



EXAMINING THE MEDIATING ROLE OF TRANSPARENCY AND ACCOUNTABILITY IN THE IMPACT OF DIGITAL TECHNOLOGY UTILIZATION ON MUZAKKI TRUST: EVIDENCE FROM BAZNAS MALANG CITY

MENGANALISIS PERAN MEDIASI TRANSPARANSI DAN AKUNTABILITAS DALAM DAMPAK PEMANFAATAN TEKNOLOGI DIGITAL TERHADAP KEPERCAYAAN MUZAKKI: STUDI PADA BAZNAS KOTA MALANG

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Abstract (English version)

Objective – This study aims to analyse the role of transparency and accountability in mediating the influence of digital technology utilisation on muzakki trust. and to determine the influence between independent and dependent variables.

Methodology – This study employs a quantitative approach by surveying 120 muzakki of BAZNAS in Malang City, who were selected using purposive sampling based on specific criteria, namely active contributors who have experience with zakat payment services. Data were collected through structured questionnaires designed to measure the relationships among the

Keywords:

Digital
Technology,
Transparency,
Accountability,
Trust, Zakat



research variables. The sample size is considered adequate for analysis using Partial Least Squares–Structural Equation Modelling (PLS-SEM), which is applied to examine the significance of relationships between variables. The data were processed using SmartPLS version 4.

Research Results – The findings indicate that digital technology has a significant impact on transparency and accountability. However, transparency does not have a significant impact on trust nor does it act as a mediator between the use of digital technology and trust, whereas accountability has a significant impact and serves as the primary mediator in the relationship between the use of digital technology and the trust of donors.

Limitations – This study has limitations in terms of the relatively small number of research subjects, with the area covered being only one region and one institution.

Practical Implications – As a practical implication, the results of this study contribute to Enhancing the integration of digital systems that not only focus on transaction services but also include the publication of audit reports and the distribution of funds in real time. Building digital literacy regarding zakat for Muzakki, so that the public understands the mechanisms and security of the digital zakat system, thereby increasing public trust. Strengthening internal accountability mechanisms, including Sharia audits and annual reports that are easily accessible online, to maintain the credibility of the zakat institution.

Originality/value - This study advances the literature on digital zakat governance by demonstrating that accountability, rather than transparency, serves as the primary mediating mechanism through which digital technology utilization enhances muzakki trust.

Abstrak (versi bahasa)

Tujuan – Penelitian ini bertujuan untuk menganalisis peran transparansi dan akuntabilitas dalam memediasi pengaruh pemanfaatan teknologi digital terhadap kepercayaan muzakki, dan untuk menentukan pengaruh antara variabel independen dan dependen.

Metodologi – Penelitian ini menggunakan pendekatan kuantitatif dengan mensurvei 120 muzakki BAZNAS di Kota Malang, yang dipilih menggunakan purposive sampling berdasarkan kriteria tertentu, yaitu kontributor aktif yang memiliki pengalaman dengan layanan pembayaran zakat. Data dikumpulkan melalui kuesioner terstruktur yang dirancang untuk mengukur hubungan antar variabel penelitian. Ukuran sampel dianggap memadai untuk analisis menggunakan Partial Least Squares–Structural Equation Modelling (PLS-SEM), yang diterapkan untuk menguji signifikansi hubungan antar variabel. Data diolah menggunakan SmartPLS versi 4.

Hasil Penelitian – Temuan menunjukkan bahwa teknologi digital memiliki dampak signifikan terhadap transparansi dan akuntabilitas. Namun,

Kata Kunci:

Teknologi Digital, Transparansi, Akuntabilitas, Kepercayaan, Zakat.



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EXAMINING THE MEDIATING ROLE OF TRANSPARENCY

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transparansi tidak memiliki dampak signifikan terhadap kepercayaan, juga tidak bertindak sebagai mediator antara penggunaan teknologi digital dan kepercayaan, sedangkan akuntabilitas memiliki dampak signifikan dan berfungsi sebagai mediator utama dalam hubungan antara penggunaan teknologi digital dan kepercayaan para donatur.

Keterbatasan – Studi ini memiliki keterbatasan dalam hal jumlah subjek penelitian yang relatif kecil, dengan area yang dicakup hanya satu wilayah dan satu lembaga.

Implikasi Praktis – Sebagai implikasi praktis, hasil studi ini berkontribusi pada: Meningkatkan integrasi sistem digital yang tidak hanya berfokus pada layanan transaksi tetapi juga mencakup publikasi laporan audit dan distribusi dana secara real time. Membangun literasi digital mengenai zakat bagi Muzakki, sehingga masyarakat memahami mekanisme dan keamanan sistem zakat digital, sehingga meningkatkan kepercayaan masyarakat. Memperkuat mekanisme akuntabilitas internal, termasuk audit Syariah dan laporan tahunan yang mudah diakses secara online, untuk menjaga kredibilitas lembaga zakat.

Orisinalitas/nilai - Studi ini menawarkan perspektif baru mengenai tata kelola zakat digital dengan menunjukkan bahwa akuntabilitas merupakan jalur mediasi yang lebih efektif dibandingkan transparansi dalam mengubah pemanfaatan teknologi digital menjadi kepercayaan muzakki.

INTRODUCTION

Zakat has increasingly been recognized in the international arena as a strategic instrument of Islamic social finance with significant potential to address global socio-economic challenges, particularly poverty and inequality (Wahyuni & Wulandari, 2024)(Kamal, S., Berakon, I., Hamid, A. and Muttaqin, 2023)(Zainal Muttaqin Ridwan, Fahriansah, Mutia Sumarni, 2022). As one of the fundamental pillars of Islam, zakat encompasses both spiritual and socio-economic dimensions, functioning not only as a religious obligation but also as a mechanism for wealth redistribution and social justice (Ghassan & Al-Jeefri, 2016)(Yeni & Mukhibad, 2020). In practice, zakat contributes to equitable welfare, poverty alleviation, and the strengthening of social solidarity among Muslim communities (Saraswati & Larasati, 2021)(Aziz et al., 2020). Furthermore, international scholarly literature highlights that zakat serves as an effective redistributive economic tool capable of improving income distribution and enhancing societal welfare at both national and global levels, thereby positioning it as a complementary instrument to contemporary development frameworks (Qanita, 2024). For example, Malaysia has managed to increase zakat collection by 25% over the past three years through the use of digital platforms, although transparency issues remain a barrier to public trust (Pulungan

& Zaenal, 2025). Therefore, optimising zakat management is an urgent need so that the potential of zakat can be utilised optimally and effectively (Ghofar et al., 2024).

However, optimising zakat collection through official institutions still faces various challenges, one of which is the level of trust among muzakki (Bin-Nashwan et al., 2023). Some muzakki still show doubts about zakat management institutions, particularly regarding transparency and accountability in the management of zakat funds (Chetioui et al., 2022). The lack of information disclosure, difficult access to financial reports, and minimal evidence of zakat fund distribution are factors that influence negative perceptions and reduce the trust of muzakki. This can be seen from the collection results in Table 1 which reveal a gap between potential and actual collection (Ghofar et al., 2024).

**Table 1 Comparison of Zakat Potential and Zakat Collection
in Indonesia for 2021–2023**

Year	Potential	Zakat Collection
2021	233,8 trillion	12 trillion
2022	250,4 trillion	22 trillion
2023	327,6 trillion	33 trillion

Source: Zakat Outlook 2022–2024, Puskas BAZNAS

Based on the table above, the potential for zakat in Indonesia in 2021 was 233.8 trillion, with actual collection amounting to only 12 trillion, or 5.13% (BAZNAS, 2022). In 2022, the potential for zakat in Indonesia reached 250.4 trillion with an actual collection of 22 trillion, or 8.79% (BAZNAS, 2023). Meanwhile, in 2023, the zakat potential in Indonesia was 327.6 trillion with a realization of 33 trillion, or 10.07% (BAZNAS, 2024). This potential for zakat, which continues to increase year after year, should be able to generate a large amount of zakat funds. However, the actual collection of zakat funds from 2021 to 2023 only managed to yield 8.25% of 811.8 trillion. This condition encourages some muzakki to prefer to distribute zakat directly to mustahik rather than to management institutions, which ultimately hinders the optimisation of zakat's role as an instrument for fair social and economic development for the community, as well as the lack of comprehensive data collection (Ghofar et al., 2024)(Chetioui et al., 2022).

Therefore, with the development of digital technology, zakat management institutions have a great opportunity to improve transparency and accountability



through the use of digital systems. Digital technology enables the provision of information in real time, as well as increased efficiency and convenience in zakat payments. Through official websites, zakat applications, and social media, muzakki can monitor the process of collecting and distributing zakat funds more clearly and verifiably (Idarwani & Firdaus, 2025)(Hadi et al., 2021).

However, the use of digital technology does not necessarily directly increase the trust of muzakki (Andespa et al., 2024) (Cokrohadisumarto et al., 2020). Trust is not only built on the ease of technology, but also on the extent to which the Institution is able to demonstrate responsiveness, honesty, and openness in every process of zakat management (Ilmie & Mujiono, 2024)(Mohd et al., 2021). In other words, transparency and accountability are key factors that bridge the relationship between the use of digital technology and the trust of muzakki. Technology that is not accompanied by clear and accountable reporting has the potential to become merely an administrative tool without having a significant impact on trust (Musfik et al., 2023).

Malang City, as one of the regions with a large Muslim population, possesses significant zakat potential (B. P. S. K. Malang, 2024). BAZNAS of Malang City has implemented artificial intelligence as a digital innovation in zakat collection and management (H. B. K. Malang, 2024). However, the data reveal fluctuations in zakat collection, indicating ongoing challenges in building and maintaining muzakki trust. This condition underscores the need for empirical research to better understand the role of digital technology in strengthening muzakki trust through enhanced transparency and accountability mechanisms (Redaksi, 2024). For the example can be seen from the collection results in Table 1.2

Table 2 Zakat Fund Collection

Year	Among Collected	Notes
2020	Rp. 2.600.000.000	Despite the pandemic, there was a 30% increase compared to the previous year.
2021	Rp. 4.394.999.292	A 40% increase from the previous year; likely due to the launch of the Zakat payment website, as well as collaboration with local Zakat Units (UPZ).
2022	Rp. 760.000.000	A significant decrease; likely due to a lack of zakat awareness among civil servants and the general public.
2023	Rp. 1.070.439.292	Implementation of zakat payments via QRIS and collaboration with Bank

2024	Rp. 1.047.658.072	Syariah Indonesia; another possible reason is improved fundraising and zakat education strategies.
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Source: BAZNAS Kota Malang Financial Report Website 2020–2024

Several previous studies have examined the role of digital technology in strengthening trust and accountability in financial management. Waloyandari & Tyas, (2024) found that blockchain technology has a positive and significant effect on investor trust. Similarly, Suroiyah et al (2025), reported that digitalization positively and significantly influences transparency and accountability in financial management. In addition, Kuncoro et al (2024), demonstrated that the digitalization of e-cards has a positive and significant impact on accountability in provisioning support. However, contrasting findings were reported by Mutmainah et al (2025), who found that information technology does not significantly affect financial accountability. These mixed findings indicate that the relationship between digital technology, accountability, and trust remains an important area for further empirical investigation. This issue becomes particularly relevant in the Indonesian context, where the adoption of digital services has grown rapidly in recent years. The increasing use of smartphones, mobile banking, e-wallets, and online platforms reflects a broader shift toward digital financial behavior among the population. In urban areas such as Malang City, this trend is also evident, especially among younger and more educated groups who are more familiar with digital platforms, including those used for zakat payments. Nevertheless, disparities in digital literacy and varying levels of trust in digital systems may influence how individuals perceive and respond to the use of technology in institutional accountability.

Several previous studies have also examined the relationship between accountability and trust. Studies conducted by Saraswati & Larasati (2021), Nasution et al (2024), Hasrina et al (2018), Susliyanti & Binawati (2020), Rapindo et al (2021) found that accountability has a significant effect on trust. However, contrasting findings were reported by Junjuran et al (2020) who found that accountability does not significantly influence trust. Furthermore, several studies have investigated the effect of transparency on trust. Research by Rapindo et al (2021), Junjuran et al (2020), Nasution et al (2024), Saraswati & Larasati (2021), Sulaika Pulungan & M Hasbi Zaenal (2025), Fuad & Matahir (2023). indicates that transparency has a significant effect on trust. In contrast, Hasrina et al (2018) reported that transparency does not significantly influence trust. Based on these previous findings, this study identifies both a research gap and novelty.



Theoretically, this research integrates the utilization of digital technology with the Unified Theory of Acceptance and Use of Technology (UTAUT) within the context of zakat management. Furthermore, this research is important because it addresses a critical gap in understanding how the utilization of digital technology in zakat management influences muzakki trust, particularly through the mediating roles of transparency and accountability. In the context of increasing digitalization within institutions such as BAZNAS, trust remains a key determinant of public participation, yet empirical findings often show inconsistent relationships between transparency and trust. Therefore, this study contributes theoretically by enriching the literature on Islamic social finance through an integrated model that examines both direct and indirect effects between variables, while also providing empirical evidence using a quantitative approach such as SEM. Practically, the findings offer strategic insights for zakat institutions, especially at the local level like BAZNAS Kota Malang, to design more effective digital systems that not only enhance transparency and accountability but also align with the psychological and informational needs of muzakki. Ultimately, this research contributes to strengthening institutional governance and supports the optimization of zakat as a sustainable instrument for socio-economic development.

LITERATURE REVIEW

Digital Technology Utilization

Digital technology utilization refers to the process of using digital-based devices, applications, systems, and innovations to support, facilitate, and enhance the effectiveness of various human activities in areas such as education, economics, healthcare, governance, communication, and everyday life. Digital technology encompasses a wide range of components, including hardware, software, internet networks, Artificial Intelligence, Big Data, and Cloud Computing, as well as other innovations that enable automation, efficiency, and broader access to information. (Turban et al., 2018).

Digital technology utilization can be examined through the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT). The Unified Theory of Acceptance and Use of Technology (UTAUT) model was developed by Venkatesh et al. (2003) based on social cognitive theory combined with eight leading research models on the acceptance of information technology. The UTAUT model has four key variables, namely performance expectancy, effort expectancy, social influence, facilitating conditions. Among 4 constructs within this model, two constructs are



particularly relevant to the utilization of digital technology, namely Perceived Usefulness and Perceived Ease of Use. Perceived usefulness refers to the degree to which an individual believes that using a particular system will enhance their job performance. Meanwhile, perceived ease of use refers to the degree to which an individual believes that using a system will be free of effort and can simplify their work. (Venkatesh et al., 2003).

Zakat, as one of the core pillars of Islam (Andespa et al., 2024; Kamal, S., Safarida, N. and Kassim, 2024) (Jamaludin et al., 2025), has both spiritual and socio-economic dimensions, functioning as a mechanism for wealth redistribution and social welfare (Abdullah et al., 2023). Historically, zakat management has evolved from a traditional, community-based practice during the time of Prophet Muhammad into a more institutionalized system managed by formal organizations in modern contexts (Mutamimah et al., 2021)(Sadallah et al., 2022). Contemporary scholars emphasize that effective zakat management requires not only compliance with religious principles but also professionalism, transparency, and accountability in its administration (Andam & Osman, 2019). In this regard, the integration of digital technology has become increasingly relevant in enhancing the efficiency and credibility of zakat institutions.

To explain the acceptance and utilization of digital technology in zakat services, this study adopts the UTAUT model, which includes four key constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions. Among these, two constructs are particularly relevant in the context of digital zakat services, namely perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which muzakki believe that digital zakat platforms can improve the efficiency, transparency, and effectiveness of zakat payments. Meanwhile, perceived ease of use reflects the degree to which muzakki perceive digital platforms as simple, user-friendly, and requiring minimal effort, thereby encouraging their adoption in fulfilling zakat obligations.

The use of the Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Viswanath Venkatesh et al. (2003), in this study has a strong academic foundation because UTAUT is one of the most comprehensive models for explaining technology adoption behavior at the individual level. Conceptually, UTAUT integrates various previous theories such as TAM, TPB, and DOI, thereby explaining up to approximately 70% of the variance in technology intention and usage, making it superior to other technology adoption models. In the context of digital zakat management at institutions such as BAZNAS, a Muzakki's decision to



use a digital platform is influenced not only by technical aspects but also by performance expectancy, effort expectancy, social influence, and facilitating conditions. Therefore, UTAUT is relevant as a theoretical Furthermore, within a causal framework, the increased transparency and accountability facilitated by digital technology are key factors in building trust among zakat contributors; thus, the use of UTAUT not only explains the stages of technology adoption but also serves as a foundational basis for understanding the subsequent implications for trust-related variables within zakat institutions.

H1: Digital technology utilization positively influences transparency in zakat management.

H2: Digital technology utilization positively influences accountability in zakat management

H5: Digital technology utilization positively influences muzakki trust.

Transparency

Transparency refers to the openness of information related to the management of public resources provided by the government to the public. According to Mardiasmo (2004) transparency is the provision of information regarding public resource activities to society in an open manner. Meanwhile, Edowai et, al (2021) define transparency as the accessibility of information to all stakeholders, including regulations, government policies, and other relevant information that can be accessed by the public. Transparency therefore plays an important role in ensuring that stakeholders are able to monitor and evaluate institutional activities.(Edowai et al., 2021).

H3: Transparency positively influences muzakki trust in BAZNAS.

H6: Transparency mediates the relationship between digital technology utilization and muzakki trust.

Accountability

Accountability refers to the obligation of institutions to provide explanations and disclose information regarding decisions and actions taken in managing public resources. According to Mardiasmo (2004) accountability implies that an institution's performance can be considered accountable when it is able to present information openly regarding the decisions that have been made. (Mardiasmo, 2004). Furthermore, Edowai et, al. (2021) explain that accountability consists of

several dimensions, one of which is managerial accountability, which refers to the responsibility of public institutions to manage their organizations effectively and efficiently, often referred to as performance accountability (Edowai et al., 2021).

H4: Accountability positively influences muzakki trust in BAZNAS.

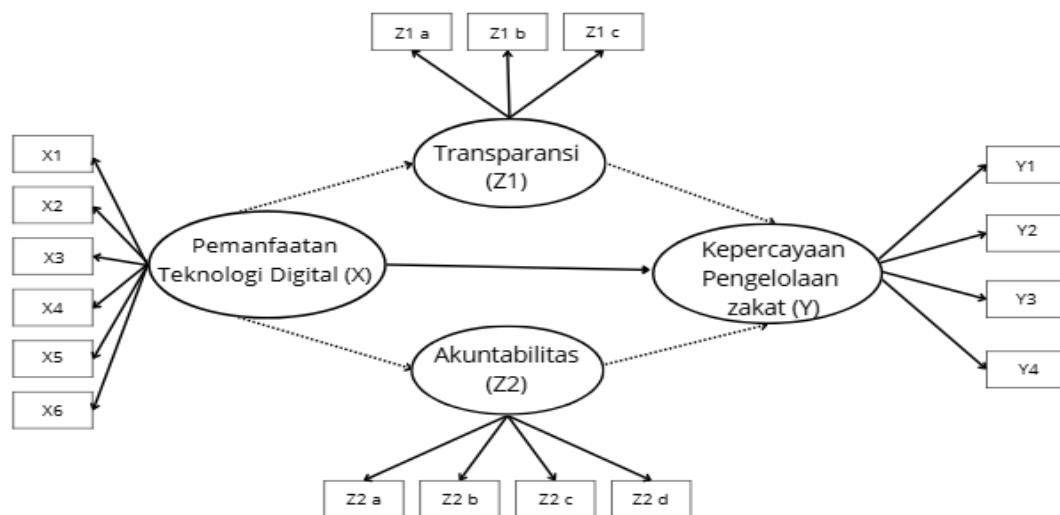
H7: Accountability mediates the relationship between digital technology utilization and muzakki trust.

Trust

Trust refers to an individual's belief in the reliability and integrity of another party. According to Morgan & Hunt trust is defined as the confidence of one party in the reliability and integrity of another. Trust is reflected through qualities such as honesty, fairness, competence, and responsibility. Furthermore, trust plays a crucial role in fostering long-term relationships and sustaining commitment between parties over time.(Morgan & Hunt, 1994).

Conceptual Framework

Figure 1 Research Conceptual Framework



RESEARCH METHODS

This study employs a quantitative approach using a survey method. The population of this study consists of all muzakki of BAZNAS Kota Malang; however, the exact number of the population is not publicly disclosed, and therefore it is treated as an unknown population. The sample was determined using a purposive sampling technique based on specific criteria, namely muzakki who have utilized



the digital services provided by BAZNAS, have made zakat payments at least once through digital platforms, and are familiar with the use of such services. The research instrument was a structured questionnaire measured using a five-point Likert scale to capture respondents' perceptions of the studied variables.

Page | 30 Data Analysis Technique

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM)(Hair et al., 2013, 2019; Villalva A., 2021)(Byrne, 2013). This technique was employed to evaluate the measurement model, including validity and reliability tests, as well as to assess the structural model in examining both direct and indirect relationships among variables

Population and Sample

The minimum sample size is calculated as ten times the largest number of structural paths directed at a particular construct (Hair et al., 2017). This study includes 4 variables: 6 indicators for the variable of digital technology utilization, 3 indicators for the variable of transparency, 4 indicators for the variable of accountability, and 4 indicators for the variable of trust. The study comprises 102 samples drawn from the entire population.

The data analysis techniques and processes in this study employ a Partial Least Squares-based Structural Equation Modeling (SEM-PLS) approach, implemented using SmartPLS, to simultaneously test the causal relationships among latent variables. The data obtained from the questionnaire was first tested for quality through validity and reliability tests, followed by testing of the measurement model (outer model) and structural model (inner model) to examine direct and indirect (mediation) relationships between the use of digital technology, transparency, accountability, and Muzakki trust. SEM-PLS was chosen because it can handle complex models, does not require multivariate normal distribution, and is suitable for limited sample sizes and predictive research objectives. Additionally, to ensure data quality, this study also tested for potential common method bias through procedural and statistical approaches such as Harman's single factor test and the full collinearity test (VIF). Thus, the analysis was conducted comprehensively to produce valid, reliable, and robust estimates of relationships in addressing the research hypotheses.



RESULT AND DISCUSSION

Respondents' Characteristics

The demographic profile of the respondents who served as the subjects of this study is presented in the table below. The respondents' profile includes gender, age, highest level of education, occupation, monthly income, type of zakat, and frequency of zakat payment.

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Table 3 Description of Respondents

Category	Percentage
Female	79%
Male	21%
Age	
17 – 25 years	28%
26 – 35 years	52%
36 – 45 years	8%
>45 years	12%
Highest Level of Education	
Senior High School or Equivalent	31%
Diploma (D1–D3)	1%
Bachelor's Degree / Diploma IV	55%
Master's / Doctoral Degree	13%
Occupation	
Civil Servant	11%
Private Sector Employee	9%
Entrepreneur	9%
Student	24%
Others	47%
Monthly Income	
< IDR 1 million	20%
IDR 1–3 million	39%
IDR 4–5 million	26%
IDR 6–10 million	10%
> IDR 10 million	5%
Type of Zakat	
Zakat al-Fitr	78%
Zakat al-Fitr and Zakat al-Mal	22%

Source: Compiled from the Respondents' Questionnaire Data



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The respondent profile presented in Table 1.1 indicates that the majority of participants are female (79%), while male respondents account for 21%, suggesting that women dominate participation in this study. In terms of age distribution, most respondents fall within the productive age group, with 52% aged 26–35 years and 28% aged 17–25 years, while smaller proportions are aged 36–45 years (8%) and above 45 years (12%). Regarding educational background, the data show that respondents are generally well-educated, with the majority holding a Bachelor's Degree or Diploma IV (55%), followed by Senior High School graduates (31%) and those with Master's or Doctoral degrees (13%), while only 1% have a Diploma (D1–D3). In terms of occupation, respondents come from diverse backgrounds, dominated by the “others” category (47%) and students (24%), followed by civil servants (11%), private sector employees (9%), and entrepreneurs (9%). The income distribution reveals that most respondents earn between IDR 1–3 million per month (39%), followed by IDR 4–5 million (26%) and less than IDR 1 million (20%), with fewer respondents in higher income brackets. Furthermore, in terms of zakat behavior, the majority of respondents (78%) pay zakat al-fitr only, while 22% pay both zakat al-fitr and zakat al-mal. Overall, these findings suggest that the respondents are predominantly young, educated individuals with moderate income levels and active participation in zakat, particularly zakat al-fitr.

Outer Model Evaluation

Convergent Validity

Table 4 Outer Loading Test for Convergent Validity

Variabel	Indikator	Outer loadings result
Digital Technology Utilization	Benefits of digital zakat services (KK)	0.943
	Easy access to informatio (MP)	0.952
	Convenience of transactions (PEK)	0.928
	Clarity of zakat distribution (PK)	0.958
	Time and cost efficiency (PP)	0.944
	Time and cost efficiency (PTLC)	0.943
Transparency	Access to Information (TI)	0.964
	Institutional Openness (TK)	0.942
	Clarity of Reports (TP)	0.949
Accountability	Trust in Institutional Integrity (AK)	0.944
	Policy Consistency (AKB)	0.958

Trust	Clarity of Zakat Distribution Process (AP)	0.973
	Program Benefits for Mustahik (APG)	0.975
	Credibility of the Zakat Institution (KI)	0.980
	Zakat Management Capability (KKO)	0.970
	Consistency of Zakat Services (KR)	0.969
	Accountability to Muzakki (KTJ)	0.974

Source: Processed Data Using SmartPLS 4

The table above shows that the average outer loading values for all indicators of the variables—digital technology utilization, transparency, accountability, and trust—are above 0.90. This indicates a very high level of validity, as the correlation values exceed the minimum threshold of 0.50.

External model evaluation is necessary to ensure that the variables are measured validly and reliably by their indicators. In the Partial Least Squares Structural Equation Modeling approach, variables are unobserved (latent), so measurement quality must be tested first before analyzing the relationships between variables. This evaluation includes validity (convergent and discriminant) and reliability tests, which aim to ensure that the indicators truly represent the intended constructs and are consistent in their measurement. Without an evaluation of the external model, the results of structural model analysis are potentially biased and cannot be accurately interpreted.

Discriminant Validity

Table 5 Cross-Loading

Indicator	Digital Technology Utilization	Transparency	Accountability	Trust
Benefits of digital zakat services (KK)	0.943	0.760	0.884	0.849
Easy access to informatio (MP)	0.952	0.786	0.850	0.830
Convenience of transactions (PEK)	0.928	0.819	0.875	0.870
Clarity of zakat distribution (PK)	0.958	0.833	0.866	0.850
Time and cost efficiency (PP)	0.944	0.846	0.870	0.852



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Time and cost efficiency (PTLC)	0.943	0.807	0.825	0.802
Access to Information (TI)	0.813	0.964	0.802	0.827
Institutional Openness (TK)	0.841	0.942	0.868	0.839
Clarity of Reports (TP)	0.789	0.949	0.795	0.794
Trust in Institutional Integrity (AK)	0.835	0.793	0.944	0.896
Policy Consistency (AKB)	0.893	0.790	0.958	0.908
Clarity of Zakat Distribution Process (AP)	0.881	0.871	0.973	0.941
Program Benefits for Mustahik (APG)	0.903	0.870	0.975	0.951
Credibility of the Zakat Institution (KI)	0.878	0.851	0.936	0.980
Zakat Management Capability (KKO)	0.863	0.844	0.931	0.970
Consistency of Zakat Services (KR)	0.849	0.819	0.933	0.969
Accountability to Muzakki (KTJ)	0.884	0.842	0.938	0.974

Source: Authors' analysis using SmartPLS 4.

The results presented in the table indicate that each indicator has the highest loading value on the construct it is intended to measure. Overall, this pattern suggests that each indicator better represents its respective variable. Therefore, the discriminant validity of the model can be considered to be established.

Discriminant validity must be assessed to ensure that a variable is truly distinct and does not overlap with other variables in the model. Within the framework of Partial Least Squares Structural Equation Modeling, each variable must possess conceptual distinctiveness reflected in its indicators, such that the indicators more strongly represent the variable itself rather than other variables. This test is important to prevent conceptual multicollinearity and ensure that the relationships between variables in the structural model can be interpreted accurately and without bias.

Table 6 Fornell Lacker Test

Variables	Digital Technology Utilization	Transparency	Accountability	Trust
Digital Technology Utilization	0.945		0.913	0.892
Transparency	0.856	0.952	0.864	0.862
Accountability			0.962	
Trust			0.960	0.973

Source: Authors' analysis using SmartPLS 4.

The Fornell–Larcker test results show that the square root of the AVE for each variable is greater than its correlations with other variables. This finding confirms that each variable is clearly distinct from the others, indicating that the model satisfies the discriminant validity criterion.

Construct Reliability

Table 7 Cronbach's Alpha Test for Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Digital Technology Utilization	0.976	0.976	0.980	0.892
Transparency	0.948	0.949	0.966	0.906
Accountability	0.973	0.974	0.980	0.926
Trust	0.981	0.981	0.986	0.947

Source: Authors' analysis using SmartPLS 4.

All research constructs demonstrate a very high level of reliability, as indicated by the Cronbach's Alpha values presented in the table. The Accountability construct obtained a value of 0.973, indicating very strong internal consistency among its indicators. The Trust construct achieved the highest value, 0.981, suggesting that the items used to measure it are highly reliable. The Digital Technology Utilization



construct obtained a value of 0.976, which also reflects very high reliability among its indicators. Meanwhile, the Transparency construct recorded a value of 0.948, indicating that its measurement items are also highly reliable.

Overall, all Cronbach's Alpha values are well above the minimum threshold of 0.70, indicating that each construct in the model possesses a high level of internal consistency.

Inner Model Test

R Square (R²)

Table 8 R Square Test (R²)

Variable	R-square
Transparency	0.733
Accountability	0.833
Trust	0.927

Source: Authors' analysis using SmartPLS 4.

Based on the analysis results, the R-square value for the Accountability variable is 0.833, indicating that 83.3% of the variance in this variable can be explained by the independent variables in the model, while the remaining 16.7% is influenced by other factors outside the model. Therefore, the relationship between the independent variables and accountability can be considered very strong.

Meanwhile, the R-square value for the Trust variable is 0.927, indicating that 92.7% of the variance in this variable can be explained by the independent variables in the model, while the remaining 7.3% is affected by factors outside the model. This result suggests that the relationship between the independent variables and trust is very strong.

In addition, the Transparency variable shows an R-square value of 0.733, meaning that 73.3% of its variance can be explained by the independent variables included in the model, while 26.7% is influenced by external factors. This value indicates a fairly strong relationship, suggesting that the model is able to explain most of the factors affecting transparency, although external influences still exist.

Overall, these three R-square values indicate that the structural model used in this study has strong explanatory power and is able to effectively represent the relationships among the variables. The R-squared (R^2) value is important because it indicates the model's ability to explain the variation in the endogenous variable. In the Partial Least Squares Structural Equation Modeling approach, R^2 is used to assess the model's predictive power that is, the proportion of the dependent

variable's variance that can be explained by the independent variables. This value helps researchers evaluate the overall strength of the model and determine whether the model has adequate explanatory power or is still limited, so that research results can be interpreted more objectively and measurably.

R Square Adjusted

Table 9 R Square Adjusted Test

Variable	R-Square Adjusted
Transparency	0.730
Accountability	0.831
Trust	0.924

Source: Authors' analysis using SmartPLS 4.

The Adjusted R-square values in this model indicate the ability of the predictor variables to explain the variance of each endogenous variable, with adjustments made for the number of indicators and the complexity of the model. The Accountability variable has an Adjusted R-square value of 0.831, indicating that 83.1% of the variance in accountability can be explained by other variables in the model, while the remaining 16.9% is influenced by factors outside the model.

Furthermore, the Trust variable obtained an Adjusted R-square value of 0.924, indicating that the model is able to explain 92.4% of the variance in muzakki trust. This suggests that the variable has a very strong level of explanatory power from the predictors used in the model.

Meanwhile, for the Transparency variable, the Adjusted R-square value of 0.730 indicates that 73.0% of the variance in transparency can be explained by the variables included in the model, while the remaining 27.0% is influenced by other variables not included in this study.

Overall, these values indicate that the structural model used in this study has strong explanatory capability and is able to effectively represent the relationships among the variables. Penyajian nilai Adjusted R-square (R^2) penting karena memberikan estimasi yang lebih akurat terhadap kemampuan model dalam menjelaskan variabel endogen dengan mempertimbangkan jumlah prediktor yang digunakan. Dalam konteks Partial Least Squares Structural Equation Modeling, Adjusted R^2 mengoreksi potensi bias dari R^2 yang cenderung meningkat seiring penambahan variabel, meskipun variabel tersebut tidak relevan. Oleh karena itu, Adjusted R^2 membantu menilai kualitas model secara lebih objektif dan mencegah



overestimasi daya jelaskan model, sehingga interpretasi hasil penelitian menjadi lebih valid.

F Square (F2)

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Table 10 F Square test results (F2)

path of influence	f-square
Digital Technology Utilization → Transparency	2.747
Digital Technology Utilization → Accountability	4.989
Transparency → Trust	0.041
Accountability → Trust	1.289
Digital Technology Utilization → Trust	0.005

Source: Authors' analysis using SmartPLS 4.

Based on the results presented in Table 1.7, the findings can be explained as follows:

1. Digital Technology Utilization → Transparency

The f^2 value for this path is 2.747, indicating a considerably large effect. This result suggests that digital technology has a substantial influence on management transparency. Higher utilization of digital technology in organizational activities can improve transparency and ensure that processes and reports are delivered more effectively and accurately.

2. Digital Technology Utilization → Accountability

The f^2 value for this path is 4.989, indicating a very large effect. This result suggests that digital technology has a substantial influence on accountability. The greater the utilization of digital technology in organizational activities, the better the level of accountability within the institution.

3. Transparency → Trust

The f^2 value for this path is 0.041, indicating a small effect. This finding suggests that transparency has only a limited influence on muzakki trust in zakat institutions. The relatively weak influence of transparency on trust may occur because transparency is not the primary factor in building trust. Other factors may play a more important role, such as accountability and concrete evidence in fund management, including audited financial reports.

4. Accountability → Trust.

The f^2 value for this path is 1.289, indicating a very large effect size. The presence of accountability from zakat management institutions can significantly

increase the trust of muzakki. Without proper accountability, zakat institutions may not operate optimally.

5. Digital Technology Utilization → Trust

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The f^2 value for this path is 0.005, indicating a very small effect. This finding implies that digital technology utilization does not have a significant influence on the trust of muzakki. Although zakat organizations utilize digital technology, it may not be sufficient to build trust without other supporting mechanisms. Muzakki trust may also be influenced by external factors beyond digital technology.

An F-square (F^2) test must be conducted to determine the effect size of each exogenous variable on the endogenous variable in the model. In the Partial Least Squares Structural Equation Modeling approach, f^2 is used to complement the significance test by indicating a variable's actual contribution to explaining the variance of the dependent variable. This is important so that researchers not only know whether the effect is significant, but also how large and substantively meaningful that effect is, thereby making the interpretation of results more comprehensive and unbiased.

Gof (Goodness of Model Fit)

Table 11 Goodness of Model Fit Test Results

Parameter	Rule of Thumb	Nilai Parameter	Notes
SRMR	< 0.10	0.041	Fit
d_ ULS	> 0.05	0.252	Fit
d_ G	> 0.05	0.671	Fit
Chi-square	χ^2 statistik > χ^2 table k (Total Number of Categories) - 1	349.782 349.782 > 26.30	Fit
NFI	Close to a value of 1	0.894	Fit

Source: Authors' analysis using SmartPLS 4.

Based on the results of the model fit test presented in the table, the findings indicate that the model can be used to analyze the relationships among the latent variables with confidence that it accurately represents the data and possesses relevant predictive capability.:

1. SRMR (Standardized Root Mean Square Residual)



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The SRMR value of 0.041, which is lower than the maximum threshold of 0.10, indicates that the model demonstrates a good fit between the observed data and the hypothesized model. This value suggests that the average difference between the model-implied covariance matrix and the empirical covariance matrix is very small. Therefore, the model can accurately represent the structural relationships among the variables. These results confirm that the model used is adequate and reliable for explaining the phenomenon under investigation.

2. d-ULS (Unweighted Least Squares Discrepancy)

The d-ULS value of 0.252, which exceeds the threshold of 0.05, indicates that the model structure does not exhibit significant deviation and can be considered acceptable. This suggests that the model approaches the ideal structural relationships expected in the analysis.

3. d-G (Geodesic Discrepancy)

The d-G value of 0.672, which is greater than the threshold of 0.05, indicates that the model demonstrates good global fit. This means that the relationships within the model do not show significant discrepancies compared to the actual data.

4. Chi-Square

The Chi-square statistic value of 349.782 is greater than the Chi-square table value of 26.30, indicating that the model is considered fit. This result shows that the model significantly fits the sample data and that the model structure is able to explain the relationships among the variables effectively.

5. NFI (Normed Fit Index)

The NFI value of 0.894, which is close to the ideal value of 1, indicates that the model has a fairly good level of fit, although it is not yet optimal. Nevertheless, the model can still be considered acceptable for representing the observed phenomenon.

Goodness of Model Fit is necessary to evaluate the extent to which the overall research model is capable of representing the observed empirical data. In the Partial Least Squares Structural Equation Modeling approach, this evaluation provides insight into whether the combination of the measurement model (outer model) and the structural model (inner model) fits the data, thereby ensuring the reliability of the analysis results. Thus, model fit testing is crucial to ensure that the model used



is not only statistically significant but also adequately explains the phenomenon under study.

Significance Test (Direct Effect and Indirect Effect Test)

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The results of the bootstrapping analysis for the direct effect can be seen in the table below.

Table 12 Path Coefficient Bootstrapping Results (Direct Effect)

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P values	Notes
Digital Technology Utilization → Transparency	0.856	0.851	0.046	18.528	0.000	Accepted
Digital Technology Utilization → Accountability	0.913	0.910	0.024	38.141	0.000	Accepted
Transparency → Trust	0.116	0.119	0.061	1.893	0.058	Rejected
Accountability → Trust	0.817	0.820	0.080	10.231	0.000	Accepted
Digital Technology Utilization → Trust	0.047	0.039	0.087	0.546	0.585	Rejected

Source: Authors' analysis using SmartPLS 4.

The bootstrapping results of the direct effect model indicate varying levels of influence among the examined variables. First, accountability shows a strong positive and significant effect on trust ($\beta = 0.817$; $T = 10.231$; $p < 0.05$), suggesting that higher levels of accountability substantially increase muzakki trust. Similarly, digital technology utilization has a positive and highly significant effect on accountability ($\beta = 0.913$; $T = 38.141$; $p < 0.05$) and transparency ($\beta = 0.856$; $T = 18.528$; $p < 0.05$), indicating that the adoption of digital systems significantly enhances both governance dimensions. However, digital technology utilization does not have a significant direct effect on trust ($\beta = 0.047$; $T = 0.546$; $p > 0.05$), implying that technology alone is insufficient to directly build trust. In addition,



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transparency also shows a positive but not statistically significant effect on trust ($\beta = 0.116$; $T = 1.893$; $p > 0.05$), indicating that while openness contributes to trust, it is not a dominant determinant. Overall, these findings suggest that accountability plays a central role in influencing trust, while digital technology contributes indirectly by strengthening transparency and accountability rather than directly affecting muzakki trust.

The Effect of Digital Technology Utilization on Transparency

The results indicate that digital technology utilization has a positive and significant effect on transparency, with a coefficient value of 0.856, T-statistic of 18.528 (> 1.96), and P-value of 0.000 (< 0.05). This finding suggests that the greater the utilization of digital technology, the higher the level of transparency in zakat management institutions. Digital technology can facilitate zakat managers in providing transparent information to muzakki, which may encourage them to continue distributing their zakat through the institution.

The research findings indicate that the use of digital technology has a positive and significant impact on the transparency of zakat management; this means that the more effectively BAZNAS Kota Malang utilizes digital technology, the higher the perceived transparency among zakat contributors. This finding can be theoretically explained through the Unified Theory of Acceptance and Use of Technology, which states that technology with high performance expectations will provide tangible benefits, including in improving the quality of information and openness. Furthermore, these results are also consistent with transparency theory, which emphasizes the importance of access to information, clarity of processes, and openness in shaping public perception (Morgan & Hunt, 1994). Empirically, these findings are consistent with previous research showing that digitalization can enhance the transparency and accountability of zakat institutions, thereby strengthening the validity of this study's results (Suroiyah et al., 2025). Looking ahead, it can be predicted that improvements in the quality and integration of digital technology particularly in real-time reporting and interactive communication will further strengthen transparency, which ultimately has the potential to increase Muzakki's trust in zakat management institutions.

The Effect of Digital Technology Utilization on Accountability

The results show that digital technology utilization has a positive and highly significant effect on accountability, with a coefficient value of 0.913, T-statistic of



38.141 (> 1.96), and P-value of 0.000 (< 0.05). This indicates that the better the implementation of digital technology utilization, the higher the level of accountability within zakat management institutions. Digital technology should support zakat managers in maintaining responsibility and proper management of the funds entrusted to them.

The research findings indicate that the use of digital technology has a positive and significant impact on the accountability of zakat management, meaning that the more effectively BAZNAS Kota Malang utilizes digital technology, the higher the level of accountability perceived by zakat contributors. Theoretically, these findings align with the Unified Theory of Acceptance and Use of Technology, which asserts that technology with high performance expectations can enhance organizational effectiveness, as well as accountability theory, which emphasizes the importance of systematic record-keeping, information transparency, and ease of access in evaluating institutional performance (Mardiasmo, 2004). Empirically, these results are consistent with previous research showing that the digitization of zakat management can improve accountability through more structured, transparent, and real-time reporting, thereby strengthening the validity of this study's findings (Hadia et al., 2024). Looking ahead, it can be predicted that improvements in the quality of digital systems particularly regarding integrated reporting and broader information access will further strengthen institutional accountability, which ultimately has the potential to increase Muzakki's trust and ensure the sustainability of zakat collection.

The Effect of Transparency on Trust

The effect of transparency on trust shows a coefficient value of 0.116, T-statistic of 1.893, and P-value of 0.058. Based on these values, the coefficient indicates a positive relationship. However, the relationship is not statistically significant at the 0.05 level, although it is very close (marginal). These findings suggest that transparency tends to increase muzakki trust, but the effect is not strong enough to be considered statistically significant in this study. This may occur because muzakki perceive that transparency alone is insufficient without stronger evidence of accountability, such as more concrete forms of financial responsibility.

The results of the study indicate that transparency does not have a significant effect on Muzakki's trust, although there is a positive correlation; thus, transparency has not yet become a primary factor in shaping trust in BAZNAS Kota Malang. Theoretically, this finding can be explained through the theory of trust by Robert M.



Morgan and Shelby D. Hunt (1994), which emphasizes that trust is more influenced by reliability, integrity, and consistency of performance; thus, administrative transparency is not sufficiently strong without being supported by accountability and service quality. Empirically, these results contradict some previous studies that found transparency to have a significant effect on trust; however, they reinforce the inconsistency of findings in the literature and indicate that context, respondent characteristics, and the form of transparency (administrative vs. participatory) are highly determinative (Rapindo et al., 2021). Looking ahead, it can be predicted that transparency will have a more significant influence on trust if it is developed into a form of transparency that is participatory, interactive, and integrated with accountability and tangible evidence of performance, thereby fulfilling both the rational and emotional aspects in the formation of trust among Muzakki (Fatmasari et al., 2024).

The Effect of Accountability on Trust

The results indicate that accountability has a positive and highly significant effect on trust, with a coefficient value of 0.817, T-statistic of 10.231 (> 1.96), and P-value of 0.000 (< 0.05). This finding suggests that the better the accountability of zakat institutions, the higher the level of trust among muzakki toward the institution. Muzakki trust can be reflected in the quality of fund management. When zakat institutions implement transparent and accountable reporting systems for zakat funds, it can significantly enhance the level of trust among muzakki toward the institution.

The results of the study indicate that accountability has a positive and significant effect on Muzakki's trust, meaning that the higher the level of accountability implemented by BAZNAS Kota Malang, the greater the Muzakki's trust in the institution. Theoretically, these findings align with accountability theory, which emphasizes the importance of systematic, measurable, and performance-based accountability (Mardiasmo, 2004), as well as the trust theory proposed by Robert M. Morgan and Shelby D. Hunt (1994), which states that trust is built through reliability, integrity, and consistency of actions. Empirically, these results are consistent with previous research demonstrating that accountability has a significant influence on Muzakki's trust, thereby strengthening the validity of this study's findings (Fatmasari et al., 2024). Moving forward, it can be predicted that enhancing accountability through more transparent reporting, consistent audits, and

the presentation of tangible program impacts will further strengthen Muzakki's trust and promote the sustainability of zakat collection (Olivia et al., 2024).

The Effect of Digital Technology Utilization on Trust

The results indicate that digital technology utilization does not have a significant direct effect on trust, with a coefficient value of 0.047, T-statistic of 0.546 (< 1.96), and P-value of 0.585 (> 0.05). This finding suggests that the use of digital technology by zakat institutions does not automatically increase muzakki trust. In other words, digital technology is not a direct determinant of trust, but rather works through other mechanisms such as accountability or service quality.

The results of the study indicate that the use of digital technology does not have a significant effect on Muzakki's trust, although there is a positive correlation; thus, digitalization has not yet become a primary factor in shaping trust in BAZNAS Kota Malang. Theoretically, this finding aligns with the trust theory proposed by Robert M. Morgan and Shelby D. Hunt (1994), which asserts that trust is built through an institution's reliability, integrity, and consistency—not solely through technology as a tool—and highlights the limitations of the Unified Theory of Acceptance and Use of Technology in explaining trust-related aspects, as it focuses primarily on technology adoption. Empirically, these results contradict several previous studies that found a significant influence of digitalization on trust, thus indicating that such influence is contextual and depends on institutional governance and credibility (Asrani et al., 2025; Suryadi et al., 2025). Looking ahead, it can be predicted that the use of digital technology will have a more significant impact on trust if integrated with strengthened accountability, the presentation of tangible program impacts, and consistent institutional performance, so that technology functions not only as an operational tool but also as a means of building sustainable trust among Muzakki.

Table 13 Path Coefficient Bootstrapping Indirect Effect Results Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Digital Technology Utilization → Transparency → Trust	0.099	0.102	0.054	1.838	0.066
Digital Technology Utilization →	0.746	0.745	0.068	10.890	0.000



Accountability →
Trust

Source: Authors' analysis using SmartPLS 4.

The Effect of Digital Technology Utilization on Trust through Transparency

The analysis results indicate that the utilization of digital technology has an indirect, but insignificant, effect on trust through transparency, with a coefficient value of 0.099, a T-statistic of $1.838 > 1.96$, and a P-value of $0.066 < 0.05$. This means that the positive coefficient value indicates that the better the utilization of digital technology by zakat institutions, the more transparency tends to increase, and increased transparency impacts the trust of Muzakki, although the effect is relatively small. Meanwhile, the t-statistic value is lower than the predetermined threshold, and the p-value is higher than 0.5. Both values are at the threshold of the average, so the relationship cannot be declared significant. Thus, the mediation path through transparency is found to have no significant effect, even though the direction of the relationship is positive. This implies that the level of transparency generated through digital technology is not yet sufficient to tangibly increase Muzakki's trust. One possible reason is that Muzakki place greater value on accountability rather than mere transparency.

The results of the study indicate that transparency does not play a significant role in mediating the relationship between the use of digital technology and Muzakki's trust; thus, increasing transparency through digital technology has not yet effectively strengthened trust in BAZNAS Kota Malang. Theoretically, these findings can be explained through the Unified Theory of Acceptance and Use of Technology, which focuses more on technology adoption than on trust formation, as well as the trust theory by Robert M. Morgan and Shelby D. Hunt (1994), which emphasizes that trust is determined more by an institution's integrity, reliability, and consistency than by mere information disclosure. Empirically, these results contradict previous research that found transparency mediates the influence of technology on trust, indicating that the effectiveness of mediation depends heavily on the institutional context and the quality of transparency implementation (whether administrative or participatory) (Alshehadeh et al., 2024). Looking ahead, it can be predicted that transparency will serve as a significant mediator if developed in a more participatory, communicative, and integrated manner, accompanied by accountability and robust oversight mechanisms, thereby fostering a genuine perception of transparency and leading to increased trust among Muzakki.

The Effect of Digital Technology Adoption on Trust through Accountability

The analysis results indicate that the adoption of digital technology has a significant effect on trust via transparency, with a coefficient of 0.746, a T-statistic of $10.890 > 1.96$, and a P-value of $0.000 < 0.05$. This means that the results indicate transparency acts as a strong mediator in the relationship between the use of digital technology and trust. In other words, digital technology not only makes zakat services more accessible but also makes information more transparent, thereby fostering trust among zakat contributors in zakat management institutions.

The results of the study indicate that accountability acts as a significant mediator in the relationship between the use of digital technology and Muzakki's trust; thus, although digital technology does not have a direct effect on trust, this effect becomes significant when mediated by accountability at BAZNAS Kota Malang. Theoretically, these findings align with the Unified Theory of Acceptance and Use of Technology, which positions technology as a performance-enhancing tool, as well as the theories of accountability and trust by Robert M. Morgan and Shelby D. Hunt (1994), which assert that trust is formed through integrity, reliability, and tangible accountability. Empirically, these results are consistent with previous research indicating that the influence of digital technology on trust is indirect via accountability, thereby strengthening the validity of the mediation model in this study (Suselo et al., 2025). Looking ahead, it can be predicted that improvements in the quality of digital technology focused on transparent reporting, structured audits, and the presentation of measurable program impacts will further strengthen accountability, which will ultimately enhance Muzakki's trust in a sustainable manner.

CONCLUSION

The findings of this study conclude that digital technology utilization plays a significant role in improving zakat governance, particularly in enhancing transparency and accountability within BAZNAS Kota Malang. The hypothesis testing shows that digital technology has a positive and significant effect on transparency and accountability; however, it does not directly influence muzakki trust. Furthermore, transparency is found to have no significant effect on trust and fails to act as an effective mediating variable, indicating that administrative and one-way information disclosure is not sufficient to build strong trust. In contrast, accountability emerges as a key determinant of trust and a significant mediating variable, confirming that digital technology contributes to trust only when it



strengthens institutional accountability through clear reporting, measurable program impact, and consistent responsibility.

These findings contribute theoretically by reinforcing the notion that trust in Islamic social finance is not formed merely through information openness or technological advancement, but through institutional integrity, professionalism, and accountable governance. Practically, this study provides strategic implications for zakat institutions, particularly BAZNAS Kota Malang, to reposition digital technology not merely as an operational tool but as a governance instrument focused on strengthening accountability systems, improving auditability, and demonstrating tangible program outcomes. By integrating digitalization with accountability and institutional values of amanah, zakat institutions can more effectively build sustainable muzakki trust.

Based on the findings of this study, several limitations should be acknowledged. First, the scope of the study was limited to only one geographical area and a single zakat institution. Second, the data collected from muzakki were not fully comprehensive, as not all potential respondents were successfully reached. These limitations suggest that future research should expand the study area and include a larger number of zakat institutions and respondents in order to obtain more comprehensive results.

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