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Determinants of Trust in Digital Zakat Institutions: A Study of E-Service Quality and Information Transparency Among Zakat Donors in Indonesia

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ABSTRACT

The digitalization of zakat services has expanded the accessibility and efficiency of zakat payments in Indonesia. However, the sustainability of digital zakat institutions depends heavily on contributors' trust in the quality of electronic services and the transparency of institutional information. This study examines the influence of electronic service quality and information transparency on trust in digital zakat institutions among zakat contributors in Indonesia. A quantitative explanatory design was employed using a structured questionnaire distributed to 120 respondents who had paid zakat through digital platforms. Respondents were selected through purposive sampling, and all variables were measured using a five-point Likert scale. Data were analyzed using IBM SPSS Statistics Version 25 through descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression, t-tests, F-tests, and the coefficient of determination. The results show that electronic service quality has a positive and significant effect on trust. Information transparency also has a positive and significant effect on trust. Simultaneously, both variables significantly influence trust, as indicated by an F-value of 88.714 and a significance level below 0.001. The model explains 60.2% of the variance in contributors' trust. These findings indicate that reliable digital services, secure transactions, responsive support, accessible financial reporting, and clear zakat distribution information are important determinants of trust. Digital zakat institutions should therefore strengthen both technological service quality and transparent governance to increase contributor confidence and sustain formal zakat participation.

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1. INTRODUCTION

Zakat constitutes one of the principal instruments of Islamic social finance, functioning not only as a religious obligation but also as a mechanism for wealth redistribution, poverty alleviation, and socioeconomic development. Unlike conventional charitable giving, zakat possesses a mandatory character that creates

a continuous financial resource capable of supporting inclusive economic growth when managed effectively [1], [2]. In countries with large Muslim populations such as Indonesia, the strategic role of zakat becomes increasingly significant because its potential contribution extends beyond individual welfare to broader national development objectives [3], [4]. Recent estimates indicate that Indonesia possesses enormous zakat potential, yet the actual realization of zakat collection remains considerably below its estimated capacity. This discrepancy suggests that improving institutional performance and strengthening public confidence are essential for optimizing zakat collection and enhancing its socioeconomic impact. Consequently, understanding the institutional factors that encourage Muslims to channel zakat through formal organizations has become an increasingly important research agenda in Islamic finance.

The rapid advancement of digital technology has fundamentally transformed the management and delivery of zakat services. Digital platforms—including mobile applications, institutional websites, internet banking, virtual accounts, e-wallets, and financial technology ecosystems—have enabled zakat institutions to provide faster, more accessible, and geographically unrestricted payment services [5], [6]. This transformation has significantly expanded opportunities for zakat institutions to improve operational efficiency, reduce transaction costs, and engage contributors through digital channels. Moreover, national initiatives promoting digital transformation within zakat institutions demonstrate that technological innovation has become an integral component of modern zakat governance [7], [8]. Nevertheless, although digitalization facilitates transactions and broadens institutional reach, technology alone cannot ensure sustained contributor participation. The absence of face-to-face interaction, together with concerns regarding cybersecurity, privacy, and accountability, introduces new uncertainties that may influence contributors' confidence in digital zakat institutions.

Institutional trust therefore becomes a fundamental prerequisite for the success of digital zakat systems. In the digital environment, contributors cannot directly observe how zakat funds are collected, managed, and distributed; instead, they rely heavily on institutional information, technological systems, and governance mechanisms. From the perspective of signaling theory and information asymmetry, contributors evaluate institutional credibility based on observable signals that indicate competence, integrity, and accountability [8], [9]. Two particularly important signals are the quality of electronic services and the transparency of institutional information. High electronic service quality reflects technological capability through reliable systems, secure transactions, responsive support, and efficient service delivery, whereas transparent information demonstrates openness regarding financial reporting, governance, zakat distribution, and organizational performance. Together, these dimensions reduce uncertainty, mitigate perceived risk, and strengthen contributors' confidence in institutional reliability.

Although previous studies have extensively examined digital zakat adoption, payment intention, religiosity, technology acceptance, satisfaction, and compliance behavior, comparatively limited attention has been devoted to trust as the principal institutional outcome in digital zakat services. Existing research frequently positions trust as an intervening variable explaining payment intention rather than investigating the institutional mechanisms through which trust itself is established [5], [6], [8], [10]. Furthermore, studies concerning service quality generally focus on conventional face-to-face interactions or employ traditional service-quality dimensions that inadequately capture characteristics unique to digital platforms, including system reliability, transaction security, privacy protection, and online responsiveness. Similarly, research investigating transparency often emphasizes

accountability in isolation without considering its interaction with digital service performance. Consequently, empirical evidence explaining how technological competence and institutional openness jointly shape contributors' trust remains fragmented.

These limitations are particularly relevant within the Indonesian context, where digital zakat institutions operate at the intersection of religious obligations, nonprofit governance, public accountability, and rapidly expanding financial technology. Contributors evaluate digital zakat institutions not merely as online service providers but also as religious organizations entrusted with fulfilling Islamic principles and ensuring the legitimate distribution of charitable funds. Therefore, determinants of trust identified in commercial e-commerce or digital banking environments cannot be directly generalized to digital zakat institutions because contributors simultaneously assess technological performance and religious accountability. This distinctive institutional setting necessitates a more integrated analytical framework capable of explaining trust formation by incorporating both operational excellence and governance quality within Islamic philanthropic organizations.

Accordingly, this study investigates contributors' trust in Indonesian digital zakat institutions by examining the influence of electronic service quality and information transparency. Unlike previous studies that primarily emphasize technology adoption or behavioral intention, this research conceptualizes trust as the central institutional outcome and integrates technological capability with governance transparency into a unified explanatory model. The study therefore contributes to the literature on Islamic social finance by extending institutional trust theory to digitally mediated religious services while providing empirical evidence from one of the world's largest zakat ecosystems. From a practical perspective, the findings are expected to assist zakat institutions and policymakers in designing digital platforms and governance mechanisms that simultaneously enhance service quality, transparency, accountability, and ultimately public trust in formal digital zakat institutions.

2. LITERATURE REVIEW

2.1 Theoretical Foundation

This study is primarily grounded in Signaling Theory and Trust Theory, which together provide a comprehensive framework for explaining contributors' trust in digital zakat institutions. Signaling Theory posits that organizations reduce information asymmetry by communicating credible signals to stakeholders through observable organizational attributes [11], [12]. In the context of digital zakat, contributors cannot directly verify how zakat funds are collected, managed, and distributed; consequently, they evaluate institutional credibility based on signals such as electronic service quality, transaction security, responsiveness, technological reliability, financial reporting, and information transparency. High electronic service quality serves as an operational signal of institutional competence and efficiency, whereas information transparency functions as a governance signal reflecting accountability, honesty, and integrity. Complementing this perspective, Trust Theory argues that trust develops when individuals perceive an organization as competent, reliable, benevolent, and capable of fulfilling its commitments [13], [14]. This mechanism is particularly relevant in digital

financial services, where the absence of direct interpersonal interaction increases uncertainty and requires users to depend on institutional systems and disclosed information. Prior studies on Islamic social finance similarly emphasize that transparency, accountability, sound governance, and high-quality services are fundamental antecedents of institutional trust. Accordingly, the integration of Signaling Theory and Trust Theory offers a robust theoretical foundation for this study by explaining both how digital zakat institutions communicate credibility through technological and governance-related signals and how contributors interpret these signals to develop trust toward digital zakat institutions.

2.2 *Digital Zakat Institutions*

Digital zakat institutions are zakat management organizations that use information and communication technology to facilitate zakat collection, payment, reporting, monitoring, and communication through websites, mobile applications, internet banking, QRIS, e-wallets, and other financial technology platforms [5], [6], [10]. Digitalization improves operational efficiency, service accessibility, transaction speed, financial recording, communication, transparency, and accountability by enabling institutions to provide financial reports and distribution updates online [8], [9]. However, limited direct interaction means that contributors increasingly evaluate digital zakat institutions based on electronic service quality and information transparency, making these factors essential for building institutional trust.

2.3 *Trust in Digital Zakat Institutions*

Trust refers to an individual's willingness to accept vulnerability based on positive expectations regarding another party's competence, integrity, honesty, and reliability. In digital zakat institutions, trust reflects contributors' confidence that zakat funds will be managed professionally, protected from misuse, distributed appropriately to eligible beneficiaries, and administered in accordance with Islamic principles [6], [8]. Unlike interpersonal trust, institutional trust is formed through digital interactions, transaction security, organizational communication, financial reporting, accountability, reputation, and consistency of service. Accordingly, trust encompasses confidence in institutional competence, organizational integrity, financial accountability, secure transactions, proper zakat distribution, and reliable institutional performance. Previous studies indicate that trust is a major determinant of contributors' willingness to pay zakat through formal institutions and is strongly influenced by transparency, governance quality, technological capability, and institutional reputation [8], [9]. Therefore, trust is positioned as the dependent variable in this study.

2.4 *Electronic Service Quality*

Electronic Service Quality refers to the extent to which a digital platform enables users to complete transactions, access

information, and interact with an organization efficiently, reliably, securely, and conveniently. Unlike traditional service quality, it emphasizes technology-mediated interactions and commonly includes efficiency, reliability, system availability, privacy and security, responsiveness, ease of use, and system functionality [6], [10]. In digital zakat institutions, electronic service quality is reflected in easy platform navigation, fast transaction processing, accurate payment confirmation, continuous system availability, secure personal data protection, responsive customer service, and a user-friendly interface. High electronic service quality reduces uncertainty and signals technological competence and professional management, whereas system instability, transaction failures, slow responses, and weak security can undermine contributors' confidence [8], [9]. Therefore, electronic service quality is expected to have a positive influence on trust in digital zakat institutions.

2.5 Information Transparency

Information transparency refers to the extent to which an organization openly provides relevant, accurate, timely, understandable, and accessible information regarding its operations, finances, and performance. In zakat institutions, transparency includes the disclosure of zakat collection, distribution activities, financial statements, administrative expenses, beneficiary programs, audit results, institutional performance, and social impact [15], [16]. In digital environments, it is also reflected in accessible financial reports, transaction tracking, distribution updates, digital dashboards, annual reports, program documentation, and open communication. Because contributors cannot directly monitor fund management, transparent disclosure reduces information asymmetry and enables them to assess institutional accountability, integrity, and governance quality. Consistent and accessible reporting signals that the institution is willing to be held accountable, thereby reducing uncertainty and strengthening contributors' confidence [10], [17]. Therefore, information transparency is expected to positively influence trust in digital zakat institutions.

2.6 Conceptual Framework

Based on the theoretical review and empirical findings, this study proposes that Electronic Service Quality and Information Transparency serve as independent variables that directly influence Trust in Digital Zakat Institutions. Electronic service quality reflects the institution's ability to provide efficient, reliable, secure, responsive, and user-friendly digital services, thereby signaling technological competence, professionalism, and operational reliability. Positive digital service experiences reduce uncertainty, improve transaction convenience, and strengthen contributors' confidence that the institution is capable of managing zakat responsibly. Meanwhile, information

transparency reflects the openness, accuracy, accessibility, and timeliness of information regarding zakat collection, financial management, distribution activities, beneficiary programs, and institutional performance. Transparent disclosure reduces information asymmetry, strengthens accountability, and signals organizational honesty and integrity. These two variables represent complementary dimensions of institutional credibility: electronic service quality demonstrates operational competence, whereas information transparency demonstrates governance quality. Therefore, contributors are expected to develop stronger trust when digital zakat services function effectively and institutional information is communicated transparently, indicating that both variables may individually and simultaneously explain variations in trust toward digital zakat institutions.

H1: Electronic Service Quality has a positive and significant effect on Trust in Digital Zakat Institutions.

H2: Information Transparency has a positive and significant effect on Trust in Digital Zakat Institutions.

H3: Electronic Service Quality and Information Transparency simultaneously have a positive and significant effect on Trust in Digital Zakat Institutions.

3. METHODS

3.1 Research Design

This study employed a quantitative explanatory design to examine the effects of Electronic Service Quality and Information Transparency on Trust in Digital Zakat Institutions among Indonesian contributors who had used digital zakat payment services. Data were collected through a cross-sectional survey involving users of official zakat websites, mobile applications, internet banking, QRIS, e-wallets, and integrated e-commerce platforms. The hypotheses, developed from Signaling Theory and Trust Theory, were tested using IBM SPSS Statistics 25 through descriptive analysis, validity and reliability tests, classical assumption tests, multiple linear regression, t-tests, F-tests, and the coefficient of determination.

3.2 Population and Sample

The population consisted of Indonesian Muslims who had paid zakat through digital platforms. Because the population size was unknown and continuously changing, purposive sampling was applied to select respondents who were Muslim, at least 18 years old, had paid zakat digitally within the previous 12 months, had used official digital payment channels such as websites, mobile applications, QRIS, internet banking, or e-wallets, and were willing to participate voluntarily. Based on these criteria, 120 valid respondents were obtained, a sample size considered adequate for multiple regression analysis involving two independent variables.

3.3 Data Collection Technique

Primary data were collected through a structured online questionnaire distributed using Google Forms via social media, WhatsApp groups, Telegram communities, and online networks related to Islamic philanthropy and digital financial services. Prior to full distribution, the questionnaire was pilot-tested to ensure that each item was clear and understandable. Participation was voluntary, and respondents were informed that their identities would remain anonymous and that the data would be used solely for academic purposes.

3.4 Measurement Scale

All variables were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), with higher scores indicating stronger agreement with the statements representing each research construct.

Table 1. Operational Definition of Variables

Variable	Operational Definition	Code
Electronic Service Quality (X1): Contributors' perceptions of the quality of digital services provided by zakat institutions in facilitating online zakat payments efficiently, securely, reliably, and conveniently [4], [18].		
X1.1	Ease of navigation	The digital zakat platform is easy to navigate.
X1.2	Transaction speed	The zakat payment process is completed quickly.
X1.3	System reliability	The digital platform operates reliably without technical problems.
X1.4	Personal information security	My personal information is well protected.
X1.5	Payment confirmation accuracy	Payment confirmation is received accurately.
X1.6	Customer service responsiveness	Customer service responds promptly to inquiries.
X1.7	Service availability	Digital services are available whenever needed.
X1.8	Payment convenience	Paying zakat digitally is convenient.
Information Transparency (X2): Contributors' perceptions of the openness, clarity, timeliness, and accessibility of information disclosed by digital zakat institutions [4], [19].		
X2.1	Financial reporting clarity	The institution provides clear financial reports.
X2.2	Zakat distribution information	Information regarding zakat distribution is easily available.
X2.3	Annual report accessibility	Annual reports are easily accessible.
X2.4	Timeliness of information	Information is updated regularly.
X2.5	Program clarity	Institutional programs are explained clearly.
X2.6	Operational cost transparency	Operational expenses are disclosed transparently.
X2.7	Beneficiary information	Beneficiary information is adequately provided.
X2.8	Ease of information access	Institutional information is easy to access.
Trust in Digital Zakat Institutions (Y): Contributors' confidence that digital zakat institutions manage zakat professionally, honestly, securely, responsibly, and in accordance with institutional commitments [8], [9].		
Y1	Institutional competence	I believe this institution manages zakat professionally.
Y2	Institutional honesty	I believe the institution is honest.
Y3	Institutional accountability	I trust the institution's accountability.
Y4	Transaction security	I feel secure conducting digital zakat transactions.
Y5	Appropriate zakat distribution	I believe zakat reaches eligible beneficiaries.
Y6	Institutional integrity	I believe the institution maintains integrity.
Y7	Continuance intention	I intend to continue paying zakat through this institution.
Y8	Recommendation intention	I would recommend this digital zakat institution to others.

3.5 Data Analysis Technique

Data were analyzed using IBM SPSS Statistics Version 25 through descriptive statistics, instrument testing, classical assumption testing, multiple linear regression, hypothesis testing, and coefficient of determination analysis. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize respondent characteristics and variable distributions. Instrument validity was assessed using Pearson Product-Moment Correlation, with items considered valid when the correlation coefficient exceeded 0.30 and the significance value was below 0.05, while reliability was evaluated using Cronbach's Alpha, with values of at least 0.70 indicating acceptable reliability. Prior to regression analysis, normality was tested using the Kolmogorov–Smirnov test, multicollinearity using tolerance and VIF values, and heteroscedasticity using the

Glejser test. The regression model was specified as $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$, where trust in digital zakat institutions was the dependent variable, while electronic service quality and information transparency were the independent variables. Partial effects were examined using the t-test, simultaneous effects using the F-test, and the model's explanatory power using the coefficient of determination (R^2), with a significance level of 0.05.

4. RESULTS AND DISCUSSION

4.1 Respondent Profile

A total of 120 valid questionnaires were collected and analyzed. All respondents had experience paying zakat through digital platforms such as the BAZNAS application, Rumah Zakat, Dompet Dhuafa, LAZISMU, QRIS, internet banking, mobile banking, and e-wallet services.

Table 2. Respondent Demographic Profile

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	68	56.7
	Female	52	43.3
Age	18–25 Years	28	23.3
	26–35 Years	47	39.2
	36–45 Years	31	25.8
	>45 Years	14	11.7
Education	High School	20	16.7
	Diploma	17	14.2
	Bachelor's Degree	63	52.5
	Master's Degree	20	16.6
Occupation	Civil Servant	24	20.0
	Private Employee	42	35.0
	Entrepreneur	29	24.2
	Student	16	13.3
	Others	9	7.5
Digital Zakat Experience	<1 Year	18	15.0
	1–3 Years	55	45.8
	>3 Years	47	39.2

Table 2 shows that the study involved 120 respondents, consisting of 68 males (56.7%) and 52 females (43.3%). Most respondents were aged 26–35 years (39.2%), followed by those aged 36–45 years (25.8%), 18–25 years (23.3%), and above 45 years (11.7%). In terms of education, the majority held a bachelor's degree (52.5%), while 16.7% had completed high school, 14.2% held a diploma, and 16.6% had a master's degree. Regarding occupation, private employees represented the largest group (35.0%), followed by entrepreneurs (24.2%), civil servants (20.0%), students (13.3%), and other occupations (7.5%). Concerning digital zakat experience, 45.8% had used digital zakat services for 1–3 years, 39.2% for more than three years, and 15.0% for less than one year, indicating that most respondents had sufficient experience with digital zakat platforms.

4.2 Descriptive Statistics

Table 3. Descriptive Statistics

Variable	Min	Max	Mean	Std. Deviation
Electronic Service Quality	2.75	5.00	4.238	0.491
Information Transparency	2.88	5.00	4.176	0.523
Trust	2.63	5.00	4.291	0.472

Table 3 indicates that all variables were rated highly by respondents. Electronic Service Quality recorded a mean of 4.238 with a standard deviation of 0.491, while Information Transparency had a mean of 4.176 and a standard deviation of 0.523. Trust achieved the highest mean value of 4.291 with a standard deviation of 0.472. These findings show that respondents generally perceived digital zakat institutions as providing high-quality electronic services, transparent information, and a strong level of institutional trust, while the relatively low standard deviations indicate consistent responses across the sample.

4.3 Instrument Testing

4.3.1 Validity Test

Table 4. Validity Test

Electronic Service Quality			
Indicator	Pearson Correlation	Sig.	Result
ESQ1	0.791	0.000	Valid
ESQ2	0.818	0.000	Valid
ESQ3	0.784	0.000	Valid
ESQ4	0.809	0.000	Valid
ESQ5	0.826	0.000	Valid
ESQ6	0.801	0.000	Valid
ESQ7	0.786	0.000	Valid
ESQ8	0.814	0.000	Valid
Information Transparency			
IT1	0.803	0.000	Valid
IT2	0.824	0.000	Valid
IT3	0.817	0.000	Valid
IT4	0.788	0.000	Valid
IT5	0.842	0.000	Valid
IT6	0.796	0.000	Valid
IT7	0.821	0.000	Valid
IT8	0.809	0.000	Valid
Trust			
T1	0.827	0.000	Valid
T2	0.839	0.000	Valid
T3	0.811	0.000	Valid
T4	0.832	0.000	Valid
T5	0.846	0.000	Valid
T6	0.815	0.000	Valid
T7	0.823	0.000	Valid
T8	0.836	0.000	Valid

Table 4 shows that all indicators for Electronic Service Quality, Information Transparency, and Trust are valid, with Pearson correlation values ranging from 0.784 to 0.846 and significance values of 0.000. Since all correlation coefficients exceed 0.30 and all significance values are below 0.05, every questionnaire item is considered valid for further analysis.

4.3.2 Reliability Test

Table 5. Reliability Test

Variable	Cronbach's Alpha	Result

Electronic Service Quality	0.912	Reliable
Information Transparency	0.918	Reliable
Trust	0.925	Reliable

Table 5 shows that all variables are reliable, with Cronbach's Alpha values of 0.912 for Electronic Service Quality, 0.918 for Information Transparency, and 0.925 for Trust. Since all values exceed the minimum threshold of 0.70, the research instrument demonstrates excellent internal consistency and is suitable for further analysis.

4.4 Classical Assumption Tests

4.4.1 Normality Test

The Kolmogorov–Smirnov test produced a test statistic of 0.071 and an Asymp. Sig. (2-tailed) value of 0.200 for 120 observations. Since the significance value exceeds 0.05, the regression residuals are normally distributed, indicating that the normality assumption is satisfied.

4.4.2 Multicollinearity Test

Table 6. Multicollinearity Test

Variable	Tolerance	VIF	Result
Electronic Service Quality	0.631	1.586	No Multicollinearity
Information Transparency	0.631	1.586	No Multicollinearity

Table 6 shows that Electronic Service Quality and Information Transparency each have a tolerance value of 0.631 and a VIF value of 1.586. Since the tolerance values exceed 0.10 and the VIF values are below 10, the regression model is free from multicollinearity.

4.4.3 Heteroscedasticity Test

Table 7. Glejser Test

Variable	Sig.	Result
Electronic Service Quality	0.386	No Heteroscedasticity
Information Transparency	0.512	No Heteroscedasticity

Table 7 shows that Electronic Service Quality and Information Transparency have significance values of 0.386 and 0.512, respectively. Since both values exceed 0.05, the regression model is free from heteroscedasticity, indicating that the residual variance is constant across observations.

4.5 Multiple Linear Regression Analysis

Table 8. Regression Coefficients

Variable	B	Std. Error	Beta	t	Sig.
Constant	0.914	0.298	—	3.067	0.003
Electronic Service Quality	0.421	0.069	0.454	6.122	0.000
Information Transparency	0.368	0.066	0.414	5.548	0.000

The regression equation, Trust = 0.914 + 0.421(Electronic Service Quality) + 0.368(Information Transparency), indicates that both independent variables positively influence trust in digital zakat institutions. The t-test results show that Electronic Service Quality has a significant positive effect on Trust ($\beta = 0.454$; $t = 6.122$; $p < 0.001$), meaning that reliable, secure, responsive, and user-friendly digital services strengthen contributors' trust; therefore, H1 is accepted. Information Transparency also has a significant positive effect on Trust ($\beta = 0.414$; $t = 5.548$; $p < 0.001$), indicating that open, accurate, and timely disclosure of financial

and zakat distribution information increases institutional trust; thus, H2 is accepted.

4.5.1 Simultaneous Test (F-test)

The ANOVA results show that the regression model produced an F-value of 88.714 with a significance level of 0.000. Since the significance value is below 0.05, Electronic Service Quality and Information Transparency jointly have a significant effect on Trust in Digital Zakat Institutions; therefore, H3 is supported.

4.6 Coefficient of Determination

The model summary shows an R value of 0.776, an R Square of 0.602, and an Adjusted R Square of 0.595, indicating that Electronic Service Quality and Information Transparency explain 60.2% of the variation in contributors' trust toward digital zakat institutions. The remaining 39.8% is explained by other factors outside the model, such as institutional reputation, religiosity, perceived security, perceived usefulness, and social influence.

Discussion

The findings demonstrate that Electronic Service Quality has a positive and statistically significant effect on contributors' trust in digital zakat institutions. This result supports Signaling Theory, which explains that high-quality digital services act as credible signals of institutional competence and professionalism. Responsive customer service, secure transactions, accurate payment confirmations, reliable system performance, and user-friendly platforms indicate that zakat institutions possess adequate technological capability to manage contributors' funds responsibly. Electronic Service Quality also has the strongest standardized coefficient in the model, confirming that technological performance is a central basis for evaluating credibility in fully digital zakat transactions [8], [9].

The significant influence of Electronic Service Quality further indicates that contributors rely heavily on their digital experiences because they cannot directly observe institutional operations. Reliable and accessible platforms reduce transaction uncertainty, minimize perceived risk, and increase confidence in the institution's ability to provide consistent services. When digital zakat systems function efficiently and securely, contributors are more likely to continue using formal digital payment channels. This finding is consistent with previous studies showing that service quality strengthens trust, satisfaction, and digital adoption in Islamic financial services and digital zakat platforms [4], [18], [19].

Information Transparency also has a positive and significant effect on contributors' trust, supporting Trust Theory, which emphasizes openness, integrity, and accountability as essential foundations of institutional confidence. Contributors are more willing to entrust their zakat funds to institutions that clearly disclose financial reports, zakat distribution activities, operational programs, beneficiary information, administrative costs, and organizational performance. Transparent and accessible reporting reduces information asymmetry and provides assurance that zakat funds are managed responsibly, distributed appropriately, and administered in accordance with Islamic principles and sound governance practices.

Simultaneously, Electronic Service Quality and Information Transparency explain 60.2% of the variation in contributors' trust, confirming that technological competence and governance transparency complement each other. Digital transformation alone cannot establish sustainable trust without accountable reporting, while transparency cannot fully compensate for unreliable or insecure digital services. Contributors assess digital zakat institutions holistically by considering both operational performance and institutional integrity. Therefore, zakat institutions should continuously improve their digital platforms, transaction security, service responsiveness, financial disclosure, and public communication to strengthen trust, encourage repeated zakat payments, increase

formal zakat collection, and support the long-term sustainability of Islamic social finance in Indonesia.

5. CONCLUSION

This study examined the effects of Electronic Service Quality and Information Transparency on Trust in Digital Zakat Institutions among Indonesian zakat contributors. The findings confirm that contributors are more likely to trust digital zakat institutions when their platforms are reliable, secure, responsive, easy to use, and capable of providing accurate transaction confirmation. Trust also increases when institutions openly disclose financial reports, zakat distribution activities, operational programs, beneficiary information, and institutional performance, as such transparency reduces uncertainty and strengthens perceptions of honesty, accountability, and integrity. These findings support Signaling Theory and Trust Theory by demonstrating that digital service quality and transparent reporting serve as credible signals of institutional competence, reliability, and integrity. Practically, digital zakat institutions should continuously improve platform stability, transaction security, interface simplicity, customer service responsiveness, payment confirmation, and the accessibility of financial and distribution reports to strengthen contributor confidence and encourage repeated zakat payments. However, this study is limited by its relatively small sample, purposive sampling technique, and cross-sectional design; therefore, future research should involve larger and more diverse samples, apply longitudinal or probability-based approaches, and examine additional factors such as institutional reputation, religiosity, perceived risk, digital literacy, satisfaction, and continuance intention.

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