


Muzakki's Experience in Paying Zakat Digitally through LAZISMU Medan: A Phenomenological Study

¹Aswin Fahmin Darma*, ²M. Guffar Harahap, ³Ami Nullah Marlis Tanjung, ⁴M. Radiansyah

^{1,2,3,4}Universitas Muslim Nusantara Al-Washliyah

Email: aswinfahmi@umnaw.ac.id¹

<p>Receive: 04/05/2026</p> <p>Accepted: 13/05/2026</p> <p>Publish: 03/06/2026</p> <p>Correspondence*</p>  <p>This work is licensed under the Creative Commons Attribution 4.0 International License.</p>	<p>Abstract - This study seeks to explore in depth the experiences of muzakki in paying zakat through digital platforms provided by LAZISMU Kota Medan, as well as to understand how they interpret this practice within their religious lives. A qualitative approach with a phenomenological method is employed to capture the subjective perspectives of the participants. Data were obtained through in-depth interviews, observations, and documentation involving muzakki who have used digital zakat services, and were analyzed through stages of data reduction, presentation, and interpretation to uncover essential meanings. The results reveal that accessibility, time saving features, and flexibility are key factors encouraging the adoption of digital zakat. Moreover, trust in the institution particularly in terms of transparency and accountability plays a significant role in shaping users' sense of comfort. From a religious perspective, most participants believe that the use of technology does not lessen the spiritual value of zakat; instead, it helps them maintain consistency in fulfilling their obligations. Nevertheless, some differences in emotional experience remain when compared to conventional methods, especially regarding the sense of spiritual closeness. The study also shows that muzakki actively interpret and assign meaning to their digital experiences, which are influenced by technological aspects, trust, and religious values. The novelty of this research lies in its phenomenological approach, which brings together technological, psychological, and spiritual dimensions to better understand digital zakat practices. The findings suggest that the development of digital zakat services should not only focus on efficiency but also consider the emotional and spiritual needs of users.</p> <p>Keywords : <i>Digital zakat, muzakki experience, phenomenology, trust, religiosity</i></p>
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Introduction

The rapid development of digital technology has significantly transformed various aspects of human life, including religious social practices such as zakat. The shift from conventional zakat payment methods to digital platforms has provided greater convenience in terms of accessibility, time efficiency, and transparency in fund management (Hadi et al., 2026). Digital-based zakat services enable muzaki (zakat payers) to fulfill their obligations anytime and

anywhere without the need to physically visit zakat institutions. In this context, LAZISMU Kota Medan, as one of the zakat management institutions, has adopted various digital innovations to enhance its services to the community. These services include bank transfers, application-based payments, and integration with other digital platforms, all of which represent efforts to modernize zakat management (Nur et al., 2023). This transformation extends beyond technical improvements, as it also shapes how muzaki perceive, experience, and assign meaning to their act of giving (Wahyudi & Pambudi, 2022).

Previous studies have indicated that the adoption of digital zakat is influenced by several factors, such as ease of use, trust in zakat institutions, and the level of digital literacy within society (Putra et al., 2025). However, most of these studies rely heavily on quantitative approaches that emphasize measurable relationships between variables (Humaidi et al., 2022). While such approaches provide useful generalizations, they often fall short in capturing the depth of individual experiences and the personal meanings attached to digital zakat practices (Fahmi et al., 2025).

Moreover, although digitalization is widely regarded as a means to improve efficiency and transparency, several challenges remain (Siregar & Majid, 2025). These include concerns over transaction security, limited trust in zakat institutions, and apprehension about the potential decline of spiritual value when zakat is performed digitally (Sugeng et al., 2024). This suggests that digital zakat is not merely a technological issue but also involves complex psychological, social, and religious dimensions (Islamiyah et al., 2025). Furthermore, existing qualitative studies tend to remain descriptive and rarely employ a phenomenological approach to explore the lived experiences of muzaki. In addition, research that specifically focuses on local institutional contexts, particularly at the level of organizations such as LAZISMU Kota Medan, is still relatively limited. In fact, local context plays an important role in shaping how individuals interpret and respond to digital innovations in religious practices (Gatot et al., 2024).

Given these conditions, there is a clear need for research that deeply explores the subjective experiences of muzaki in paying zakat through digital platforms, as well as the meanings they construct from these experiences (Akil et al., 2025). Such an inquiry is essential to provide a more comprehensive understanding that goes beyond technical aspects and incorporates personal experience, trust, comfort, and spiritual values (Ahimsa et al., 2023) (Sehiling et al., 2019). Accordingly, this study seeks to address key questions regarding how muzaki experience digital zakat payments through LAZISMU Kota Medan, how they interpret this practice within their religious and social lives, and what factors influence their sense of trust and comfort in using digital zakat services (Sofiyawati et al., 2022) (Noviani & Sofiana, 2025).

The novelty of this study lies in its use of a phenomenological approach that focuses on the lived experiences of muzaki, an area that has received limited attention in existing digital zakat research. In addition, this study integrates technological aspects with spiritual and emotional dimensions, offering a more holistic perspective. The focus on LAZISMU Kota Medan also provides a specific local context that has rarely been explored in previous studies. Through this approach, the study is expected to contribute not only to the theoretical development of digital zakat research from an experiential perspective but also to offer practical insights for zakat institutions in improving digital services that are more responsive to the needs and experiences of muzaki.

Literature Review

Background Theory

The development of zakat as an instrument within Islamic economics cannot be separated from the ongoing social and technological changes in society. Conceptually, zakat is an obligatory

duty for Muslims who meet specific criteria, aimed at ensuring a fair distribution of wealth and enhancing social welfare. From the perspective of Islamic economics, zakat is not merely a form of religious devotion, but also serves as an economic redistribution mechanism that can help reduce social inequality and alleviate poverty (Chapra, 2000). Over time, the management of zakat has undergone significant transformation in line with advances in digital technology. The digitalization of zakat refers to the application of information technology in the processes of collection, management, and distribution of zakat funds. This transformation has enabled greater operational efficiency, improved transparency, and broader access to services for muzaki. According to the digital economy literature, the adoption of technology in financial services including zakat is largely influenced by factors such as ease of access, transaction speed, and the level of user trust in the system.

One of the most widely applied frameworks for explaining technology acceptance is the Technology Acceptance Model (TAM). This model suggests that individuals are more likely to adopt and use a technology when they perceive it as useful (perceived usefulness) and easy to use (perceived ease of use). In the context of digital zakat, these two dimensions are particularly important, as they can shape muzaki's decisions to engage with digital-based services. Furthermore, subsequent developments of TAM highlight the role of external variables such as trust and perceived risk in influencing user behavior (Davis, 1989). Beyond technological considerations, the behavior of muzaki in fulfilling their zakat obligations is also shaped by religiosity. Religiosity reflects the extent to which individuals hold and practice their religious beliefs. In the case of zakat, it serves as a key motivational factor that encourages individuals to comply with their religious duties. The Theory of Planned Behavior (TPB) explains that an individual's intention to perform a particular action is influenced by their attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). Accordingly, in the practice of digital zakat, a muzaki's intention is not determined solely by technological convenience, but also by the underlying religious values they uphold.

Trust is a critical element in the use of digital zakat services. It reflects the confidence of muzaki that their contributions are managed responsibly, transparently, and in accordance with Islamic principles. In the context of digital finance, trust often plays a decisive role in technology adoption, particularly for financial transactions. Without sufficient trust, users are generally reluctant to shift to digital systems, regardless of the convenience offered. At the same time, digital zakat is closely linked to the subjective experiences of muzaki. To explore these experiences in depth, this study employs a phenomenological approach, which focuses on individuals' lived experiences and how they interpret them. As noted by Creswell (2013), phenomenology seeks to uncover the essence of shared experiences related to a particular phenomenon here, the experience of paying zakat through digital platforms. This approach allows researchers to go beyond observable actions and understand how muzaki feel about and assign meaning to digital zakat practices. This is important because zakat involves not only technical processes but also spiritual and emotional dimensions. The experience of using digital services may include feelings of convenience, comfort, uncertainty, and even spiritual fulfillment.

From an institutional perspective, LAZISMU Kota Medan plays a strategic role in managing and advancing digital zakat services. Its responsibilities extend beyond fund collection to

ensuring professional, transparent, and Sharia-compliant management. The success of digital zakat implementation largely depends on the institution's ability to build trust and deliver a positive user experience. In summary, this study draws on several theoretical foundations, including zakat within Islamic economics, technology adoption (TAM), behavioral theory (Theory of Planned Behavior), trust in digital services, and phenomenology as a framework for understanding muzaki's experiences. The integration of these perspectives is expected to provide a comprehensive framework for analyzing digital zakat, both technically and experientially.

Previous Studies

Research on digital zakat has grown rapidly in recent years, alongside the increasing use of technology in Islamic financial services. Previous studies have explored various aspects of this topic, including technology adoption, muzaki behavior, and the effectiveness of zakat management through digital platforms. Overall, the literature generally agrees that the digitalization of zakat contributes to greater efficiency, transparency, and accessibility. Digital tools—such as mobile applications, bank transfers, and electronic payment systems—have made zakat payments more convenient and have helped broaden participation, particularly among younger, tech-savvy users. At the same time, earlier studies indicate that muzaki's decisions to use digital zakat services are shaped by several key factors, including perceived ease of use, perceived benefits, and trust in zakat institutions. In addition, digital literacy and zakat literacy are considered important in improving public understanding and engagement with technology-based zakat services.

However, most existing research relies on quantitative approaches that examine relationships between variables, such as the influence of trust, convenience, and religiosity on the intention to pay zakat digitally. While this approach provides useful general insights, it often fails to capture the depth of individuals' subjective experiences. Although some qualitative studies exist, they are generally descriptive and do not fully explore the personal meanings behind muzaki's experiences. In fact, zakat involves not only technical aspects but also spiritual, emotional, and social dimensions that cannot be fully explained through numerical analysis. In other words, while prior research has largely addressed why people adopt digital zakat, it offers limited understanding of how these experiences are actually felt and interpreted. Furthermore, most studies have been conducted at a general or national level, with limited attention to specific institutional or local contexts. Yet, local conditions such as cultural background, literacy levels, and institutional characteristics can significantly shape how individuals perceive and engage with digital zakat services.

In summary, previous research has established that digital zakat enhances efficiency and accessibility, and that technology-related factors and trust play a central role in its adoption. Nevertheless, important gaps remain, particularly in understanding muzaki's lived experiences, the meanings they attach to digital zakat, and the influence of local contexts. This gap provides the foundation for the present study, which seeks to explore the experiences of muzaki in paying zakat digitally through LAZISMU Kota Medan using a phenomenological approach. Through this perspective, the study aims to offer a more comprehensive understanding that encompasses not only influencing factors but also the personal experiences and meanings associated with digital zakat practices. This sub chapter describes relevant, comprehensive,

and updated past studies, related to the topic, as well as summarizes past studies of what appears to be consensus, resolved, and what remains the puzzle that underpins the research.

Conceptual Framework (optional)

The conceptual framework of this study is designed to explain how muzaki's experiences in paying zakat through digital platforms are formed and interpreted. This study places experience at the center of analysis, shaped by several key factors as follows:

Technological Factors

Technology serves as the starting point in understanding the use of digital zakat services. This includes perceived ease of use and perceived usefulness. Muzaki are more likely to adopt digital platforms when they are accessible, simple to use, and provide tangible benefits such as time efficiency and convenience. Thus, technology acts as an entry point in shaping initial user experiences.

Trust and Perceived Risk

Beyond technology, trust in zakat institutions plays a crucial role. Muzaki are more confident in using digital services when they believe that funds are managed responsibly, transparently, and in accordance with Sharia principles. Conversely, perceived risks—such as concerns over transaction security or fund misuse—may discourage adoption.

Religiosity

Religiosity reflects the level of personal belief and commitment to religious values. In the context of zakat, it serves as a primary motivation for fulfilling religious obligations. It also shapes how individuals perceive the use of technology in worship, whether as a facilitator or as something that may diminish spiritual value.

Muzaki's Lived Experience

These factors collectively shape the subjective experiences of muzaki when using digital zakat services. Such experiences extend beyond technical aspects and include emotional and spiritual responses, such as comfort, convenience, hesitation, and a sense of fulfillment.

Constructed Meaning

Based on these experiences, muzaki develop personal interpretations of digital zakat practices. These meanings may be positive—such as increased trust and convenience—or negative, such as a perceived reduction in spiritual closeness. This process of meaning-making is central to the phenomenological approach.

Perception and Attitude toward Digital Zakat

The meanings formed ultimately influence muzaki's attitudes toward digital zakat, determining whether they accept, reject, or continue using such services. These perceptions also shape the sustainability of digital zakat practices in the future. Overall, this framework suggests that muzaki's experiences with digital zakat result from the interaction of technological factors, trust, and religiosity, which are then interpreted subjectively. In this study, the framework is applied to better understand the experiences of muzaki using digital zakat services through LAZISMU Kota Medan.

Methodology

This study adopts a qualitative approach using a phenomenological method to gain an in-depth understanding of muzaki's experiences in paying zakat digitally through LAZISMU Kota Medan. This approach is selected for its ability to explore individuals' lived experiences from their own perspectives. Informants are purposively selected, consisting of muzaki who have utilized digital zakat services, with the number ranging from five to ten participants or until data saturation is achieved. Data are collected through in-depth interviews, observation, and documentation to ensure comprehensive insights. The analysis follows qualitative procedures, including data reduction, data display, and conclusion drawing, aimed at identifying key themes and the essential meanings of participants' experiences. To ensure data credibility, techniques such as source triangulation and member checking are applied. Through this approach, the study seeks to provide a holistic understanding of how muzaki experience, perceive, and construct meaning in the practice of digital zakat.

Data

In this study, data were collected through in-depth interviews with several muzaki who have utilized digital zakat services provided by LAZISMU Kota Medan. The findings indicate that most participants perceived digital zakat as highly convenient, particularly in terms of accessibility and time efficiency. They noted that zakat can be fulfilled at any time without the need to visit the zakat institution in person. Trust also emerged as a crucial factor influencing the use of these services. Several informants highlighted that transparency in financial reporting and the institution's reputation strengthened their confidence in making digital zakat payments. However, some participants still expressed concerns regarding transaction security, especially related to personal data protection and the possibility of system errors.

From a religiosity perspective, participants generally agreed that the use of technology does not diminish the spiritual value of zakat. On the contrary, some felt that the convenience offered by digital platforms encouraged greater consistency in fulfilling their obligations. Nevertheless, a few informants mentioned that the spiritual experience differs compared to traditional, face-to-face payment. Overall, these findings suggest that muzaki's experiences with digital zakat are shaped not only by technical factors but also by elements of trust and the spiritual meanings they associate with the practice.

Model Development

The model developed in this study is grounded in the integration of several relevant theoretical perspectives, including technology adoption theory, behavioral theory, the concept of trust in digital services, and phenomenology as the primary framework for understanding individual experiences. Rather than aiming to test causal relationships quantitatively, the proposed model seeks to outline a conceptual pathway for interpreting muzaki's experiences in paying zakat through digital platforms. From a theoretical standpoint, the model draws on the Technology Acceptance Model (TAM) introduced by Fred D. Davis (1989), particularly the constructs of perceived usefulness and perceived ease of use, which explain how users come to accept technology. It also incorporates insights from the Theory of Planned Behavior (TPB) proposed by Icek Ajzen (1991), which highlights the role of intention shaped by attitudes, social norms, and perceived behavioral control. In its development, the model extends these theories by

incorporating two additional dimensions: trust and religiosity. Trust is considered essential in the context of digital zakat, as users' confidence in the managing institution strongly influences their willingness to engage with the system. Religiosity is included to capture the spiritual dimension inherent in zakat practices, which is not addressed in conventional technology models.

Unlike quantitative models that emphasize cause-and-effect relationships, this framework adopts a phenomenological perspective, positioning experience at the center of analysis. Technological factors, trust, and religiosity are treated as contextual elements that shape muzaki's subjective experiences. These experiences are then interpreted individually, leading to the formation of perceptions and attitudes toward digital zakat. The model further recognizes that experience is not linear but dynamic, shaped by the interaction of multiple factors. Therefore, the primary focus is not on hypothesis testing but on exploring the meaning and essence of muzaki's lived experiences. In practical terms, this framework is applied to understand how muzaki using digital zakat services through LAZISMU Kota Medan construct their experiences and assign meaning to them. Overall, the model offers a conceptual contribution by integrating technology, behavioral, and phenomenological perspectives, enriched by the inclusion of trust and religiosity, to provide a deeper understanding of digital zakat practices.

Method

This study employs a qualitative approach using a phenomenological method to gain an in-depth understanding of muzaki's experiences in paying zakat through digital platforms. The method is chosen because the study does not aim to measure relationships between variables, but rather to explore the meaning of individuals' lived experiences. Within qualitative research traditions, phenomenology is considered appropriate when the goal is to uncover the essence of a shared experience among individuals (Creswell, 2013; Moustakas, 1994). Conceptually, phenomenology originates from the work of Edmund Husserl, who emphasized understanding reality as it is perceived by individuals. This approach has since been developed within social research to examine how people interpret their experiences in specific contexts. In this study, the phenomenon under investigation is the experience of muzaki in using digital zakat services, which encompasses not only technical aspects but also emotional and spiritual dimensions.

The selection of phenomenology is also informed by the limitations of alternative approaches, particularly quantitative methods. While quantitative research is effective for testing causal relationships and producing generalizable findings, it often lacks the capacity to capture the depth of subjective experience. In the context of digital zakat, such approaches are insufficient to explain how muzaki perceive, interpret, and internalize their experiences. Therefore, a phenomenological approach is considered more suitable for providing a richer and more comprehensive understanding. This research focuses on muzaki who utilize digital zakat services through LAZISMU Kota Medan. Informants are selected purposively based on specific criteria, particularly individuals who have direct experience with these services. Data are collected primarily through in-depth interviews, supported by observation and documentation to enhance the richness of the information obtained. Data analysis follows phenomenological procedures, including data reduction, theme identification, and the extraction of essential meanings from participants' experiences. During this process, the researcher applies bracketing to set aside personal assumptions in order to understand participants' perspectives more

objectively (Moustakas, 1994). Overall, the use of a phenomenological method in this study is expected to provide a deeper insight into muzaki's experiences with digital zakat, capturing not only the technical aspects of technology use but also the meanings, trust, and spiritual values embedded within the practice.

Results and Analysis

Results

The findings of this study are based on data collected through in-depth interviews with muzaki who have experience using digital zakat services provided by LAZISMU Kota Medan. Through a phenomenological analysis, several interconnected themes emerged, reflecting how participants experience, interpret, and assign meaning to the practice of digital zakat in their daily lives. One of the most prominent themes identified is the sense of convenience and efficiency offered by digital zakat platforms. Participants consistently described the process of paying zakat digitally as simple, flexible, and time-saving. Unlike conventional methods that require physical presence, digital platforms enable users to perform transactions at any time and from any location. This flexibility is particularly valued by individuals with demanding schedules, as it allows them to fulfill their religious obligations without disrupting their daily activities. For many participants, this ease of access represents a significant improvement compared to traditional practices.

In addition to convenience, trust in the zakat institution plays a central role in shaping user experiences. Participants emphasized that their willingness to adopt digital zakat services is strongly influenced by their confidence in the institution's credibility and accountability. Transparency in financial reporting, clarity in communication, and the institution's reputation were frequently mentioned as factors that strengthen trust. Some participants noted that initial doubts regarding the safety of digital transactions existed, especially concerning data privacy and potential technical errors. However, these concerns tended to diminish over time as they gained more familiarity and positive experiences with the system. Another important theme that emerged is the role of religiosity as a driving force. Participants indicated that their primary motivation for paying zakat stems from their religious beliefs and sense of obligation, rather than from technological factors alone. Interestingly, the use of digital platforms was generally not perceived as diminishing the spiritual significance of zakat. On the contrary, several participants expressed that the accessibility of digital services actually encouraged them to be more consistent and disciplined in fulfilling their obligations. For some, the ability to pay zakat promptly and regularly enhanced their sense of religious commitment.

Despite the overall positive perception, the findings also reveal the presence of diverse emotional and experiential responses. Many participants reported feelings of comfort, satisfaction, and relief after completing their zakat payments digitally. These emotions are often associated with the convenience and efficiency provided by the platform. However, a number of participants also highlighted a perceived difference in emotional engagement when compared to traditional methods. Specifically, the absence of direct interaction with zakat officers (amil) or the lack of a physical setting was seen by some as reducing the depth of their spiritual experience. This suggests that while digitalization enhances practicality, it may alter certain experiential aspects of religious practice. Furthermore, the study identifies the process of

meaning construction as a key element in understanding digital zakat. Participants do not simply use the technology; they actively interpret and assign meaning to their experiences. For most participants, digital zakat is understood as a modern adaptation of religious practice that aligns with contemporary lifestyles. It is seen as a practical solution that does not contradict Islamic principles. However, a smaller group of participants expressed a more reflective perspective, questioning whether the convenience of digital systems might gradually influence the depth of their spiritual engagement. This variation highlights the subjective nature of experience and meaning in the context of digital religious practices.

Another notable finding is the role of habit formation and repeated use. Participants who have used digital zakat services multiple times tend to develop a sense of familiarity and confidence with the system. Over time, the process becomes routine, and initial concerns particularly related to technology become less significant. This suggests that experience plays an important role in shaping long term acceptance and comfort with digital zakat services. Overall, the findings demonstrate that the experience of muzaki in using digital zakat services is shaped by a dynamic interaction of technological, psychological, and spiritual factors. These experiences are not uniform but vary depending on individual backgrounds, levels of trust, and personal interpretations of religious practice. While digital zakat is widely accepted as a convenient and effective alternative, the findings also indicate that certain aspects particularly those related to emotional and spiritual engagement remain nuanced and open to interpretation. In conclusion, this study reveals that digital zakat is not merely a technical innovation, but a multifaceted experience that encompasses convenience, trust, religiosity, and personal meaning. The way muzaki engage with and interpret digital zakat reflects an ongoing adaptation between religious obligations and technological advancement, highlighting the evolving nature of religious practices in the digital era.

Endurance test

Robustness in this study is assessed to ensure that the findings are consistent, credible, and academically reliable. Given the use of a qualitative phenomenological approach, robustness is not examined through statistical testing but through a series of validation procedures that emphasize the strength of meaning and consistency of the results. First, source triangulation is applied by comparing information from participants with diverse backgrounds, including differences in age, occupation, and frequency of using digital zakat services. The recurring emergence of key themes such as convenience, trust, and spiritual aspects across participants indicates a strong level of reliability.

Second, member checking is conducted by sharing summarized interpretations with participants to confirm that the findings accurately reflect their experiences. Most participants agreed with the interpretations, reinforcing the validity of the results. Third, analytical consistency (dependability) is maintained through a systematic and iterative data analysis process, including data reduction, theme development, and the extraction of essential meanings. This ensures that all findings are grounded in empirical data rather than researcher assumptions. Fourth, researcher reflexivity is addressed through bracketing, allowing the researcher to minimize personal bias and remain focused on participants' perspectives. Fifth, data saturation is used to determine the adequacy of data collection, with the process concluding once no new significant information or themes emerge.

Overall, these procedures demonstrate that the findings are consistent, well-supported, and meaningful in explaining muzaki's experiences in using digital zakat services through LAZISMU Kota Medan.

Analysis

The findings indicate that muzaki's engagement with digital zakat is shaped by the interplay of technological convenience, institutional trust, and religious motivation. These factors work together to influence how individuals perceive and interpret digital zakat, suggesting that digitalization not only serves a functional role but also reshapes the experience of religious practice. In line with the Technology Acceptance Model (TAM) proposed by Fred D. Davis, the study shows that perceived usefulness and ease of use significantly encourage adoption. Participants emphasized that accessibility and efficiency make digital zakat more practical, increasing their willingness to use such platforms. Similarly, the findings support the Theory of Planned Behavior (TPB) introduced by Icek Ajzen, where religiosity acts as a key internal driver influencing intention. However, unlike prior quantitative studies, this research highlights how these motivations are personally experienced and interpreted.

A key contribution of this study lies in its focus on subjective experience and meaning-making. While previous research often relies on measurable variables such as trust and usability, this study reveals that muzaki actively construct meaning based on emotional and spiritual considerations, not merely practicality. Trust is reaffirmed as essential, with institutional transparency and credibility strengthening user confidence. Notably, trust evolves over time, as initial concerns about security tend to decrease with repeated use. The study also uncovers a nuanced finding regarding spiritual experience. Although digital zakat enhances convenience and consistency, some participants perceive a reduced sense of emotional and spiritual connection compared to traditional methods. This suggests that efficiency does not always align with spiritual depth, and that digital transformation may alter, rather than simply improve, religious experiences.

Moreover, the findings highlight that user experiences are diverse and influenced by individual backgrounds, levels of trust, and religiosity. This variation underscores the value of a phenomenological approach in capturing deeper, context-specific insights. Overall, the novelty of this research lies in integrating technological, psychological, and spiritual dimensions into a unified framework. By focusing on lived experience, the study provides a more comprehensive understanding of digital zakat practices, particularly within LAZISMU Kota Medan. The findings both support and extend existing theories by emphasizing the role of personal meaning and emotional experience in shaping behavior. In conclusion, this study contributes theoretically by introducing a phenomenological perspective into digital zakat research, and practically by offering insights for institutions to develop services that balance efficiency with users' emotional and spiritual needs.

Conclusions and Recommendations

Conclusion

This study concludes that the experience of muzaki in paying zakat through digital platforms is not solely determined by technological factors, but is also shaped by trust in the institution and the level of individual religiosity. Digital zakat services provide clear advantages in terms of convenience, accessibility, and efficiency, which encourage users to fulfill their obligations more consistently. However, these practical benefits are accompanied by varied personal experiences, particularly in relation to emotional and spiritual engagement.

The findings show that trust plays a central role in sustaining the use of digital zakat, especially when supported by transparency and institutional credibility. At the same time, religiosity remains the primary driving force behind zakat behavior, regardless of the medium used. While many muzaki perceive digital zakat as a practical and acceptable form of worship, some still experience differences in spiritual depth compared to traditional methods.

This study also highlights that users actively interpret and assign meaning to their experiences, indicating that digital zakat is not merely a technical innovation but part of an evolving religious practice. The diversity of experiences among participants suggests that the adoption of digital zakat cannot be understood in a uniform way, as it is influenced by individual perspectives and contexts. Overall, the study contributes to a broader understanding of digital zakat by emphasizing the importance of subjective experience alongside technological and institutional factors. In practical terms, zakat institutions such as LAZISMU Kota Medan are encouraged to not only improve the efficiency of digital services but also consider the emotional and spiritual aspects that shape user experience. By doing so, digital zakat services can be developed in a way that remains both effective and meaningful for users.

Recommendations

Based on the results of this study, several recommendations can be put forward to strengthen the development and implementation of digital zakat services. First, zakat institutions particularly LAZISMU Kota Medan should continuously enhance their digital platforms to ensure they are easy to use, dependable, and secure. Improving data protection systems and reducing potential technical issues are crucial steps to address user concerns and foster sustained trust. Second, maintaining transparency in the management of zakat funds is essential. Delivering clear, easily accessible, and regularly updated information can strengthen user confidence and motivate more muzaki to utilize digital services. Open and consistent communication regarding fund collection and distribution will further reinforce institutional credibility. Third, zakat institutions need to consider not only operational efficiency but also the emotional and spiritual aspects of user experience. Incorporating features such as personalized notifications, reminders, or brief religious messages may help preserve a sense of spiritual engagement within a digital setting. Fourth, increasing public awareness and digital literacy related to zakat should be prioritized. Educational programs can support users in understanding the advantages, procedures, and security of digital zakat, thereby reducing hesitation and encouraging broader adoption. Finally, future studies are encouraged to examine digital zakat from various angles, including comparisons across different regions or institutions, as well as the use of mixed-method approaches to enrich qualitative findings. Expanding research in this area will provide deeper insight into how digital transformation shapes contemporary religious practices.

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