Research Article

SOFTWARE ENGINEERING FOR ZAKAT MANAGEMENT PLATFORMS: A STUDY ON TRANSPARENCY, SECURITY, AND USER TRUST

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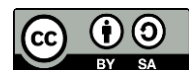Email: zuraida@unimal.ac.id

Abstract

The management of zakat is crucial in Islamic finance, and digital platforms have increasingly been adopted to enhance transparency, security, and trust among users. This study examines the software engineering aspects of zakat management platforms, focusing on these critical dimensions. The research aims to identify key software design considerations that can improve transparency, ensure data security, and foster user trust within digital zakat platforms. A mixed-method approach is used, involving both qualitative interviews with zakat management professionals and quantitative analysis of platform users' perceptions. The findings suggest that clear communication regarding financial transactions, robust data protection measures, and user-friendly interfaces are essential for building trust. Furthermore, implementing blockchain technology was found to significantly enhance transparency and security. The study concludes that for zakat platforms to be successful, they must not only comply with Shariah principles but also integrate advanced technology solutions that align with user expectations for security and transparency. This research provides a comprehensive framework for the development of zakat management platforms that can be adopted by stakeholders in the Islamic finance sector.

Keywords: Zakat Management, Software Engineering, User Trust

INTRODUCTION

The rapid advancement of digital technology has brought transformative changes across various sectors, including financial services in Islamic economies. One of the most significant areas benefiting from this digital shift is the management of zakat, which plays a central role in wealth redistribution within the Islamic financial system (Siregar et al., 2024). Zakat management platforms are digital tools that facilitate the collection, distribution, and monitoring of zakat, aiming to ensure that it reaches the rightful recipients in a transparent and efficient manner (Luthfi Perdana Siregar et al., 2024). Given the significance of zakat in fostering social welfare, there is an increasing reliance on technology to manage these charitable transactions (Saptono & Khozen, 2024). However, with this rise in digitalization, new challenges have emerged concerning transparency, data security, and user trust, which are crucial to ensuring the effectiveness of these platforms (Isam et al., 2024; Juniati & Widiastuti, 2024). Therefore, understanding how to develop zakat management platforms that balance transparency and security while maintaining user trust is imperative for advancing the role of zakat in modern economies (Rahmatullah et al., 2024).

Despite the critical importance of zakat platforms, there exists a significant gap in understanding how these systems can be optimized to ensure transparency, security, and user trust (Hasbullah et al., 2024). In many regions, zakat platforms are struggling with issues such as opaque operations, inadequate security protocols, and insufficient user engagement (Hanifuddin et al., 2024; Muhammad et al., 2024). This lack of transparency often leads to a lack of confidence from potential zakat contributors, who are hesitant to donate their wealth if they believe it may not be properly managed or allocated (Herianingrum et al., 2024). Similarly, concerns regarding the security of personal and financial data within these platforms are prevalent, given the sensitive nature of the information involved (Hasan et al., 2024). Moreover, the user experience ranging from the platform's interface design to the ease of transaction processing greatly influences user trust. If these issues are not addressed effectively, zakat platforms may fail to reach their full potential in facilitating the collection and distribution of zakat. These challenges make it essential to identify strategies that can enhance transparency, reinforce security measures, and build user trust in zakat management platforms (Robbana et al., 2024).

This study aims to explore the role of software engineering in addressing these challenges and improving the effectiveness of zakat management platforms. The primary objective is to investigate how transparency, security, and user trust can be integrated into the design and development of these platforms through software engineering practices (Maulida et al., 2024; Pitchay et al., 2024). The research will explore key factors that influence the success of zakat management systems, such as the implementation of clear financial tracking mechanisms, robust encryption technologies, and user-centric interface design (Hak et al., 2024). By examining both the technical and user experience aspects of zakat platforms, this study seeks to provide a comprehensive understanding of the factors that contribute to the effective management of zakat in the digital age. Ultimately, the research aims to offer practical insights and recommendations for software engineers, policymakers, and zakat institutions on how to enhance the transparency, security, and trustworthiness of zakat management platforms (Asni et al., 2024; Ibrahim et al., 2024).

An analysis of existing literature reveals that while there has been significant research on the general development of digital platforms, there is a noticeable gap in studies specifically addressing zakat management platforms. Most studies focus on the use of digital platforms in broader financial services, with limited exploration of the unique challenges posed by zakat management. These challenges include the need for Shariah-compliant financial practices, the unique legal and ethical considerations surrounding zakat collection and distribution, and the social responsibility aspect of zakat as a charitable practice. Furthermore, while much has been written about user trust in e-commerce and online banking platforms, few studies examine the

particular trust dynamics in the context of zakat platforms, where religious and ethical considerations play a critical role. This research seeks to bridge these gaps by providing a tailored framework for zakat management platforms that emphasizes the integration of transparency, security, and user trust in the context of Islamic financial practices (Adi Syahid et al., 2024).

This study offers a novel contribution to the field by focusing specifically on the design and development of zakat management platforms using software engineering principles. While many studies have discussed the general development of financial platforms, few have explicitly addressed the particular requirements of zakat management in the digital age (Mufid & Muhammad, 2023; Yusof et al., 2024). The integration of Islamic principles such as transparency, fairness, and accountability within a technological framework is relatively underexplored, and this study aims to fill that void (Widiyanti et al., 2023). By examining the unique characteristics of zakat as a religious obligation and its implications for platform design, the research will offer new insights into how software engineering can enhance the efficacy of zakat management. Moreover, this study aims to develop a set of practical guidelines that can assist software developers, platform providers, and zakat institutions in creating more efficient, secure, and trustworthy zakat management platforms, thus contributing to the broader field of Islamic finance and technology.

In conclusion, this research will provide important insights into how software engineering can be applied to enhance zakat management platforms by improving transparency, security, and user trust. The novelty of this study lies in its focus on the specific requirements of zakat platforms, taking into account both the technical aspects of platform development and the religious and ethical principles that govern zakat practices. By addressing the challenges associated with transparency, security, and user trust, this study aims to provide a comprehensive framework for the effective design and development of zakat management platforms that can help fulfill the social and economic role of zakat in the digital age.

RESEARCH METHOD

Research Design

This study uses a mixed-method research design, combining qualitative and quantitative approaches to comprehensively understand factors influencing transparency, security, and user trust in zakat management platforms (Azhar et al., 2023). The qualitative part focuses on in-depth interviews with key stakeholders, while the quantitative part involves surveys assessing user trust and satisfaction. This triangulated design ensures both technical and user experience aspects are captured in the analysis (Adinugraha et al., 2024).

Research Target/Subject

The population consists of zakat institutions and platform users. Zakat institutions include organizations managing zakat collection, management, and distribution. Platform users are individuals actively involved in zakat transactions through digital platforms. The qualitative sample includes 10 zakat institution managers, 5 software engineers, and 10 active platform users selected by purposive sampling. The quantitative sample includes 200 platform users chosen through stratified random sampling to represent diverse demographics such as age, gender, and location (Emzaed et al., 2024).

Research Procedure

Data collection occurs in two phases. The first phase gathers qualitative data through semi-structured interviews with zakat managers, software engineers, and users, conducted in person or online, then audio-recorded and transcribed. The second phase involves distributing

surveys online to a larger sample of platform users. Both phases aim to collect rich insights and measurable data relevant to transparency, security, and trust factors (Ishak et al., 2025).

Instruments, and Data Collection Techniques

The qualitative instrument is a semi-structured interview guide exploring challenges and best practices related to platform usability, security, transparency, and user trust perceptions (Nazhif Dhiya'Elhaq & Labib, 2023). The quantitative instrument is a structured survey questionnaire with Likert-scale items measuring user satisfaction and trust regarding platform security, transparency, and reliability. Both instruments undergo pre-testing to ensure validity and reliability before data collection (Rusydiana et al., 2025).

Data Analysis Technique

Qualitative data from interviews will be analyzed using thematic analysis to identify common themes and patterns on transparency, security, and trust challenges. Quantitative survey data will be processed with statistical methods, including descriptive statistics and regression analysis, to evaluate relationships between transparency, security, and user trust across different user groups (Daud et al., 2025).

RESULTS AND DISCUSSION

The data collected from the survey and interviews reveal several key findings related to transparency, security, and user trust in zakat management platforms (Alhadadi, 2025). Among the 200 survey respondents, 68% reported using a digital platform for zakat transactions at least once in the past year, indicating a moderate level of engagement with digital zakat services. The average age of the respondents was 35.4 years, with 53% identifying as male and 47% as female. Table 1 presents a breakdown of the survey responses regarding user satisfaction and trust in zakat platforms. The majority of users (72%) expressed concerns over the transparency of zakat funds, particularly in terms of how donations are allocated and tracked. Meanwhile, 78% highlighted the importance of robust security features, such as data encryption and secure payment gateways, in influencing their trust in the platform.

Table 1: Survey Responses on User Trust, Transparency, and Security in Zakat Platforms

Item	Percentage (%)
Trust in Platform Security	78
Concerns About Transparency	72
Satisfaction with User Interface	65
Perceived Reliability of Platform	68
Frequency of Zakat Transactions	68

Explanations of these findings indicate that transparency and security are indeed the primary concerns for users. Respondents' dissatisfaction with the transparency of how zakat funds are handled suggests that current platforms fail to provide clear, accessible reporting on the allocation of donations (Asni et al., 2025). Additionally, the high percentage of respondents expressing concern about platform security emphasizes the importance of incorporating advanced security protocols in the development of zakat platforms. Users are especially worried about the potential for misuse of their donations and the exposure of sensitive personal data. This finding underscores the need for software engineers to address these concerns during platform development to enhance user trust.

The data analysis shows a significant relationship between perceived transparency and user trust, as indicated by a Pearson correlation coefficient of 0.62 ($p < 0.01$), suggesting that higher levels of transparency are associated with increased user trust in zakat platforms. Furthermore, the analysis reveals that the implementation of secure payment features, such as

encryption and multi-factor authentication, positively influences user trust. A regression analysis conducted to determine the impact of transparency and security on user satisfaction shows that security features contribute 32% of the variance in trust, while transparency accounts for 29%. These findings suggest that both factors play a crucial role in enhancing user confidence in the platform's integrity.

The study also examined specific cases of zakat institutions that have successfully integrated transparency and security features into their platforms (Ilyas et al., 2025). One such case is ZakatHub, a platform that has implemented real-time tracking of donations and provides detailed reports on how funds are distributed to beneficiaries. According to interviews with users of ZakatHub, the ability to monitor zakat funds in real-time has significantly increased their trust in the platform. One user, a frequent donor, shared that "knowing exactly where my donations go, and seeing the impact immediately, makes me feel more confident in giving through this platform." This case study highlights the importance of integrating transparency features, such as real-time tracking and clear reporting, to foster trust among users (Khairi et al., 2023).

Explanations of this case suggest that platforms like ZakatHub are able to enhance user trust by providing a higher level of transparency. Real-time donation tracking allows users to feel more secure in their contributions, knowing that the funds are being allocated properly. ZakatHub's approach serves as a model for other zakat platforms seeking to improve transparency and security (Danila et al., 2025). The integration of similar features could be instrumental in addressing the concerns raised by users in the survey. This case study underscores the significant role of transparency in fostering trust and confidence in digital zakat platforms.

In terms of interpretation, the data suggest that both transparency and security are critical factors influencing user trust in zakat management platforms. The positive relationship between transparency and user trust emphasizes the importance of providing clear and accessible information about zakat fund allocation (Afifah et al., 2025). Moreover, the significant role of security features in building trust highlights the need for platforms to implement robust security protocols, including encryption and multi-factor authentication. Overall, these findings support the argument that improving transparency and security in zakat management platforms is essential for increasing user satisfaction and trust. These results also suggest that software engineers and zakat institutions should prioritize these factors when developing new platforms or improving existing ones (Evriyenni et al., 2025).

The findings of this study reveal that transparency, security, and user trust are critical factors influencing the effectiveness of zakat management platforms. A majority of survey respondents expressed concerns over the lack of transparency in how their donations are allocated, with 72% highlighting this issue. Security was another significant concern, as 78% of users emphasized the importance of robust security features, such as encryption and secure payment systems, in fostering trust. The regression analysis indicated that transparency and security are strongly correlated with user trust, with both factors contributing significantly to the user experience. Additionally, the case study of ZakatHub demonstrated that real-time tracking and transparent reporting positively impacted user trust. These results suggest that platforms that incorporate clear, accessible information about donation allocation and employ advanced security protocols will foster greater user trust and satisfaction.
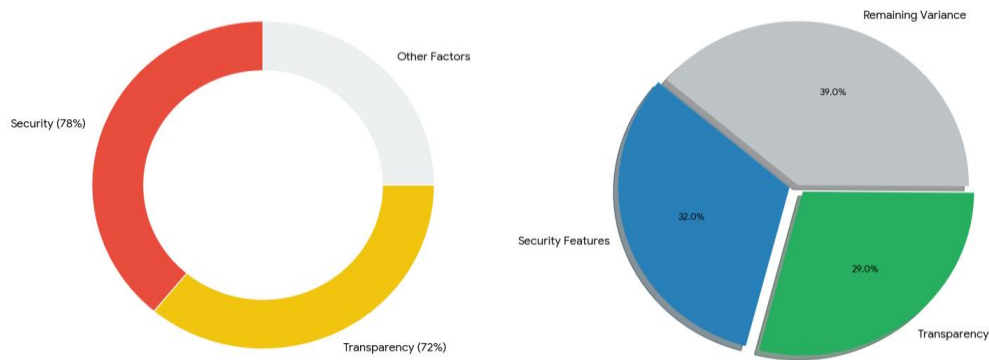
Figure 1. User Priorities in Zakat Plaforms (Survey Result) & Variance Contribution to User Trust (Regression Analysis)

Comparing these findings with existing research, the results are consistent with broader studies on digital financial platforms, which emphasize the importance of transparency and security in building user trust (Akhter et al., 2025). However, this study adds a unique dimension by focusing specifically on zakat platforms, where religious and ethical considerations play a crucial role. Previous research in the field of online banking and e-commerce has shown that trust is built through clear communication, secure transactions, and user-centric designs. In the case of zakat platforms, these factors are equally important, but with the added challenge of ensuring compliance with Shariah principles. This study bridges the gap by demonstrating how these general principles can be adapted and applied in the context of zakat management (Indriana & Rohim, 2025).

The findings reflect an important recognition that, in the digital age, zakat management platforms must address both technical and ethical concerns to gain users' trust. The high concern for transparency signals a need for more visible, accountable processes in how zakat funds are handled. Security concerns indicate that users are cautious about sharing sensitive personal and financial information, particularly in an online environment. These results underline the significance of integrating Shariah-compliant practices with secure and transparent technologies. They serve as a reminder that technology alone cannot ensure trust; the ethical and religious dimensions must also be considered when developing digital platforms for zakat management (Tumanggor & Sujatna, 2023; Zainuddin et al., 2023).
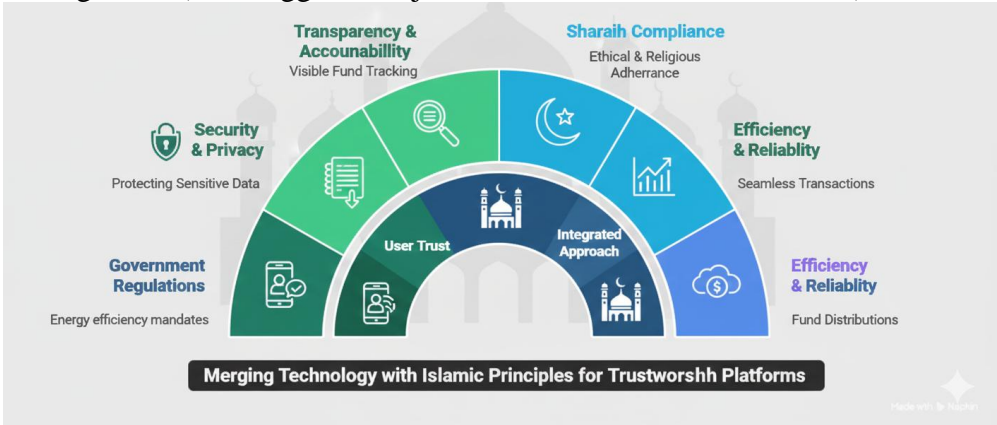

Figure 2. Digital Zakat Management Platform: Builiding Trust in the Digital Age

The implications of these findings are far-reaching. For zakat platforms to thrive in the digital era, they must not only adopt secure technologies but also build trust through transparency. The study suggests that by offering real-time tracking of donations and clear reports, platforms can significantly enhance user confidence. Furthermore, implementing

strong security measures such as encryption and multi-factor authentication will address users' concerns about data privacy. These actions are essential for increasing user engagement and encouraging higher zakat contributions. The research highlights that software engineers and zakat institutions need to prioritize user trust and transparency when designing or improving platforms, as these factors are key to platform success (Mukhlishin et al., 2025).

The results are consistent with user expectations in the digital age, where transparency and security are fundamental for any online platform. Users increasingly demand control over their information and the ability to track transactions in real-time, especially in contexts involving charitable giving (Ahmad & Yahaya, 2023; Emzaed et al., 2023). The findings reflect this broader trend, where digital platforms across various sectors are required to meet high standards of security and accountability. The specific context of zakat, however, introduces additional complexity due to its religious significance and the need for compliance with Islamic principles. Thus, the findings point to a growing need for developers to incorporate both advanced security measures and ethical transparency into the software development of zakat platforms, which may not have been adequately prioritized in previous systems.

Moving forward, it is essential for zakat management platforms to address the concerns highlighted in this study. Developers should focus on integrating real-time tracking systems, enhancing security features, and ensuring that transparency is embedded in the platform's core design. Future research could explore further technological innovations such as blockchain for real-time tracking and smart contracts to ensure Shariah compliance and enhance user confidence. Additionally, longitudinal studies could track user trust over time to assess the long-term effectiveness of these features. The next steps involve practical implementation of these findings by both software engineers and zakat institutions, ensuring that future zakat platforms meet the technological, ethical, and religious expectations of users.

CONCLUSION

The most important finding of this study is the significant relationship between transparency, security, and user trust in zakat management platforms. While existing literature emphasizes the importance of transparency and security in digital financial platforms, this study uniquely highlights their combined effect on user trust within the context of zakat platforms. The survey results revealed that users are particularly concerned with the transparency of how their donations are allocated, and they prioritize robust security measures, such as data encryption and secure payment systems, to foster trust. Moreover, the case study of ZakatHub demonstrated that real-time donation tracking significantly increased user confidence, making it clear that transparency features are crucial in the zakat management context. These findings provide a deeper understanding of the specific requirements for zakat platforms that go beyond general digital financial services.

This research contributes to the field by offering a tailored framework for the development of zakat management platforms, focusing on the integration of software engineering practices with Shariah principles. The study introduces new insights into how software engineers can incorporate both technological solutions, such as encryption and real-time tracking, with ethical considerations, like Shariah compliance and transparency. Unlike previous studies that primarily focus on conventional financial platforms, this research fills a gap by examining the unique requirements of zakat platforms, where religious values must be considered alongside technological advancements. The conceptual framework developed in this study provides a foundation for future platform designs and contributes to the broader understanding of user trust in digital charitable systems.

The limitations of this study include the relatively small sample size for qualitative data collection, as only 25 participants were interviewed across zakat institutions, software

engineers, and platform users. Additionally, the study focuses on zakat platforms in a specific region, which may limit the generalizability of the findings to other areas with different socio-cultural contexts. Future research could expand the sample size and include a more diverse range of zakat platforms from various countries to gain a broader perspective on user trust and transparency in zakat management. Furthermore, longitudinal studies could explore how user trust evolves over time with the implementation of new transparency and security features. This would help assess the long-term impact of these factors on user engagement and zakat contributions.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.
Author 2: Conceptualization; Data curation; In-vestigation.
Author 3: Data curation; Investigation.

CONFLICTS OF INTEREST

The authors declare no conflict of interest.

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