



UNIFIED DIGITAL ZAKAT GOVERNANCE: REGULATORY SUPPORT, BLOCKCHAIN ADOPTION, SHARIA COMPLIANCE, AND MUZAKKI TRUST

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Abstract :

Digital channels have widened access to zakat payment in Indonesia, yet formal collection still falls far short of its estimated potential, and limited public confidence in zakat institutions is frequently named as a cause. This study examines how regulatory support and blockchain adoption shape the trust of muzakki (zakat payers), and whether sharia compliance carries part of that influence, within a unified digital governance perspective. An explanatory quantitative design was applied. Primary data were gathered through a five-point Likert questionnaire from 200 purposively selected muzakki who had paid zakat through a digital platform in the previous year, and were analysed using partial least squares structural equation modelling in SmartPLS 4. Regulatory support ($\beta = 0.416$) and blockchain adoption ($\beta = 0.394$) significantly raise sharia compliance, and both also raise muzakki trust directly ($\beta = 0.198$ and 0.419). Sharia compliance increases trust ($\beta = 0.270$) and partially mediates both relationships. The model explains 54.6% of the variance in sharia compliance and 62.2% in muzakki trust. Rules and technology therefore build confidence most effectively when payers can see that digital zakat management remains faithful to sharia principles.

Keywords : regulatory support, blockchain adoption, sharia compliance, muzakki trust, digital zakat governance

INTRODUCTION

The management of Islamic social finance is moving away from paper-based administration towards arrangements that depend on data, connected platforms and digitally verifiable accountability. For zakat in particular, online payment channels and digital campaigns have become an ordinary part of how institutions reach payers, a shift that accelerated visibly during the Covid-19 period (Hudaefi & Beik, 2021; Kasri & Yuniar, 2021). Digitalisation in this setting is more than an efficiency measure. It changes how an institution demonstrates that funds are collected lawfully, distributed to the rightful recipients and reported openly, and therefore how it earns the confidence of the public it serves.

Indonesia illustrates why this matters. The country has a very large zakat base, yet the amount that reaches formal institutions remains a small share of what could be collected. Canggih, Fikriyah, and Yasin (2017) found that realised collection in 2011–2015 was below one per cent of the estimated potential and that many Muslims preferred to hand their zakat directly to recipients. The



literature repeatedly associates this pattern with doubts about the institutions themselves. Owoyemi (2020) describes a crisis of confidence in zakat agencies that leads payers to bypass them, while governance-oriented studies place the quality of institutional management, disclosure and accountability at the centre of payers' willingness to comply (Sawmar & Mohammed, 2021; Wahab & Rahman, 2011). Behavioural research on *muzakki* points in the same direction, showing that the decision to pay through an institution is shaped by how that institution is perceived (Mukhibad, Fachrurrozie, & Nurkhin, 2019; Saad, Farouk, & Abdul Kadir, 2020).

Digital technology offers a partial remedy but also introduces a new tension. Online platforms make payment easier, and intention to use them rises with perceived performance, ease of use, supporting facilities and zakat literacy (Kasri & Yuniar, 2021). At the same time, a payer who transacts through an application no longer meets the *amil* in person and has to rely on what the system discloses. Without sound governance, digital channels can widen information asymmetry, leave data scattered across unconnected platforms and raise questions about whether the process still satisfies sharia requirements. The issue, then, is not simply whether technology is present, but how it is embedded in institutions.

Blockchain has attracted attention as a response to exactly this concern. As a distributed ledger, it records transactions in a form that is decentralised, tamper-resistant and open to audit (Casino, Dasaklis, & Patsakis, 2019). Applied to charitable giving, such a ledger allows donations to be traced from collection to disbursement (Farooq, Khan, & Abid, 2020), and several authors have proposed blockchain-based zakat models specifically to strengthen *muzakki* trust and to manage Indonesia's zakat potential more inclusively (Millatina, Budiantoro, Hakim, & Putra, 2022; Zulfikri, Kassim, & Hawariyuni, 2021). Most of this work, however, is conceptual. Reviews of Islamic fintech and of the zakat literature portray blockchain as an emerging research front in which empirical evidence is still scarce and in which regulatory and sharia-governance questions remain open (Alshater, Saad, Abd. Wahab, & Saba, 2021; Alshater, Saba, Supriani, & Rabbani, 2022; Rabbani, Khan, & Thalassinis, 2020). Evidence from other domains also cautions that trust in blockchain is not automatic: it depends on how users perceive the security and privacy of the system (Shin, 2019).

Regulation is the second institutional lever. In Indonesia, Law Number 23 of 2011 places zakat management under a national framework coordinated by BAZNAS alongside licensed private zakat institutions (Republic of Indonesia, 2011). The law predates most of today's digital practices, and capacity for digital operation differs widely between organisations, so data on collection and distribution are not yet integrated nationally. Regulatory support, as understood in this study, therefore goes beyond the existence of a legal basis. It covers legal certainty for digital transactions, supervision of digital operations, protection of payer data and common system standards. Research on online markets shows that institutional safeguards of this kind create trust in parties whom the user cannot observe directly (Pavlou & Gefen, 2004), and writing on Islamic fintech

stresses that innovation must stay within what sharia permits if it is to serve its social purpose (Muneeza & Mustapha, 2021).

Three gaps follow from this literature. First, studies of digital zakat usually examine one element at a time, such as a payment application or a campaign, rather than the institutional arrangement that ties regulation, technology and supervision together. Second, blockchain in Islamic finance has been studied mainly in banking and fintech, and its effect on *muzakki* trust has rarely been tested with primary data. Third, sharia compliance is commonly treated as a fixed attribute of a zakat institution, not as a mechanism through which rules and technology are converted into public confidence. This study addresses the three gaps together by testing a model in which regulatory support and blockchain adoption affect *muzakki* trust both directly and through sharia compliance.

Theoretical Framework

The model is framed by the idea of unified digital governance. Dunleavy, Margetts, Bastow, and Tinkler (2006) argue that digital-era governance replaces fragmented, agency-by-agency arrangements with reintegrated functions, services organised around the needs of users and processes that are digital from end to end. Transferred to zakat, this implies that regulators, zakat institutions, payment platforms and sharia supervisors should operate on shared standards and interoperable data instead of in separate systems. Fragmentation produces duplicated records and weak visibility of distribution; integration is expected to improve both efficiency and public accountability.

Institutional theory provides a basis for understanding why such integration is important for payers. An organisation is more likely to receive acceptance when its structures and practices are consistent with the regulative, normative, and cultural-cognitive expectations prevailing in its environment (DiMaggio & Powell, 1983; Scott, 2014). From this perspective, legitimacy refers to a generalised perception that an organisation's conduct is considered desirable and appropriate within a socially constructed system of norms and beliefs (Suchman, 1995). For zakat institutions, these norms are fundamentally rooted in religious principles, making sharia compliance the primary basis of moral legitimacy. This compliance is reflected in several aspects of institutional practice, including the lawful collection of zakat funds, the accurate distribution of funds to *mustahiq*, the maintenance of trustworthiness (*amanah*), fairness in allocation, and transparency in management, all of which require effective sharia supervision (Grassa, 2013). As zakat services increasingly operate within a digital environment, these obligations also encompass the proper governance of data and the security of financial transactions.

Technology adoption theories provide the conceptual bridge to the use of blockchain. According to the Technology Acceptance Model, individuals are more inclined to adopt a system when they perceive it as useful and easy to operate (Davis, 1989). Diffusion of innovations theory further suggests that adoption is encouraged when an innovation offers clear advantages and fits with values and practices that are already established (Rogers, 2003). In the context of

zakat, this compatibility with religious values represents a particularly important condition for adoption. Trust, meanwhile, is conceptualised by Mayer, Davis, and Schoorman (1995) as the willingness to depend on another party based on perceptions of that party's ability, benevolence, and integrity. Accordingly, *muzakki* trust refers to the payer's confidence that a digital zakat institution manages funds with integrity, credibility, and professionalism while maintaining the security of zakat transactions.

Hypothesis Development

Clear and adaptive regulation gives digital zakat management common operating standards, systematic supervision and legal certainty over collection and distribution. Where rules are weak or silent on new instruments such as distributed ledgers and smart contracts, sharia requirements are likely to be applied unevenly. Stronger regulatory support should therefore be reflected in a higher level of perceived sharia compliance. Regulation should also influence trust directly, because it assures payers that transactions, personal data and the institution's licence to operate are protected by an external authority (Pavlou & Gefen, 2004).

Blockchain supports the values of *amanah* and accountability by making each zakat transaction permanent and verifiable, which limits the scope for manipulation and helps funds reach their intended recipients (Farooq et al., 2020; Zulfikri et al., 2021). Its adoption is therefore expected to raise perceived sharia compliance. The same traceability lets payers follow what happens to their contribution, which should strengthen their confidence in the institution directly. Sharia compliance, in turn, is expected to raise trust, since payers extend confidence to institutions whose conduct matches the norms they hold (Suchman, 1995).

Neither rules nor technology, however, can be assumed to generate trust unaided. A payer may accept that a platform is regulated and technically advanced and still hesitate if it is unclear whether the process is religiously valid. Sharia compliance is thus proposed as the mechanism that converts regulatory and technological assurance into trust. The following hypotheses are tested:

- H1: Regulatory support has a positive effect on sharia compliance.
- H2: Blockchain adoption has a positive effect on sharia compliance.
- H3: Regulatory support has a positive effect on *muzakki* trust.
- H4: Blockchain adoption has a positive effect on *muzakki* trust.
- H5: Sharia compliance has a positive effect on *muzakki* trust.
- H6: Sharia compliance mediates the effect of regulatory support on *muzakki* trust.
- H7: Sharia compliance mediates the effect of blockchain adoption on *muzakki* trust.

The study aims to estimate these seven relationships for digital zakat management in Indonesia. Its contribution is to treat the digital transformation of zakat as an institutional process in which regulation, technology and religious legitimacy operate together, and to provide survey-based evidence for a relationship that has so far been discussed mostly in conceptual terms.

RESEARCH METHOD

This study employs a quantitative approach using an explanatory research design to examine the causal relationships between latent variables that were established prior to the analysis. The target population comprises *muzakki* in Indonesia who utilise digital zakat services. Since a sampling frame for this population is not available, respondents were recruited through purposive sampling based on a single eligibility criterion: they must have made at least one zakat payment through a digital platform within the previous twelve months. A total of 200 respondents were included in the study, which is regarded as an adequate sample size for variance-based structural equation modelling given the complexity of the proposed model (Hair, Hult, Ringle, & Sarstedt, 2022).

Data were obtained through a structured questionnaire containing statements adapted from previous studies. Respondents rated each statement using a five-point Likert scale, where 1 represented “strongly disagree” and 5 represented “strongly agree.” Within the research model, regulatory support and blockchain adoption serve as exogenous variables, sharia compliance functions as the mediating variable, and *muzakki* trust represents the endogenous variable. The operational definitions and measurement indicators for all constructs are reported in Table 1. Regulatory support, blockchain adoption, and *muzakki* trust were operationalised using five items each, whereas sharia compliance was measured through four items.

Table 1: Operational Definition of Variables

Variable	Operational definition	Indicators
Regulatory support (RS)	Regulation and policy that support the governance of digital zakat	Legal certainty; digital supervision; data protection; system standardisation
Blockchain adoption (BA)	Extent to which blockchain technology is applied in digital zakat management	Transaction transparency; system security; traceability; efficiency
Sharia compliance (SC)	Extent to which digital zakat management conforms to sharia principles	Trustworthiness (amanah); fairness of distribution; adherence to sharia; transparency
Muzakki trust (MT)	Level of confidence of muzakki in digital zakat institutions	Integrity; credibility; professionalism; transaction security

Source: Authors’ compilation (2026)

The data were examined using partial least squares structural equation modelling (PLS-SEM) in SmartPLS 4. Following the two-stage approach proposed by Hair, Risher, Sarstedt, and Ringle (2019), the analysis began with an evaluation of the measurement (outer) model. This assessment considered indicator loadings, Cronbach’s alpha, composite reliability, average variance extracted (AVE), and discriminant validity based on the Fornell–Larcker criterion (Fornell & Larcker, 1981). Once the measurement model had been assessed, the structural (inner) model was evaluated using the coefficient of determination

(R²), effect size (f²), and path coefficients.

Hypothesis testing was conducted through bootstrapping with a 5% significance level. A hypothesised relationship was considered statistically supported when the *t*-statistic was greater than 1.96 and the *p*-value was below 0.05. The mediating effects were assessed based on the specific indirect effects, with their interpretation and classification following the framework proposed by Zhao, Lynch, and Chen (2010). The structural model is expressed as:

$$SC = \beta_1 RS + \beta_2 BA + \varepsilon_1$$

$$MT = \beta_3 RS + \beta_4 BA + \beta_5 SC + \varepsilon_2$$

where RS denotes regulatory support, BA blockchain adoption, SC sharia compliance, MT *muzakki* trust, β the path coefficients and ε the error terms.

FINDINGS AND DISCUSSION

Measurement Model

The measurement model results are presented in Table 2. Each of the nineteen indicators demonstrates a loading above the recommended 0.70 threshold on its respective construct, with values ranging from 0.715 to 0.843. These results indicate that each indicator accounts for more than half of the variance associated with the construct it measures. The reliability measures also meet the required standards, as Cronbach's alpha values fall between 0.811 and 0.866, while composite reliability ranges from 0.876 to 0.903. Both sets of values exceed the minimum criterion of 0.70, indicating adequate internal consistency. Furthermore, the AVE values range from 0.600 to 0.651 and are consistently above the 0.50 threshold, providing evidence of convergent validity (Hair et al., 2019).

Table 2: Outer Loadings, Reliability and Convergent Validity

Construct	Item	Loading	Cronbach's alpha	Composite reliability	AVE
Regulatory support	RS1	0.827	0.866	0.903	0.651
	RS2	0.809			
	RS3	0.776			
	RS4	0.782			
	RS5	0.839			
Blockchain adoption	BA1	0.726	0.839	0.886	0.609
	BA2	0.806			
	BA3	0.795			
	BA4	0.742			
	BA5	0.829			
Sharia compliance	SC1	0.794	0.811	0.876	0.640
	SC2	0.842			
	SC3	0.843			
	SC4	0.715			
Muzakki trust	MT1	0.733	0.833	0.882	0.600
	MT2	0.823			

Construct	Item	Loading	Cronbach's alpha	Composite reliability	AVE
	MT3	0.739			
	MT4	0.811			
	MT5	0.762			

Source: Primary data processed with SmartPLS 4 (2026)

Discriminant validity was examined with the Fornell-Larcker criterion (Table 3). The square root of the AVE of each construct, shown on the diagonal, is larger than its correlations with the other constructs. The highest inter-construct correlation, between blockchain adoption and *muzakki* trust (0.731), is still below the smallest diagonal value (0.775). The four constructs are therefore empirically distinct, although the correlations are moderately high, as would be expected for closely related perceptions of the same institutions.

Table 3: Discriminant Validity (Fornell-Larcker Criterion)

Construct	RS	BA	SC	MT
Regulatory support (RS)	0.807			
Blockchain adoption (BA)	0.664	0.780		
Sharia compliance (SC)	0.678	0.670	0.800	
Muzakki trust (MT)	0.660	0.731	0.685	0.775

Note: Diagonal values in bold are the square roots of AVE; off-diagonal values are latent variable correlations. Source: Primary data processed with SmartPLS 4 (2026)

Model fit indices are identical for the saturated and estimated models. The standardised root mean square residual (SRMR) is 0.075, below the 0.08 cut-off proposed by Hu and Bentler (1999), which points to an acceptable discrepancy between the observed and model-implied correlations. Other indices are $d_ULS = 1.061$, $d_G = 0.396$ and $\chi^2 = 448.379$. The normed fit index (NFI) of 0.795 falls short of the conventional 0.90 benchmark, so overall fit should be read as acceptable on the SRMR criterion and not as strong on every index.

Structural Model and Hypothesis Testing

Regulatory support and blockchain adoption together explain 54.6% of the variance in sharia compliance ($R^2 = 0.546$; adjusted $R^2 = 0.541$). Together with sharia compliance, they explain 62.2% of the variance in *muzakki* trust ($R^2 = 0.622$; adjusted $R^2 = 0.616$). Both values lie in the moderate range (Hair et al., 2019), leaving 45.4% and 37.8% of the respective variance to factors outside the model. Figure 1 displays the estimated model and Table 4 the bootstrapping results.

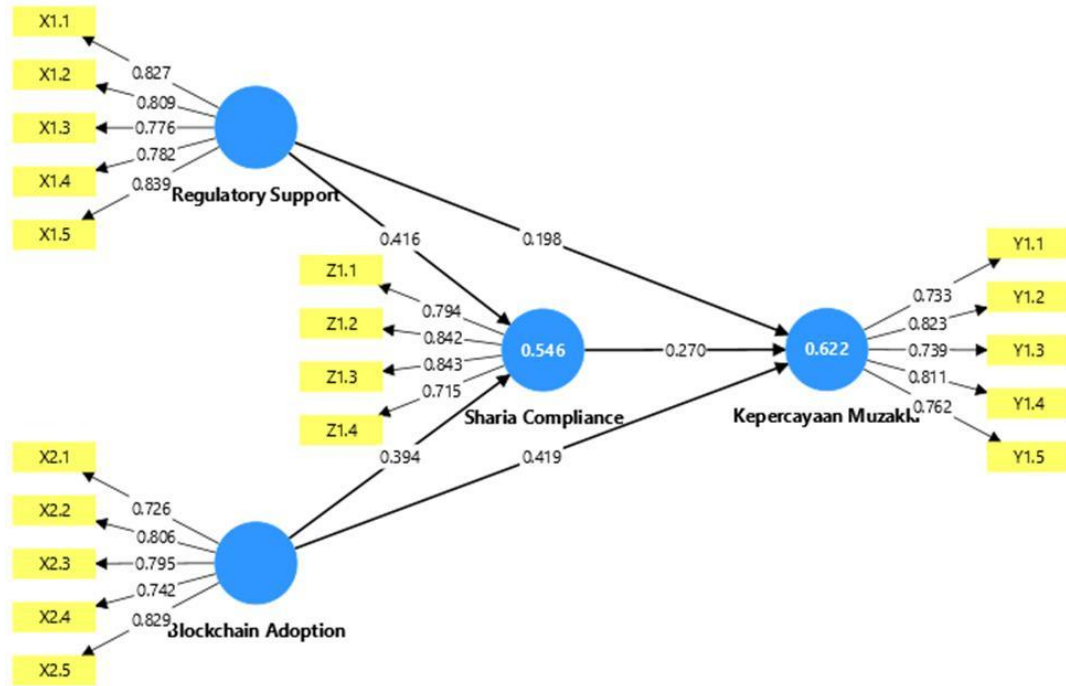


Figure 1 : Output of the PLS-SEM Algorithm

Note: X1 = regulatory support (RS1-RS5); X2 = blockchain adoption (BA1-BA5); Z1 = sharia compliance (SC1-SC4); Y1 = Kepercayaan Muzakki, i.e. muzakki trust (MT1-MT5). Source: Primary data processed with SmartPLS 4 (2026)

Table 4: Path Coefficients and Hypothesis Testing

H	Path	β	Sample mean	Std. dev.	t-statistic	p-value	f ²	Decision
H1	RS → SC	0.416	0.416	0.064	6.537	0.000	0.213	Supported
H2	BA → SC	0.394	0.395	0.063	6.227	0.000	0.191	Supported
H3	RS → MT	0.198	0.196	0.078	2.535	0.011	0.048	Supported
H4	BA → MT	0.419	0.420	0.073	5.737	0.000	0.217	Supported
H5	SC → MT	0.270	0.270	0.078	3.453	0.001	0.087	Supported
H6	RS → SC → MT	0.112	0.113	0.039	2.884	0.004	-	Supported
H7	BA → SC → MT	0.106	0.106	0.035	3.031	0.002	-	Supported

Note: RS = regulatory support; BA = blockchain adoption; SC = sharia compliance; MT = muzakki trust. Source: Primary data processed with SmartPLS 4 (2026)

All five direct paths are positive and significant. Regulatory support ($\beta = 0.416$, $t = 6.537$, $p < 0.001$) and blockchain adoption ($\beta = 0.394$, $t = 6.227$, $p < 0.001$) both increase sharia compliance, supporting H1 and H2. Muzakki trust is raised by regulatory support ($\beta = 0.198$, $t = 2.535$, $p = 0.011$), blockchain adoption ($\beta = 0.419$, $t = 5.737$, $p < 0.001$) and sharia compliance ($\beta = 0.270$, $t = 3.453$, $p = 0.001$), supporting H3, H4 and H5. Judged by Cohen's (1988) guidelines, the effect sizes are medium for blockchain adoption on trust ($f^2 = 0.217$), regulatory support on sharia compliance ($f^2 = 0.213$) and blockchain adoption on sharia compliance ($f^2 = 0.191$), and small for sharia compliance on trust ($f^2 = 0.087$) and regulatory support on trust ($f^2 = 0.048$).

The two specific indirect effects are also significant: regulatory support $\rightarrow$ sharia compliance $\rightarrow$ muzakki trust ($\beta = 0.112, t = 2.884, p = 0.004$) and blockchain adoption $\rightarrow$ sharia compliance $\rightarrow$ muzakki trust ($\beta = 0.106, t = 3.031, p = 0.002$). H6 and H7 are supported. Because the corresponding direct effects remain significant and carry the same sign, the mediation is complementary, that is, partial (Zhao et al., 2010). Adding the direct and indirect coefficients gives a total effect on trust of 0.310 for regulatory support and 0.525 for blockchain adoption, so about 36% of the influence of regulation and 20% of the influence of blockchain passes through sharia compliance.

Discussion

The first result is that regulatory support is the strongest predictor of sharia compliance. Respondents who perceive clearer legal certainty, firmer supervision of digital operations, better data protection and more consistent system standards also perceive digital zakat management as more faithful to sharia. This agrees with the regulative pillar of institutional theory, in which formal rules and oversight shape organisational conduct (Scott, 2014), and with the logic of unified digital governance, where shared standards replace institution-specific practices (Dunleavy et al., 2006). For Indonesia, it suggests that the framework established by Law Number 23 of 2011 would deliver more if it were complemented by explicit provisions for digital operations and for sharia supervision of those operations (Grassa, 2013).

Blockchain adoption contributes almost as much to sharia compliance. The features that payers associate with the technology, namely transparent transactions, system security, traceability and efficiency, correspond closely to the religious requirements of *amanah* and accurate distribution. The finding gives empirical backing to proposals that had argued, on conceptual grounds, that a distributed ledger can make charitable and zakat funds transparent and auditable (Farooq et al., 2020; Millatina et al., 2022; Zulfikri et al., 2021). It is also consistent with diffusion of innovations theory, since a technology is accepted more readily when it is seen as compatible with the adopter's values (Rogers, 2003).

Regarding trust, blockchain adoption has the largest direct effect in the model, more than twice that of regulatory support. Payers appear to respond more strongly to what they can verify themselves than to assurances that depend on a distant authority. This extends Shin's (2019) argument that blockchain functions as a technology of digital trust to the zakat context, and it fits the technology acceptance model in that perceived usefulness, here the ability to follow one's own contribution, drives a favourable response (Davis, 1989). The direct effect of regulatory support on trust is significant but small. Regulation matters, in line with the notion of institution-based trust (Pavlou & Gefen, 2004), yet a good part of its influence is channelled through compliance instead of acting on trust by its mere existence.

Sharia compliance raises trust in its own right. This supports legitimacy theory: an institution is trusted when its practice is seen to conform to the norms of the community it serves (Suchman, 1995), and for *muzakki* those norms are

religious before they are technical. It also corresponds to the integrity dimension of trust in Mayer et al. (1995) and to earlier evidence that confidence in zakat institutions depends on how they are governed (Owoyemi, 2020; Sawmar & Mohammed, 2021).

The mediation results clarify how the three elements combine. Sharia compliance transmits a significant share of the effects of both regulation and blockchain, and the share is larger for regulation. Rules build trust to a considerable extent by making compliance credible, whereas blockchain builds trust mostly through the transparency it offers directly, with compliance adding a further, smaller route. In neither case is the mediation complete, which means that regulation and technology retain independent value. The practical reading is that the three should be designed together. A platform that is technically sophisticated but silent about its sharia basis, or a regulation that sets standards without visible sharia oversight, leaves part of the potential gain in trust unrealised. This is the central implication of a unified approach to digital zakat governance.

Several limitations need to be considered when interpreting the findings. Because the study relies on purposive sampling, its results reflect the characteristics of the respondents and do not permit statistical generalisation to the broader population of *muzakki* in Indonesia. The cross-sectional design and reliance on self-reported data also limit the strength of causal conclusions and may introduce the possibility of common method bias. In addition, blockchain adoption was evaluated from the perspective of payers rather than verified through an institutional audit, while the technology itself has not yet been broadly implemented in Indonesian zakat management.

The assessment of discriminant validity also relied exclusively on the Fornell-Larcker criterion. Future studies should complement this approach by reporting the heterotrait-monotrait ratio (Henseler, Ringle, & Sarstedt, 2015), particularly because the constructs exhibit moderately high correlations and the NFI value reported above may warrant further examination.

CONCLUSION

This study set out to explain how regulation and blockchain technology shape the trust of zakat payers in digital zakat management, and what part sharia compliance plays in that process. All seven hypotheses were supported. Regulatory support and blockchain adoption each strengthen sharia compliance and each raise *muzakki* trust directly, sharia compliance itself raises trust, and it partially mediates the influence of both antecedents. Blockchain adoption shows the strongest overall association with trust, while regulatory support is the strongest driver of sharia compliance. Trust in digital zakat is thus the joint product of rules, technology and religious legitimacy, and it is weakened when any one of them is developed in isolation.

The findings suggest that regulators and zakat authorities should update the regulatory framework to address digital operations explicitly, including data protection, system standards and interoperability among institutions, and should

build sharia supervision into those provisions. Zakat institutions that invest in traceable, verifiable transaction systems are advised to communicate their sharia basis as clearly as their technical features. Future research could use probability sampling or multi-group designs across regions and types of institution, add variables such as service quality, digital literacy, perceived security and information transparency, apply longitudinal data, and extend the model to waqf and other forms of Islamic social finance.

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