systems significantly improve transparency through features such as real-time reporting, financial disclosure, and distribution tracking systems. These innovations strengthen public trust and institutional credibility in zakat management (Tazhdinov & Hidayanti, 2025). Other research also highlights that digital transformation in zakat enables more accountable governance through integrated data systems and improved reporting mechanisms, which directly enhance muzakki confidence (Khulataini, 2025).

Based on the interview data, informants consistently stated that transparency is one of the main reasons they trust and continue using digital zakat platforms. Participants explained that instant payment confirmation, transaction history access, and detailed zakat distribution reports make them feel more secure in fulfilling their obligations. They also expressed that before using digital platforms, they had limited visibility regarding how zakat funds were managed and distributed by institutions.

After adopting digital zakat services, informants reported that they now have clearer insight into the flow of funds and can easily verify their transactions at any time. This increased transparency reduced doubts regarding mismanagement and strengthened institutional trust. The participants also emphasized that the ability to monitor transactions independently creates a sense of control and assurance in their religious obligations.

These findings indicate that transparency is not only a technical feature but also a cognitive and psychological mechanism that directly shapes trust formation among users. The empirical findings reveal two dimensions of transparency:

1 *Functional transparency*, which refers to system-based features such as real-time reporting, traceable transactions, audit trails, and accessible financial dashboards.
2 *Emotional transparency*, which refers to users' psychological perception of safety, honesty, and institutional reliability.

Functional transparency allows users to verify financial activities independently, while emotional transparency strengthens their belief that zakat institutions operate ethically and responsibly.

From the perspective of the Resource-Based View (RBV), transparency functions as an intangible strategic resource that enhances institutional credibility and long-term competitiveness (Barney, 1991). Institutions that provide structured, reliable, and accessible information systems are more likely to gain sustained trust from users.

Empirical studies also confirm that transparency, reporting quality, and system efficiency significantly influence muzakki decisions and trust in digital zakat platforms (Suselo et al., 2025a). Furthermore, fintech-based zakat systems such as blockchain and integrated digital platforms are proven to increase transparency and accountability in Islamic financial management (Omar & Khairi, 2021).

Overall, this studi concludes that digital zakat services represent a transition toward a more transparent, accountable, and system-driven model of Islamic philanthropy, where trust is continuously reinforced through digital evidence rather than solely through traditional authority.

CONCLUSION

This study concludes that the implementation of digital zakat services has significantly transformed the practice of Islamic philanthropy by making zakat payments more efficient, flexible, and accessible. Digital platforms enable muzakki, particularly working individuals and younger users, to fulfill their religious obligations anytime and anywhere without physical limitations. In addition, digital systems function as behavioral reinforcement tools by reducing procrastination and encouraging more timely and consistent zakat payments through features such as reminders and instant transactions.

Furthermore, transparency and responsiveness are identified as key factors in strengthening trust between zakat institutions and muzakki. Real-time reporting, transaction tracking, and clear distribution information enhance users' confidence in institutional management. The study highlights two dimensions of transparency, namely functional transparency and emotional transparency, which together shape both rational verification and psychological assurance. Institutional responsiveness through fast and interactive communication also contributes to stronger user satisfaction and emotional engagement, reinforcing trust in digital zakat platforms.

Overall, the study concludes that digital zakat services represent a shift from moral-based trust to system-based trust, where credibility is increasingly built through technological performance, data transparency, and real-time accountability mechanisms. This transformation reflects the emergence of a more transparent, accountable, and user-centered model of Islamic philanthropy that aligns with the demands of Society 5.0, integrating technological innovation with religious values to enhance compliance, trust, and institutional sustainability.

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