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DIGITAL ZAKAT TRANSFORMATION AND PRODUCTIVE ZAKAT EFFECTIVENESS THROUGH USER SATISFACTION

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ABSTRACT

Purpose - This study examines the influence of Information Technology Usage, User Experience of Zakat Platform, Platform Transparency, and Zakat Literacy Level on Productive Zakat Effectiveness through User Satisfaction of WIZ Platform at Wahdah Inspirasi Zakat (WIZ) Makassar.

Design/methods/approach - A quantitative approach using Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed. Data were collected from 143 users of the WIZ digital zakat platform through questionnaires.

Findings - The results indicate that User Experience of Zakat Platform and Zakat Literacy Level significantly influence User Satisfaction of WIZ Platform and Productive Zakat Effectiveness. Furthermore, User Satisfaction significantly mediates the relationships between User Experience, Zakat Literacy, and Productive Zakat Effectiveness. In contrast, Information Technology Usage and Platform Transparency do not show significant indirect effects.

Research implications/limitations - This study contributes to digital zakat and Islamic social finance literature by emphasizing the role of user satisfaction in improving productive zakat effectiveness. However, the research is limited to one zakat institution and digital platform users.

Originality/value - This study provides an empirical model explaining how digital zakat transformation and user-centered services enhance productive zakat effectiveness through user satisfaction mechanisms.

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1. INTRODUCTION

The transformation of zakat management through digital technology has become a strategic development in strengthening Islamic social finance institutions in Indonesia. The emergence of digital zakat platforms enables zakat institutions to improve accessibility, transparency, accountability, and efficiency in collecting and distributing zakat funds (Isman, 2023). Furthermore, digitalization supports the modernization of zakat governance by

facilitating real-time transactions, online reporting systems, and broader public participation in productive zakat programs (Maharani & Rohim, 2022) (Annisa Maharani, 2022). In this context, productive zakat is no longer limited to consumptive assistance but has evolved into an economic empowerment instrument designed to improve mustahik welfare sustainably (Lubis, 2022).

The increasing adoption of digital technology among Muslim communities has significantly influenced zakat payment behavior. Information Technology Usage allows muzakki to conduct zakat transactions through mobile applications, e-wallets, and online banking systems more efficiently and conveniently (Khasanah & Manora, 2022). Moreover, the development of digital financial technology has transformed traditional zakat collection into integrated digital ecosystems that provide greater flexibility and accessibility for users (Alwi et al., 2023). This transformation is particularly relevant among younger generations who are highly dependent on digital services and prioritize convenience and speed in religious financial transactions (Subekti & Muchtasib, 2024).

In addition to technology adoption, User Experience of Zakat Platform plays a critical role in determining the continuity of digital zakat utilization. A positive user experience characterized by responsive systems, intuitive interfaces, and clear information enhances users' trust and encourages repeated usage of zakat applications (Rahmawati et al., 2023). Furthermore, a satisfying digital experience strengthens emotional attachment and user loyalty toward zakat institutions, thereby increasing the sustainability of productive zakat collection and distribution (Rahmah & Ruhimat, 2022). Consistent with previous studies, user-centered digital services significantly influence the effectiveness of online Islamic financial platforms (Haliza & Rahman, 2024).

Moreover, Platform Transparency remains a fundamental aspect in strengthening public trust toward zakat institutions. Transparency reflects the openness of zakat institutions in presenting financial reports, distribution mechanisms, and program outcomes to the public (Nuraeni & Rosyidah, 2022). Transparent digital reporting systems enable muzakki to monitor the allocation of zakat funds and assess the effectiveness of productive zakat programs. Therefore, transparency contributes to institutional accountability and strengthens users' confidence in digital zakat governance (Riyanto & Tesmanto, 2023).

Another important factor influencing productive zakat effectiveness is Zakat Literacy Level. Zakat literacy refers to individuals' understanding of zakat concepts, legal obligations, calculation mechanisms, and the socio-economic function of zakat (Sovia et al., 2020). Individuals with higher zakat literacy tend to possess stronger awareness regarding the strategic role of productive zakat in reducing poverty and improving community welfare (Rahmawati et al., 2023). Furthermore, zakat literacy encourages muzakki to utilize formal

digital zakat platforms because they perceive such systems as more transparent, accountable, and compliant with Islamic principles.

Wahdah Inspirasi Zakat (WIZ) Makassar represents one of the national zakat institutions actively implementing digital zakat transformation in South Sulawesi. According to the audited financial report of WIZ in 2023, zakat collection increased significantly from IDR 5.12 billion in 2022 to IDR 7.54 billion in 2023, while zakat distribution rose from IDR 4.37 billion to IDR 7.14 billion (WIZ, 2023). Although these figures indicate substantial institutional growth, the effectiveness of productive zakat utilization remains a critical issue requiring empirical evaluation. Previous studies emphasized that productive zakat success is influenced not only by financial growth but also by user satisfaction, service quality, digital accessibility, and institutional credibility (Mustikasari et al., 2023).

Several previous studies have explored the influence of technology, transparency, and literacy on digital zakat participation. However, limited studies have comprehensively examined the mediating role of User Satisfaction of WIZ Platform in the relationship between Information Technology Usage, User Experience of Zakat Platform, Platform Transparency, Zakat Literacy Level, and Productive Zakat Effectiveness within digital zakat institutions. Therefore, this study fills an important empirical gap by integrating user satisfaction mediation into the digital zakat effectiveness model. Based on the literature review and conceptual framework, the following hypotheses were formulated:

H1: Information Technology Usage positively influences Productive Zakat Effectiveness.
H2: User Experience of Zakat Platform positively influences Productive Zakat Effectiveness.
H3: Platform Transparency positively influences Productive Zakat Effectiveness.
H4: Zakat Literacy Level positively influences Productive Zakat Effectiveness.
H5a: User Satisfaction of WIZ Platform mediates the relationship between Information Technology Usage and Productive Zakat Effectiveness.
H5b: User Satisfaction of WIZ Platform mediates the relationship between User Experience of Zakat Platform and Productive Zakat Effectiveness.
H5c: User Satisfaction of WIZ Platform mediates the relationship between Platform Transparency and Productive Zakat Effectiveness.
H5d: User Satisfaction of WIZ Platform mediates the relationship between Zakat Literacy Level and Productive Zakat Effectiveness.

Islamic teachings strongly emphasize accountability, transparency, and social welfare in zakat management. Allah SWT states in Qur'an Surah At-Taubah verse 103 that zakat functions not only as spiritual purification but also as a socio-economic instrument for community empowerment. Therefore, integrating digital transformation into zakat management aligns with Islamic principles of efficiency, trustworthiness, and social justice in economic distribution.

2. METHOD

This This study employed a quantitative explanatory approach to examine the causal relationships among Information Technology Usage, User Experience of Zakat Platform, Platform Transparency, Zakat Literacy Level, User Satisfaction of WIZ Platform, and Productive Zakat Effectiveness. Quantitative research was selected because it enables systematic measurement and empirical testing of relationships among latent variables using statistical procedures (Demir, 2025). The research object was Wahdah Inspirasi Zakat (WIZ) Makassar, a national zakat institution actively implementing digital zakat services and productive zakat programs. The population consisted of muzakki who had utilized the WIZ digital platform for zakat transactions through websites, mobile applications, QRIS, and digital transfers. Because the exact population size was unavailable, purposive sampling was applied. Respondents were selected based on two criteria: (1) individuals who had conducted zakat transactions through the WIZ digital platform at least once within the last year, and (2) active users who understood the features and services provided by the platform.

A total of 143 respondents participated in this study. The sample size fulfilled the minimum requirement for Partial Least Squares Structural Equation Modeling (PLS-SEM), which recommends five to ten times the total number of indicators (Hair et al., 2019). Data were collected through structured questionnaires using a five-point Likert scale ranging from strongly disagree to strongly agree. The study involved six constructs consisting of four exogenous variables, one mediating variable, and one endogenous variable. Information Technology Usage was measured through ease of access, digital integration, system security, and service innovation (Isabela, 2023; Rahman, 2021; Al Hayya et al., 2024). User Experience of Zakat Platform was assessed using interface attractiveness, system responsiveness, information clarity, and feature relevance (Najmudin et al., 2023; Kurniawan & Kustiawan, 2024). Platform Transparency was measured through openness of reports, public information access, institutional accountability, and open communication (Astuti & Bidabad, 2024). Zakat Literacy Level included knowledge of zakat principles, understanding of Islamic zakat law, zakat calculation capability, and trust in digital zakat systems (Fitriani, 2019; Aziz, 2020).

User Satisfaction of WIZ Platform as the mediating variable was measured through platform convenience, system reliability, digital information openness, and emotional satisfaction (Ardiansyah, 2021; Handayani, 2020). Meanwhile, Productive Zakat Effectiveness was measured through program clarity, accuracy of recipient targeting, empowerment impact, and transparency of program outcomes (Mahmud, 2021; Fauzan, 2019). Data analysis was conducted using SmartPLS 4.0 through Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis consisted of two stages: outer model evaluation and inner model evaluation (Hair et al., 2019). The outer model assessment included convergent validity, discriminant

validity, and construct reliability. Convergent validity was evaluated through loading factor values greater than 0.70 and Average Variance Extracted (AVE) values exceeding 0.50. Discriminant validity was tested using the Fornell–Larcker Criterion and Heterotrait–Monotrait Ratio (HTMT). Reliability was assessed through Cronbach's Alpha and Composite Reliability values above 0.70. The inner model evaluation examined the structural relationships among variables using path coefficients, coefficient of determination (R-square), and mediation analysis. Hypothesis testing was conducted using the bootstrapping procedure with 5,000 subsamples. A hypothesis was considered significant when the t-statistic exceeded 1.96 and the p-value was below 0.05 (Sarstedt et al., 2022).

3. RESULT AND DISCUSSIONS

A. Respondent Profile

The respondent profile analysis indicates that 55% of respondents were female, while 45% were male. Most respondents were between 31–40 years old (52%), followed by respondents aged 21–30 years (45%). These findings suggest that the majority of WIZ platform users belong to productive-age groups with relatively high familiarity with digital technology. Regarding occupation, respondents came from diverse professional backgrounds, including civil servants, private employees, entrepreneurs, educators, healthcare workers, and digital freelancers. The largest group consisted of civil servants (20%), indicating that users generally possessed stable financial conditions and regular income sources. Furthermore, 53% of respondents reported monthly incomes between IDR 3,000,001 and IDR 5,000,000, reflecting middle-income economic characteristics.

The diversity of demographic characteristics strengthens the representativeness of the study because digital zakat users originate from various socio-economic segments. Moreover, differences in educational and occupational backgrounds may influence perceptions regarding digital services, transparency, and zakat literacy.

Descriptive Statistics

The descriptive analysis demonstrates that respondents generally provided positive assessments toward all variables examined in this study. Information Technology Usage received favorable responses, particularly regarding ease of access and digital transaction integration. Respondents perceived the WIZ platform as relatively practical and capable of facilitating digital zakat payments. Similarly, User Experience of Zakat Platform obtained positive evaluations concerning interface design, system responsiveness, information clarity, and feature relevance. Most respondents acknowledged that the platform provided a comfortable and accessible digital experience.

Platform Transparency also received relatively favorable responses. Respondents recognized that WIZ provided accessible reports and open communication channels. Nevertheless, several respondents remained neutral regarding the practical usefulness of digital transparency features. The Zakat Literacy Level variable indicated that respondents generally understood the concepts, legal foundations, and socio-economic functions of zakat. Furthermore, respondents demonstrated confidence in digital zakat systems as Islamic-compliant financial mechanisms. User Satisfaction of WIZ Platform and Productive Zakat Effectiveness also achieved positive average scores, indicating that users perceived the WIZ digital platform and productive zakat programs as generally effective and beneficial for mustahik empowerment.

B. Outer Model Evaluation

1. Convergent Validity

The convergent validity results reveal that all indicators possessed loading factor values above 0.70, indicating strong relationships between indicators and their respective latent constructs. The loading values ranged from 0.793 to 0.896, thereby satisfying the recommended threshold for indicator validity (Hair et al., 2019).

Table 1. Convergent Validity Results

Variabel	AVE	Interpretation
Information Technology Usage	0.725	Valid
User Experience of Zakat Platform	0.703	Valid
Platform Transparency	0.693	Valid
Zakat Literacy Level	0.731	Valid
Productive Zakat Effectiveness	0.723	Valid
User Satisfaction of WIZ Platform	0.714	Valid

The Average Variance Extracted (AVE) values exceeded 0.50 for all constructs, demonstrating that each construct explained more than 50% of the variance of its indicators. Therefore, all constructs fulfilled convergent validity requirements (Fornell & Larcker, 1981).

2. Discriminant Validity

The Fornell–Larcker Criterion results indicate that the square root of AVE for each construct exceeded its correlations with other constructs. Furthermore, all HTMT values were below 0.90, confirming the absence of multicollinearity and conceptual overlap among constructs. These findings indicate that Information Technology Usage, User Experience of Zakat Platform, Platform Transparency, Zakat Literacy Level, User Satisfaction of WIZ Platform, and Productive Zakat Effectiveness represent empirically distinct constructs.

3. Reliability Test

The reliability analysis demonstrated that all constructs achieved Cronbach's Alpha values above 0.70 and Composite Reliability values above 0.90.

Table 2. Reliability Results

Variabel	Cronbach's Alpha	Composite Reliability
Information Technology Usage	0.874	0.913
User Experience of Zakat Platform	0.860	0.904
Platform Transparency	0.857	0.900
Zakat Literacy Level	0.878	0.916
Productive Zakat Effectiveness	0.872	0.913
User Satisfaction of WIZ Platform	0.867	0.909

These results confirm that all constructs possess strong internal consistency and measurement reliability.

C. Inner Model Evaluation

1. Coefficient of Determination (R-Square)

The R-square value for User Satisfaction of WIZ Platform was 0.374, indicating that Information Technology Usage, User Experience of Zakat Platform, Platform Transparency, and Zakat Literacy Level collectively explained 37.4% of the variance in user satisfaction. Meanwhile, the R-square value for Productive Zakat Effectiveness was 0.271, suggesting that the model explained 27.1% of the variance in productive zakat effectiveness. These values indicate moderate explanatory power according to PLS-SEM standards (Hair et al., 2019).

D. Hypothesis Testing

Table 3. Path Coefficient Results

Relationship	Coefficient	T-Statistic	P-Value	Result
Information Technology Usage → User Satisfaction	0.096	1.126	0.260	Not Significant
User Experience of Zakat Platform → User Satisfaction	0.402	5.323	0.000	Significant
Platform Transparency → User Satisfaction	0.108	1.549	0.121	Not Significant
Zakat Literacy Level → User Satisfaction	0.193	2.554	0.011	Significant
User Satisfaction → Productive Zakat Effectiveness	0.521	9.070	0.000	Significant

The results demonstrate that User Experience of Zakat Platform significantly influences User Satisfaction of WIZ Platform. This finding indicates that responsive interfaces, relevant features, and comfortable digital interactions substantially improve user satisfaction. Consistent with previous studies, digital user experience is a primary determinant of satisfaction in Islamic digital financial services (Rahman & Ridwan, 2024). Furthermore, Zakat Literacy Level significantly influences User Satisfaction of WIZ Platform. Users possessing stronger understanding of zakat obligations, digital transactions, and Islamic principles tend to feel more comfortable and confident when utilizing digital zakat services. This finding supports the Islamic financial literacy framework emphasizing the importance of religious financial understanding in shaping digital financial behavior (Nur Ridho & Violita, 2020).

In contrast, Information Technology Usage does not significantly affect User Satisfaction of WIZ Platform. This finding suggests that users may perceive technological features as standard requirements rather than satisfaction determinants. Users appear to prioritize institutional trustworthiness and practical service quality over technological sophistication alone. Similarly, Platform Transparency does not significantly influence User Satisfaction of WIZ Platform. Although transparency remains essential for institutional accountability, respondents may already perceive WIZ as inherently trustworthy due to its established religious reputation.

Therefore, digital transparency features alone may not substantially enhance satisfaction. The relationship between User Satisfaction of WIZ Platform and Productive Zakat Effectiveness was highly significant. This finding indicates that satisfied users perceive productive zakat programs as more effective, transparent, and impactful in empowering mustahik.

E. Mediation Analysis

Table 4. Mediation Results

Mediation Path	Coefficient	T-Statistic	P-Value	Result
Information Technology Usage → User Satisfaction → Productive Zakat Effectiveness	0.050	1.102	0.271	Not Significant
User Experience of Zakat Platform → User Satisfaction → Productive Zakat Effectiveness	0.209	4.369	0.000	Partial Mediation
Platform Transparency → User Satisfaction → Productive Zakat Effectiveness	0.056	1.460	0.144	Not Significant
Zakat Literacy Level → User Satisfaction → Productive Zakat Effectiveness	0.101	2.417	0.016	Partial Mediation

The mediation analysis reveals that User Satisfaction of WIZ Platform significantly mediates the relationship between User Experience of Zakat Platform and Productive Zakat Effectiveness. This finding demonstrates that positive digital experiences improve satisfaction, which subsequently strengthens perceptions regarding the effectiveness of productive zakat programs. Moreover, User Satisfaction of WIZ Platform partially mediates the influence of Zakat Literacy Level on Productive Zakat Effectiveness. Users with stronger zakat literacy not only directly perceive productive zakat as effective but also develop stronger satisfaction toward digital zakat services. However, the mediating role of User Satisfaction of WIZ Platform was not significant in the relationships involving Information Technology Usage and Platform Transparency. This result indicates that technological infrastructure and transparency mechanisms alone are insufficient to create meaningful satisfaction unless accompanied by stronger experiential and educational dimensions.

Discussion

The findings confirm that digital zakat transformation is strongly associated with user-centered service quality rather than technological sophistication alone. User Experience of Zakat Platform emerged as the strongest determinant of User Satisfaction of WIZ Platform. This result aligns with User Experience Theory, which emphasizes that comfort, responsiveness, and usability strongly influence behavioral satisfaction and continued usage intentions (Chong & Liu, 2023).

Furthermore, the significant influence of Zakat Literacy Level demonstrates that users' understanding of Islamic financial obligations strengthens trust and participation in digital zakat systems. This finding supports previous research asserting that zakat literacy encourages compliance and positive perceptions toward institutional zakat management (Fitriani, 2019).

The insignificant relationship between Information Technology Usage and satisfaction suggests that digital technology may have become a baseline expectation among users. Consequently, users may no longer perceive technological functionality as a distinctive satisfaction factor unless it is accompanied by meaningful user experiences and institutional trust.

Similarly, Platform Transparency did not significantly influence User Satisfaction of WIZ Platform. This finding may indicate that transparency is perceived as an obligatory institutional characteristic rather than a source of emotional satisfaction. Users may evaluate institutional integrity based on religious reputation and organizational credibility rather than digital reporting features alone.

From an Islamic perspective, effective zakat management reflects the principles of amanah (trustworthiness), justice, and social welfare. Allah SWT commands believers in Qur'an Surah An-Nisa verse 58 to uphold trust and accountability in managing public wealth. Therefore, digital zakat transformation should not only focus on technological modernization but also strengthen ethical governance and social responsibility.

Moreover, Qur'an Surah At-Taubah verse 103 emphasizes the purifying and empowering functions of zakat in Muslim society. Productive zakat programs implemented through digital systems contribute to sustainable socio-economic empowerment when supported by trustworthy governance and satisfied users.

The results demonstrate that User Satisfaction of WIZ Platform acts as a crucial mediating mechanism connecting user-centered digital experiences and productive zakat outcomes. Therefore, zakat institutions should prioritize improving platform usability, educational outreach, and responsive digital communication.

4. CONCLUSION

This study examined the influence of Information Technology Usage, User Experience of Zakat Platform, Platform Transparency, and Zakat Literacy Level on Productive Zakat Effectiveness through the mediating role of User Satisfaction of WIZ Platform at Wahdah Inspirasi Zakat (WIZ) Makassar. The findings reveal that User Experience of Zakat Platform and Zakat Literacy Level significantly influence User Satisfaction of WIZ Platform and Productive Zakat Effectiveness. Furthermore, User Satisfaction of WIZ Platform significantly mediates the relationships between User Experience of Zakat Platform and Productive Zakat Effectiveness as well as between Zakat Literacy Level and Productive Zakat Effectiveness.

In contrast, Information Technology Usage and Platform Transparency do not significantly influence Productive Zakat Effectiveness through mediation. These findings indicate that technological sophistication and transparency mechanisms alone are insufficient without strong user-centered experiences and educational understanding. Practically, this study suggests that WIZ Makassar and other zakat institutions should strengthen digital user experience, improve zakat literacy programs, and develop more interactive communication systems to enhance productive zakat effectiveness. Institutions should also focus on strengthening emotional trust and service convenience to improve user satisfaction.

This study contributes theoretically to the digital zakat and Islamic social finance literature by integrating user satisfaction mediation into the productive zakat effectiveness framework. Nevertheless, the study was limited to one zakat institution and focused only on active digital platform users. Future studies are encouraged to include comparative analyses among multiple zakat institutions, integrate qualitative approaches, and examine additional variables such as religiosity, institutional trust, and digital financial behavior.

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