



Trust, Religiosity, and User Experience in Shaping the Adoption of Digital Zakat Platforms

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ABSTRACT

Islamic economics has increasingly focused on how digital technologies reshape religious financial practices such as zakat, a mandatory almsgiving that connects spiritual obligation with social responsibility. Within this context, digital zakat platforms represent an emerging form of Islamic social finance that enhances accessibility but raises concerns about trust, transparency, and authenticity. This study explores how zakat payers (muzakki) experience and interpret digital zakat practices through an interpretative phenomenological approach, emphasizing their perceptions of faith, trust, and usability. Data were collected through semi-structured interviews with Muslim zakat payers who had experience using digital platforms and analyzed using Interpretative Phenomenological Analysis (IPA). Findings reveal four core dimensions: trust, religiosity, user experience, and transparency. While digital zakat offers efficiency and convenience, its acceptance depends on perceived shariah compliance, clarity in fund distribution, and spiritual satisfaction. These insights highlight that digital zakat is not merely a financial transaction but a spiritual act mediated by technology, shaping how faith adapts to digital innovation. The study provides theoretical enrichment for Islamic social finance and practical implications for designing more trustworthy and spiritually grounded digital zakat platforms.



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INTRODUCTION

The growing intersection of faith and digital technology has become a defining feature of contemporary Muslim societies (Liu et al., 2024). Within the broader field of Islamic economics, zakat represents not only a financial obligation but also a deeply spiritual practice that connects believers to their community and faith (Ferris et al., 2025). Traditionally, zakat has been distributed through mosques or formal zakat institutions; however, the rise of digital financial services has begun to transform this sacred practice into a modern, technology-mediated experience.

The relevance of this phenomenon extends beyond financial transactions. Paying zakat digitally reshapes how individuals perceive trust, authenticity, and spiritual fulfillment in an era of rapid technological change. For many Muslims, the act of giving zakat carries a dual meaning: it is both a fulfillment of religious duty and an expression of social solidarity. Digital platforms may increase convenience and accessibility, but they also introduce new uncertainties about transparency, compliance with shariah principles, and the authenticity of the spiritual experience (Jiao et al., 2025). These tensions highlight the complex ways in which technology intersects with religious life, shaping not only behaviors but also subjective experiences of faith and trust.

Such dynamics call for a deeper exploration of the lived experiences of zakat payers who engage with digital platforms. While quantitative studies can describe adoption rates and institutional efficiency, they often overlook the personal and spiritual meanings that participants attach to this practice. A phenomenological approach is therefore essential to uncover the nuanced ways in which

individuals interpret their experiences of giving zakat through digital means, offering insights into how technology transforms, challenges, or reinforces religious practices in everyday life.

Research into the lived experiences of individuals engaging with religious and financial practices has increasingly gained importance within Islamic economics and social finance (Zahoor et al., 2023). Scholars have acknowledged that the essence of phenomena such as digital zakat cannot be fully understood without attention to the subjective perceptions and meanings constructed by participants themselves. These personal narratives provide valuable insights into how faith, trust, and technology converge in shaping religious obligations.

Despite this recognition, methodological challenges persist. Much of the existing literature has relied heavily on quantitative surveys and descriptive analyses that emphasize institutional efficiency, adoption rates, or technological readiness (Rayamajhee & Paudel, 2024). While such approaches contribute valuable macro-level findings, they remain limited in capturing the nuanced dimensions of trust, religiosity, and spiritual meaning that define the lived experience of muzakki (Hidayat et al., 2023). As a result, the deep, interpretative aspects of how individuals internalize and negotiate the act of giving zakat through digital platforms are often underexplored.

These limitations render many previous approaches insufficient for uncovering the full essence of the phenomenon (Saleh & Vergil, 2024). By reducing complex religious experiences to numerical indicators or broad institutional patterns, earlier studies risk overlooking the interpretative processes through which individuals make sense of their actions. A phenomenological approach, particularly interpretative phenomenological analysis (IPA), addresses this gap by focusing directly on participants' subjective worlds and providing an in-depth understanding of the meanings they attribute to their experiences.

Current approaches to studying digital zakat adoption have primarily relied on practical and technical solutions such as quantitative surveys, efficiency assessments, and institutional performance evaluations (Faturhman et al., 2024). While these strategies provide useful insights into operational effectiveness and adoption patterns, they are inherently limited in their ability to capture the lived experiences and personal meanings that underpin the act of paying zakat through digital platforms.

The reliance on descriptive or quantitative measures often reduces complex religious and spiritual practices to numerical indicators, overlooking how individuals negotiate feelings of trust, authenticity, and religiosity in this context (Umer & Kurosaki, 2024). As a result, existing findings present a partial understanding that fails to illuminate the deeper interpretative dimensions of users' engagement with digital zakat.

This limitation highlights the need for an alternative approach that can reveal the essence of the phenomenon as it is experienced by the participants themselves (Abualigah et al., 2024). Phenomenology, and specifically interpretative phenomenological analysis (IPA), offers such a framework (Gholami & Elnahas, 2025). By focusing on subjective experiences, phenomenology provides a pathway to uncover how muzakki construct meaning around trust, spiritual assurance, and usability in digital zakat platforms. This perspective promises to deliver a more holistic and nuanced understanding of the phenomenon, addressing the gaps left by prior methodological choices.

Previous research on digital zakat has highlighted institutional performance, adoption rates, and technological efficiency (Rosyad et al., 2025). Studies have shown that while digital platforms improve accessibility, they also raise concerns about trust and spiritual assurance (Heubeck, 2024; Zuo et al., 2025). Literature on Islamic social finance further emphasizes the role of religiosity in shaping financial behavior, but it rarely explores how individuals interpret their experiences at a personal level (Weziak-Bialowolska et al., 2025). Phenomenological studies in related contexts suggest that subjective meaning provides critical insights into complex human practices. These findings demonstrate the importance of exploring digital zakat through the lens of lived experience.

This study applies an interpretative phenomenological approach to capture how muzakki experience and interpret the act of paying zakat digitally (Wijayanti et al., 2024). The method was chosen because it allows for a deeper understanding of meaning beyond surface-level descriptions (Zhang et al., 2024). By focusing on the subjective dimension, the study addresses the gap left by

prior quantitative and descriptive approaches. The use of in-depth interviews and thematic interpretation enables the identification of essential themes. In doing so, the study provides a holistic view of trust, religiosity, and usability in digital zakat platforms.

The article is structured into several main sections to guide the reader. The introduction outlines the context and relevance of the phenomenon, followed by the general and specific background (Rosula et al., 2024). The methodology section explains the phenomenological approach, data collection, and analytical procedures. The results present key themes supported by participants' voices, while the discussion situates findings within broader theoretical and practical contexts. The article concludes by summarizing contributions and suggesting directions for future research.

RESEARCH METHODS

Study Design

This study employed an interpretative phenomenological approach, which focuses on uncovering the meanings embedded in participants' lived experiences. Phenomenology was selected because it provides a rigorous framework for exploring how individuals make sense of their personal encounters with digital zakat platforms. The interpretative orientation of this design allows not only the description of experiences but also the interpretation of the underlying meanings participants attribute to them. This approach was therefore particularly relevant for addressing the research questions concerning trust, religiosity, and user experience in the adoption of digital zakat platforms.

Participants

Participants consisted of Muslim zakat payers (muzakki) who had experience using digital zakat platforms. A purposive sampling strategy was employed to ensure that only individuals with direct and relevant experiences were included. Criteria for inclusion required that participants had made at least one zakat contribution through a digital platform within the past two years, were over the age of 18, and were willing to share their personal reflections. Individuals without prior engagement in digital zakat practices were excluded. The sample included both male and female participants, ranging from young adults to middle-aged individuals, with varied educational and occupational backgrounds. This diversity was important to capture a wide spectrum of perspectives.

Data Collection

Data were collected through semi-structured, in-depth interviews conducted face-to-face and, in some cases, through secure online platforms to accommodate participant preferences. An interview guide was developed to ensure coverage of key topics, including perceptions of trust, religious meaning, and experiences with usability. Each interview lasted between 45 and 90 minutes and was conducted in a setting chosen by the participants to ensure comfort and confidentiality. All interviews were audio-recorded with participant consent and subsequently transcribed verbatim. Field notes were also maintained to capture non-verbal cues and contextual details.

Data Analysis

Data were analyzed using Interpretative Phenomenological Analysis (IPA). Transcripts were first read repeatedly to gain an overall understanding of the narratives. Meaning units were then identified and coded systematically, followed by the clustering of codes into emergent themes. The process involved thematic reduction to capture the essential structures of participants' experiences. NVivo software was used to assist in organizing the data, but analytic interpretation was guided by the principles of IPA, emphasizing both description and interpretation. This multi-layered process facilitated the emergence of themes that captured the essence of participants' experiences with digital zakat platforms.

RESULTS

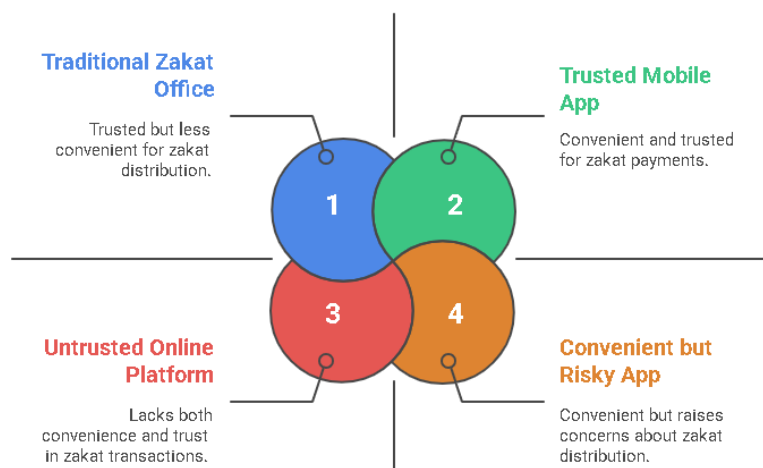
Trust and Uncertainty in Digital Zakat Platforms

Participants consistently described their initial encounters with digital zakat platforms as a mixture of convenience and concern. On the one hand, they valued the practicality of transferring zakat payments quickly through mobile applications; on the other, they worried about transparency and accountability in distribution. One participant expressed:

“I feel calmer when I can pay zakat through the app because it is faster, but I still worry whether it truly reaches the right recipients.”

This illustrates a duality: while digital tools provide accessibility, they simultaneously trigger anxiety over the assurance of religious obligations being fulfilled. Trust was often conditional on the perceived credibility of the zakat institution behind the platform, rather than the technology itself. This finding aligns with the concept of institution-based trust, where confidence in digital systems is mediated by the perceived moral and organizational integrity of the institutions managing them. Thus, trust in digital zakat is not purely technological but socially and ethically constructed.

Trust and Convenience in Digital Zakat Platforms



The Meaning of Religiosity in Digital Practices

For most participants, paying zakat digitally was not merely a financial act but a religious experience infused with meaning. Digital platforms were seen as extensions of their commitment to faith, yet participants emphasized that their sense of spiritual fulfillment depended on the alignment of the process with shariah values. One muzakki reflected:

“Giving zakat is not just about the money—it is about worship. I need to be sure that this platform respects the religious principles.”

Such statements highlight that the act of paying zakat through technology carries both functional and spiritual dimensions, underscoring the inseparability of faith from financial practices in Islamic contexts. Analytically, this theme reflects the notion of technologically mediated religiosity, where spiritual engagement is negotiated through digital means. Participants framed their digital zakat experiences as efforts to preserve authenticity in worship while adapting to new modes of religious practice. This demonstrates that religiosity in digital finance is dynamic—simultaneously reaffirming traditional values and redefining how faith is performed in modern contexts.

User Experience and Accessibility

Ease of use emerged as another recurring theme. Younger participants particularly appreciated user-friendly interfaces and the ability to make payments within seconds, describing these as “time-saving” and “modern ways to fulfill obligations.” In contrast, older participants voiced hesitation due to limited digital literacy, which restricted their willingness to adopt such platforms.

“For my children, it is easy—they just click and pay. But for me, I still prefer going directly to the mosque. I don’t want to make mistakes online.”

This reflects a generational gap in the acceptance of digital zakat, suggesting that accessibility is not only technical but also cultural and experiential. From an analytical perspective, this pattern illustrates differentiated digital adoption, where factors such as age, familiarity, and perceived risk influence user engagement. The finding implies that improving digital literacy and perceived ease of use could enhance inclusivity and strengthen trust among diverse user groups.

Transparency and Assurance of Distribution

Several participants stressed the importance of transparency as a condition for trust. They sought evidence that their zakat was being distributed correctly and efficiently. Applications that provided clear records, updates, or even stories about recipients were praised. One participant noted:

“When the app shows me where my zakat is going, I feel reassured. It feels more real, and I feel more connected to the act.”

Such findings reveal that digital transparency enhances not only trust but also the sense of participation in the spiritual-social mission of zakat. Conceptually, this can be understood through the lens of perceived accountability and participatory spirituality, where visibility in digital transactions strengthens both institutional legitimacy and emotional connection to charitable giving. Transparency thus functions as both a technological affordance and a spiritual reassurance mechanism.

Across these four interrelated themes—trust, religiosity, user experience, and transparency—the findings reveal that digital zakat practices are shaped by an interplay between faith-based values and technological affordances. Rather than treating these themes as isolated categories, the analysis suggests an integrated conceptual model where institutional trust, digital literacy, and spiritual authenticity interact to determine users’ acceptance of digital zakat platforms. This synthesis contributes to a more analytical understanding of how faith and innovation co-evolve within Islamic social finance.

DISCUSSION

The findings of this study reveal that digital zakat is experienced by muzakki as both a source of convenience and a challenge to spiritual trust. The essence of the phenomenon lies in the tension between efficiency offered by technology and the desire for assurance that religious obligations are fulfilled with integrity.

Contribution of Findings to the Research Questions

The results provide a nuanced answer to the central research questions posed in the introduction (Karlsson Linnér & Jain, 2025). They show that muzakki construct their experiences of digital zakat through intertwined dimensions of trust, religiosity, usability, and transparency. Trust emerges not only as a technical requirement for adopting digital platforms but as a deeply spiritual expectation linked to the sacredness of zakat (Koç et al., 2024). Religiosity is found to infuse the digital act with meaning, shaping perceptions of authenticity and legitimacy. Furthermore, user experience highlights generational and cultural differences, while transparency provides reassurance that enhances spiritual confidence. Together, these findings contribute a holistic understanding of how individuals negotiate faith and technology in fulfilling religious duties, offering insights not captured by prior quantitative or descriptive approaches.

Relationship to Previous Literature and Theories

These findings align with earlier research that identified trust and shariah compliance as central to the acceptance of Islamic financial technologies (Parobo, 2025). However, this study extends prior knowledge by illustrating how trust is not only an institutional or functional matter but also an existential concern tied to spiritual fulfillment. In contrast to (Alqhaiwi et al., 2024), who noted that perceptions of convenience dominate, the current findings suggest that convenience alone cannot guarantee adoption without a parallel sense of spiritual assurance. The emphasis on religiosity echoes the observations of (Khodakarami et al., 2024), yet this study advances the discussion by demonstrating how religiosity interacts dynamically with digital usability and transparency (Hapsari

& Nahumury, 2024). These insights also resonate with interpretative phenomenological perspectives, where subjective meaning is regarded as central to understanding human engagement with complex practices. Thus, the study enriches the literature by situating digital zakat not merely as a technical innovation but as a lived, meaning-laden experience embedded in faith and culture.

Practical and Theoretical Implications of the Findings

The findings of this study carry important implications for both practice and theory. On a practical level, digital zakat platforms must recognize that user adoption is not only a matter of technical efficiency but also of spiritual trust (Bouzekouk & Mansor, 2025). Transparent reporting systems, personalized feedback, and visible alignment with shariah values can strengthen the sense of authenticity and reassurance that users seek. Socially and culturally, the study highlights how digital practices intersect with religious obligations, suggesting that technological innovations should be embedded in frameworks that respect spiritual meaning (Zaim et al., 2024). Theoretically, the study reinforces the phenomenological view that human interaction with technology cannot be separated from subjective interpretations and lived meanings, thereby extending the discourse within Islamic economics and social finance.

Limitations of the Study

This research is not without limitations. The use of interpretative phenomenological analysis necessarily focused on a small and context-specific sample, which restricts the generalizability of the findings to broader populations (Ettalibi et al., 2025). The experiences captured reflect particular socio-cultural and technological contexts, which may differ in other regions or communities with varying levels of digital literacy and institutional trust. Furthermore, reliance on self-reported narratives may introduce interpretative biases, although strategies such as member checking and triangulation were applied to enhance credibility (Ben Othman et al., 2024). These limitations underline the importance of viewing the study as an in-depth exploration rather than a definitive account.

Prospective Directions for Future Research

Future studies may build on these findings by exploring digital zakat adoption across diverse cultural and institutional contexts to assess how meanings vary in different settings. Longitudinal approaches could further illuminate how experiences evolve as users become more familiar with digital practices (Abu-Rajab et al., 2024). Comparative research with other forms of Islamic social finance, such as waqf or sadaqah, could also deepen understanding of how technology mediates religious giving. In addition, integrating phenomenological insights with quantitative models may offer a more comprehensive framework that connects individual meaning-making with broader patterns of adoption (Wijaya et al., 2024). Such extensions would not only refine theoretical perspectives but also provide actionable guidance for the development of inclusive and spiritually grounded financial technologies.

CONCLUSION

This study explored the lived experiences of muzakki in adopting digital zakat platforms, addressing concerns of trust, religiosity, and usability that shape their engagement with technology-mediated religious giving. The findings reveal that while digital zakat offers convenience and accessibility, its acceptance depends heavily on spiritual assurance, transparency, and the alignment of platforms with shariah principles. By applying an interpretative phenomenological approach, the study uncovered the essential meanings that participants attach to digital zakat, extending beyond technical efficiency to encompass faith and cultural identity. These insights respond directly to gaps in previous research that relied largely on quantitative or descriptive measures and overlooked the depth of subjective experience. The study contributes both theoretically, by emphasizing the role of meaning-making in Islamic social finance, and practically, by suggesting ways to design more trusted and spiritually sensitive platforms.

Beyond these contributions, the study underscores the broader impact of digital zakat in redefining how faith and financial ethics interact in the digital economy. It highlights that technological innovation within Islamic finance must not only enhance efficiency but also preserve spiritual authenticity and ethical accountability. Practically, this means that zakat institutions and fintech developers should collaborate to integrate transparent reporting systems, user-centered design, and Shariah-compliance verification mechanisms to build sustained trust. However, the study's qualitative focus and limited participant scope may restrict generalizability. Future research could adopt mixed-method approaches or cross-cultural comparisons to assess variations across regions and institutional contexts. Longitudinal studies could also examine how users' trust and religiosity evolve as digital zakat ecosystems mature. By addressing these directions, subsequent research can advance both theoretical understanding and real-world application of faith-driven digital finance.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this article.

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