

## Digital *zakat* management, transparency in *zakat* reporting, and the *zakat* payroll system toward *zakat* management accountability and its implications on *zakat* growth acceleration

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### ABSTRACT

This study examines the impact of Digital *Zakat* Management, Transparency in *Zakat* Reporting, and the *Zakat* Payroll System on *Zakat* Growth Acceleration, with *Zakat* Management Accountability as the mediating factor. Data from *muzakki* and *Zakat* institutions were collected through surveys and questionnaires, and regression and correlation analyses were used to assess the relationships between variables. The findings reveal that digital *Zakat* management positively impacts *Zakat* management accountability and *Zakat* growth acceleration. Transparency in *Zakat* reporting also has a positive effect on *Zakat* management accountability. However, the *Zakat* payroll system does not significantly influence *Zakat* management accountability or *Zakat* growth acceleration through mediation. The study underscores the importance of accountability as a mediator between digitalization, transparency, and *Zakat* growth, offering insights for *Zakat* institutions to optimize their practices and promote equitable social impact. Future research should consider qualitative methods and comprehensive variables to understand *Zakat* dynamics better.

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## 1. Introduction

*Zakat* is one of the crucial pillars of Islam, playing a vital role in alleviating the burdens of the less fortunate and enhancing social welfare within the Muslim community (Bin-Nashwan et al., 2020; Hossain et al., 2019). However, despite its immense potential to empower society and strengthen social bonds, *Zakat* implementation in many countries often needs management, transparency, and accountability challenges (Lubis & Azizah, 2018). Traditionally, *Zakat* management has been carried out by *Zakat* institutions or *amil Zakat* agencies, serving as intermediaries between the *muzakki* (givers of *Zakat*) and the *mustahik* (*Zakat* recipients) (Widiastuti et al., 2021; Zulkarnain & Farkhani, 2021). Nevertheless, in recent years, digital technology has witnessed rapid advancements, leading to emerging opportunities for its application in *Zakat* management (Beik et al., 2021; Hassan et al., 2022; Ibrahim & Tambi Chek, 2020; Salleh et al., 2022). Digital *Zakat* management entails utilizing information and communication technology in *Zakat* administration (Hudaefi et al., 2022; Mutamimah et al., 2021). This adoption brings various benefits, such as facilitating *Zakat* collection, distribution, and reporting (Mohd Nor et al., 2021). Digital *Zakat* platforms and applications provide improved accessibility for *muzakki* to pay *Zakat* online conveniently, quickly, and securely (Bin-Nashwan et al., 2023; Rahayuningsih et al., 2021). Furthermore, technological advancements enable more efficient management of *mustahik* data, ensuring timely and accurate *Zakat* disbursement (Dirie et al., 2023; Kudhori & Pandowo, 2022). Transparency in *Zakat* reporting is crucial to building public trust in *Zakat* institutions (Sawmar & Mohammed, 2021).

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In many cases, a lack of transparency in *Zakat* fund utilization can lead to doubts and skepticism within the community (Latief & Sandimula, 2022). Therefore, *Zakat* institutions must provide transparent and open financial and activity reports to *muzakki* (Jayanto & Munawaroh, 2019; Ruslan, 2022). Through digital technology, *Zakat* institutions can present real-time information, allowing *muzakki* to track and verify the use of their *Zakat* contributions more easily (Zulfikri et al., 2021).

The *Zakat* payroll system is a model of *Zakat* collection that utilizes the payroll process of companies or institutions as a mechanism for deducting *Zakat* from employees' salaries (Ahmad, 2019; Antonio et al., 2020). By implementing the *Zakat* payroll system, *Zakat* institutions can improve efficiency and effectiveness in collecting *Zakat* from *muzakki* with regular income (Kasri & Yuniar, 2021). Additionally, the *Zakat* payroll system can enhance *Zakat* awareness among employees, promoting increased participation and discipline in regular *Zakat* payments (Lubis & Azizah, 2018). Overall, these three aspects of digital *Zakat* management, transparency in *Zakat* reporting, and the *Zakat* payroll system will enhance accountability in *Zakat* administration. By improving transparency, openness, and efficiency in *Zakat* management, *Zakat* institutions can build public trust among *muzakki* (Santoso et al., 2023). Consequently, this will accelerate *Zakat* growth as people become more confident and motivated to fulfill their obligations (Mohammed et al., 2021). Moreover, the improved collection and targeted disbursement of *Zakat* funds will positively impact the economic growth of the *mustahik* community, ultimately creating a more just and sustainable social environment (Herianingrum et al., 2023).

This study is based on the identified research gap in the scholarly literature on digital *Zakat* management, *Zakat* transparency reporting, and *Zakat* payroll systems. Despite the recognized potential of applying digital technology and transparency in *Zakat* management, there needs to be more in-depth research on their implementation and comprehensive impact. This research gap serves as the foundation to introduce novelty in this study. The novelty of this research lies in the analytical approach toward implementing cutting-edge technologies, such as Artificial Intelligence (AI), blockchain, and big data analytics in digital *Zakat* management. An innovative *Zakat* payroll system model will be developed, integrating *Zakat* into the company or institution's payroll system while considering fairness and efficiency. These novelties aim to contribute new insights into the application of technology in *Zakat* management and efforts to increase public participation in *Zakat* payment. This study aims to analyze the effectiveness of digital *Zakat* management implementation in *Zakat* institutions and its impact on *Zakat* management accountability. Moreover, this research explores *Zakat* institutions' efforts to enhance transparency in *Zakat* reporting and its effect on trust and participation among *muzakki*. Furthermore, this study will design and test an innovative *Zakat* payroll system model to improve efficiency and involvement in *Zakat* payment. Through these objectives, this research is expected to provide new perspectives on the significance of digital technology and transparency in *Zakat* management and how they can accelerate *Zakat* growth and improve the well-being of the *mustahik* community. Thus, implementing digital *Zakat* management, transparency in *Zakat* reporting, and the *Zakat* payroll system becomes crucial in achieving improved accountability in *Zakat* administration and positively influencing the acceleration of *Zakat* growth and overall societal well-being.

## 2. Literature Review And Hypothesis Development

### 2.1 Digital Zakat Management, Zakat Management Accountability, and Zakat Growth Acceleration

Beik et al. (2021) assert that Digital *Zakat* Management refers to implementing technology, mainly information and communication technology (ICT), to streamline and optimize *Zakat*'s collection, distribution, and reporting processes. It involves using digital platforms, applications, and databases to facilitate *Zakat* transactions, enable efficient data management of *Zakat* recipients (*mustahik*), and enhance transparency in *Zakat* administration (Mutamimah et al., 2021). By leveraging technology, digital *Zakat* management aims to improve accessibility, accuracy, and efficiency in handling *Zakat* funds, ensuring they are promptly disbursed to the intended beneficiaries (Saad et al., 2023). Digital *Zakat* Management, *Zakat* Management Accountability, and *Zakat* Growth Acceleration are intertwined elements that collectively contribute to the success and impact of *Zakat* in society. According to Ninglasari & Muhammad (2021), adopting digital technology in *Zakat* management enhances transparency, efficiency, and accessibility, making it easier for *muzakki* to contribute and monitor the usage of their *Zakat* funds. This increased transparency fosters *Zakat* Management Accountability, as *Zakat* institutions strive to maintain clear financial records and adhere to established guidelines to build trust among *muzakki* (Ruslan, 2022). As faith grows, *muzakki* becomes more engaged and willing to contribute, accelerating *Zakat* growth (Mohammed et al., 2021). This positive cycle reinforces the importance of leveraging technology for *Zakat* management, as it enhances accountability and ultimately drives the development of *Zakat*, enabling it to fulfill its significant role in aiding the less fortunate and promoting social well-being within the Muslim community (Ascarya, 2022; Ascarya & Suharto, 2021; Khateeb et al., 2023). Based on previous theories and research, we propose the following hypothesis:

**H<sub>1a</sub>:** Digital *Zakat* management positive influence on *Zakat* management accountability.

**H<sub>1b</sub>:** Digital *Zakat* management positive influence on *Zakat* growth acceleration.

## 2.2 Transparency In Zakat Reporting, Zakat Management Accountability, and Zakat Growth Acceleration

According to Sawmar & Mohammed (2021), Transparency in *Zakat* Reporting refers to providing clear, accurate, and comprehensive information about *Zakat* funds' collection, management, and utilization to all stakeholders, mainly the *Zakat* contributors (*muzakki*). It involves disclosing financial statements, activities, and outcomes related to *Zakat* management in a timely and accessible manner (Platonova et al., 2018). Transparent *Zakat* reporting aims to build trust and credibility among *muzakki*, ensuring they have visibility into how their *Zakat* contributions utilize and the impact they create in supporting the less fortunate and needy members of society (*mustahik*) (Santoso et al., 2023). Transparency in *Zakat* Reporting, *Zakat* Management Accountability, and *Zakat* Growth Acceleration share a crucial and harmonious relationship in the realm of *Zakat* management (Müller, 2017; Yasni & Erlanda, 2020). When practiced by *Zakat* institutions, Transparency in *Zakat* Reporting establishes a strong foundation for *Zakat* Management Accountability. By providing clear and accessible reports on *Zakat* collection, distribution, and expenditure, *Zakat* institutions build trust and credibility with *muzakki* (Ikhwantha & Hidayati, 2019). This transparency fosters *Zakat* Management Accountability, as *Zakat* institutions feel compelled to adhere to ethical practices, maintain accurate financial records, and ensure responsible utilization of *Zakat* funds (Fad & Imron, 2021). As *Zakat* Management Accountability increases, *muzakki* become more confident in contributing their *Zakat*, positively impacting *Zakat* Growth Acceleration (Angraini et al., 2022). Higher levels of *muzakki* engagement and contributions result in increased *Zakat* collections, which, in turn, accelerate *Zakat* growth (Anindya & Pimada, 2023). This positive relationship reinforces the importance of transparency and accountability in *Zakat* management, as they serve as catalysts for change, ultimately making *Zakat* more effective in serving the needs of the less fortunate and promoting social welfare within the Muslim community (Shuaib & Sohail, 2022). Based on prior theories and research, we present the subsequent statement:

**H<sub>2a</sub>:** Transparency In *Zakat* Reporting positive influence on *Zakat* management accountability.

**H<sub>2b</sub>:** Transparency In *Zakat* Reporting positive influence on *Zakat* growth acceleration.

## 2.3 The Zakat Payroll System, Zakat Management Accountability, and Zakat Growth Acceleration

The *Zakat* Payroll System is a mechanism for collecting *Zakat* directly from the salaries or wages of employees within a company or institution (Ahmad, 2019). It involves deducting a predetermined portion of the income of eligible Muslim employees as *Zakat*, which is then pooled and distributed to the deserving beneficiaries (Wahb, 2023). The *Zakat* Payroll System streamlines *Zakat* collection by integrating it into the existing payroll process, making it convenient for employees to fulfill their *Zakat* obligations (Basir et al., 2017). This system aims to increase *Zakat* compliance, raise employee awareness, and facilitate regular and systematic *Zakat* payment (Kasri & Yuniar, 2021). By implementing the *Zakat* Payroll System, companies and institutions contribute to promoting charitable giving and social responsibility among their workforce (Ajina et al., 2020). The relationship between the *Zakat* Payroll System, *Zakat* Management Accountability, and *Zakat* Growth Acceleration is symbiotic and pivotal in the success of *Zakat* management. By implementing the *Zakat* Payroll System, *Zakat* institutions streamline the collection and ensure regular contributions, leading to a stable source of funds (Bin-Nashwan et al., 2021). It enhances *Zakat* Management Accountability as transparent guidelines and proper record-keeping inspire trust among *muzakki* (Machdum, 2018). As accountability strengthens, *muzakki* participation and contributions increase, driving *Zakat* Growth Acceleration and enabling *Zakat* institutions to have a more significant societal impact by providing essential support to the less fortunate (Iskandar et al., 2021). Drawing from existing theories and research, we present the following hypothesis:

**H<sub>3a</sub>:** The *Zakat* payroll system has a positive influence on *Zakat* management accountability.

**H<sub>3b</sub>:** The *Zakat* payroll system has a positive influence on *Zakat* growth acceleration.

## 2.4 Zakat Management Accountability and Zakat Growth Acceleration

Wahyuni-TD et al. (2021) assess that *Zakat* Management Accountability refers to the degree of responsibility, transparency, and integrity exercised by *Zakat* institutions or organizations responsible for collecting, managing, and distributing *Zakat* funds. It encompasses the practices of transparent financial reporting, accurate record-keeping, and adherence to established regulations and guidelines. A high level of *Zakat* management accountability fosters trust and confidence among *Zakat* contributors (*muzakki*) that their contributions are utilized appropriately to benefit the deserving recipients (Dahlawi et al., 2021). *Zakat* Growth Acceleration denotes the significant increase or rapid expansion of *Zakat* collections and distributions over a specific period (M. C. M. Salleh & Chowdhury, 2020). It measures the growth rate of *Zakat* contributions and the subsequent impact on the socio-economic development of the *mustahik* community. *Zakat* growth acceleration can result from improved management practices, increased public awareness of *Zakat* obligations, effective utilization of technology in *Zakat* administration, and enhanced transparency, collectively leading to greater *muzakki* participation and more significant contributions. Accelerating *Zakat* growth is pivotal in addressing societal needs and promoting social welfare (Kailani & Slama, 2020). *Zakat* Management Accountability and *Zakat* Growth Acceleration share a crucial relationship, with

accountability catalyzing *Zakat* growth (Hijriana & Nugroho, 2018). When *Zakat* institutions maintain transparency, responsible fund management, and transparent reporting practices, it builds trust and confidence among *muzakki* (Wardani & Fachrunnisa, 2022). This trust, in turn, motivates more individuals and organizations to participate in *Zakat* giving, leading to increased *Zakat* collections (Mahmood et al., 2021). Additionally, accountable *Zakat* management ensures efficient resource utilization, maximizing the impact of *Zakat* funds on poverty alleviation and social welfare (Herianingrum et al., 2023). As *Zakat* institutions demonstrate accountability, they are more likely to explore new outreach strategies and innovative projects, further attracting *muzakki* contributions and accelerating *Zakat* growth to benefit the less fortunate and promote societal well-being. Leveraging existing theories and research, we propose the subsequent hypothesis:

**H4:** *Zakat* Management Accountability positive influence on *Zakat* Growth Acceleration.

2.5 *Zakat* Management Accountability as mediator

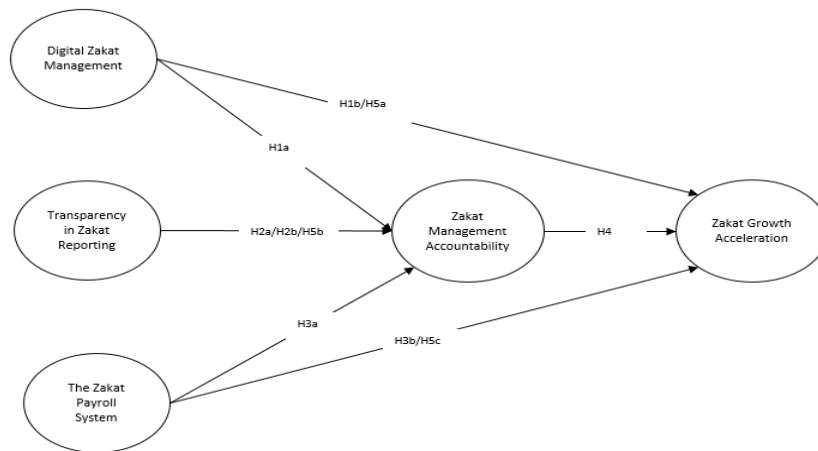
*Zakat* Management Accountability can mediate between *Zakat* institutions and *muzakki* (*Zakat* contributors). As a mediator, *Zakat* Management Accountability is crucial in fostering trust and transparency between *Zakat* institutions and *muzakki*. When *Zakat* institutions maintain high accountability, they provide clear and comprehensive reports on *Zakat* collection, distribution, and utilization, allowing *muzakki* to verify that their *Zakat* contributions use responsibly to assist the less fortunate (*mustahik*). This transparency builds trust and confidence among *muzakki*, encouraging them to contribute more willingly and consistently. In return, the contributions and engagement of *muzakki* motivate *Zakat* institutions to uphold their accountability standards, creating a positive cycle that reinforces the importance of transparency and accountability in *Zakat* management. As a mediator, *Zakat* Management Accountability facilitates a healthy and harmonious relationship between *Zakat* institutions and *muzakki*, ultimately driving the effectiveness of *Zakat* in addressing societal needs and promoting social welfare within the Muslim community. By capitalizing on established theories and prior research, we put forward the following hypothesis:

**H5a:** *Zakat* management accountability mediates the relationship between digital *Zakat* management and *Zakat* growth acceleration.

**H5b:** *Zakat* management accountability mediates the relationship between transparency in *Zakat* and *Zakat* growth acceleration.

**H5c:** *Zakat* management accountability mediates the relationship between the *Zakat* payroll system and *Zakat* growth acceleration.

To obtain a comprehensive understanding, a research framework is developed to elucidate the purpose of this study. The research framework encompasses various elements and variables that are intended to be investigated and analyzed to achieve the research objectives (see Fig. 1).



**Fig. 1.** Research framework

2. Method

3.1 Research Design

The research will employ a quantitative research design. This approach allows for collecting and analyzing numerical data to establish the relationships between variables. Surveys and questionnaires will be used to gather data from *muzakki* and *Zakat* institutions. At the same time, financial reports and records will be analyzed to assess *Zakat* Management Accountability and *Zakat* Growth Acceleration.

### 3.2 Sampling

A purposive sampling method was used to select participants for the study. *Muzakki*, who have contributed to *Zakat* through digital platforms and *Zakat* institutions that have adopted Digital *Zakat* Management practices, will be targeted. The sample size will be determined based on statistical considerations to ensure sufficient representation of the target population. 150 questionnaires were distributed to respondents who were sampled. Out of 150 distributed, 140 questionnaires returned to be analyzed, while the remaining 10 did not return.

### 3.3 Data Collection

Primary data was collected through structured surveys and questionnaires administered to *muzakki* and *Zakat* institutions. The surveys will assess *muzakki* engagement, trust, and perceptions of accountability, while *Zakat* institutions will provide information on their digital *Zakat* management practices and financial accountability measures. Secondary data was obtained from published financial reports and records of *Zakat* institutions to evaluate their performance in *Zakat* Management Accountability and *Zakat* Growth Acceleration.

### 3.4 Data Analysis

Quantitative data were analyzed using statistical tools such as regression analysis to examine the relationships between Digital *Zakat* Management, *Zakat* Management Accountability, and *Zakat* Growth Acceleration. Correlation analysis will determine the strength of the relationships between variables. Data was interpreted to draw meaningful conclusions and support or reject the research hypothesis.

### 3.5 Ethical Considerations

Ethical approval was sought from the relevant institutional review board before data collection. Informed consent will be obtained from all participants, ensuring their privacy and confidentiality. Participants will have the right to withdraw from the study at any point without consequences.

## 3. Findings and discussion

### 4.1 Findings

We evaluated the validity of the indicators in our study through the convergent technique, analyzing the external loading factor values. Early exploratory investigations consider a loading factor range of 0.50 to 0.70 adequate. However, in our study, all indicators showed loading values greater than 0.70, signifying excellent convergent validity. For discriminant validity assessment, we compared the square root of the average variance extracted (AVE) for each latent factor with the correlation coefficients among other elements in the model. This analysis determined whether the variables could effectively distinguish between groups (Fornell & Larcker, 1981). Moreover, we assessed the reliability of the variable indicators using composite reliability, where values exceeding 0.70 indicate reliability (Chin, 2010). Notably, the composite reliability and Cronbach's alpha values surpassed 0.70, confirming the reliability of the variable indicators.

The reliability analysis confirmed the high reliability of the variable indicators, with composite reliability values ranging from 0.944 to 0.983, exceeding the minimum threshold of 0.70. It indicates that the measurements used in the study were consistent and reliable, without significant measurement errors. The Cronbach's alpha scores, ranging from 0.927 to 0.983, further supported the reliability of the indicators. These results instill confidence in the accuracy and consistency of the data collected for the variables studied (Chin, 2010).

The results of the hypothesis testing exhibited that Digital *Zakat* Management had a significant and positive influence on *Zakat* Management Accountability ( $t=2.580>1.96$ ) and *Zakat* Growth Acceleration ( $t=3.327>1.96$ ). Then, Transparency in *Zakat* Reporting also had a significant and positive influence on *Zakat* Management Accountability ( $t=5.437>1.96$ ) and *Zakat* Growth Acceleration ( $t=2.006>1.96$ ). In addition, The *Zakat* Payroll System positively impacts *Zakat* Growth Acceleration ( $t=3.565>1.96$ ), but had no significant impact on *Zakat* Management Accountability ( $t=1.714<1.96$ ). Furthermore, *Zakat* Management Accountability mediates the relationship between Transparency in *Zakat* Reporting and *Zakat* Growth Acceleration ( $t=2.547>1.96$ ). Finally, *Zakat* Management Accountability not mediate the relationship between Digital *Zakat* Management ( $t=1.756<1.96$ ) and The *Zakat* Payroll System ( $t=1.588<1.96$ ) on *Zakat* Growth Acceleration. Thus, the majority of the hypotheses were accepted, except for hypotheses H3a, H5a, and H5c, which were rejected., refers in Table 2.

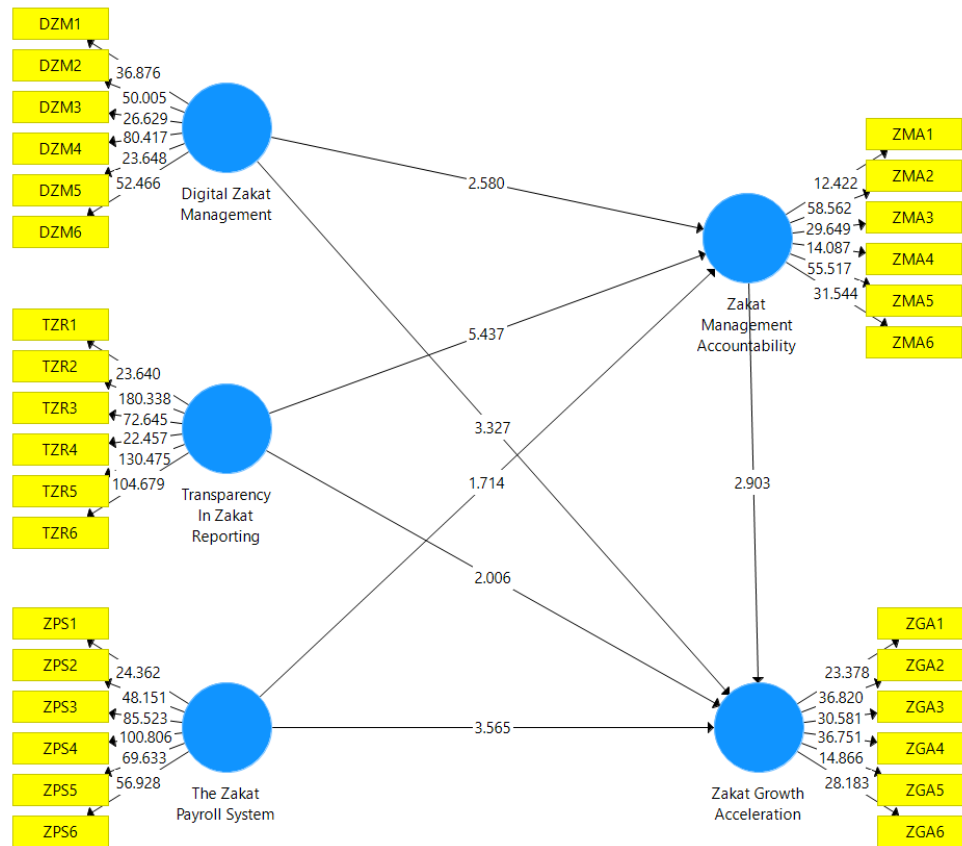
**Table 1**  
Confirmatory factor analysis with reliability and validity statistic

Construct	Items	Outer Loading	Cronbach's Alpha	rho_A	CR	AVE
Digital Zakat Management	DZM1=The Zakat institution provides a digital platform accessible to muzakki for online Zakat payment	0.932	0.967	0.967	0.973	0.859
	DZM2=Information technology is integrated effectively in Zakat collection, distribution, and reporting	0.951				
	DZM3=Financial reports and Zakat utilization are presented transparently and accessible to muzakki in real-time	0.913				
	DZM4=The Zakat payroll system is implemented to efficiently collect Zakat from employees' salaries accurately and promptly	0.961				
	DZM5=The Zakat institution ensures the protection of muzakki's personal data during the digital Zakat payment process	0.858				
	DZM6=Responsive customer service and technical support are provided to muzakki using digital technology for Zakat payment	0.942				
Transparency In Zakat Reporting	TZR1=The Zakat institution provides detailed financial reports that disclose the sources and uses of Zakat funds	0.840	0.971	0.971	0.977	0.877
	TZR2=The institution ensures that Zakat beneficiaries' identities and personal information are kept confidential in the reporting process	0.978				
	TZR3=The Zakat institution presents regular and timely updates on Zakat collection and distribution activities	0.952				
	TZR4=Information on Zakat allocation and utilization is easily accessible and understandable to muzakki	0.901				
	TZR5=The institution discloses any administrative expenses related to Zakat management, ensuring transparency in fund allocation	0.973				
	TZR6=The Zakat institution engages in periodic external audits to verify the accuracy and compliance of Zakat reporting practices	0.968				
The Zakat Payroll System	ZPS1=The Zakat institution implements a systematic payroll system that deducts Zakat directly from eligible employees' salaries	0.911	0.979	0.984	0.983	0.905
	ZPS2=The system ensures accurate calculations of Zakat deductions based on the employees' income and Zakat rates	0.947				
	ZPS3=Employees are provided with clear information and explanations regarding Zakat deductions in their payslips	0.974				
	ZPS4=The Zakat payroll system operates efficiently, processing Zakat deductions promptly and reliably	0.968				
	ZPS5=The institution maintains a secure and confidential process for handling employees' Zakat deductions and information	0.958				
	ZPS6=Regular evaluations are conducted to assess the effectiveness and impact of the Zakat payroll system in increasing Zakat collections and growth	0.951				
Zakat Management Accountability	ZMA1=The Zakat institution maintains accurate and transparent records of Zakat collections, distributions, and utilization	0.709	0.93	0.932	0.946	0.748
	ZMA2=The institution adheres to ethical principles and best practices in Zakat management, ensuring responsible use of Zakat funds	0.933				
	ZMA3=Zakat management decisions are made through a consultative and participatory process, involving stakeholders and promoting accountability	0.896				
	ZMA4=The Zakat institution regularly reports financial information and activities to muzakki, demonstrating transparency in fund management	0.807				
	ZMA5=Mechanisms are in place to address any complaints or grievances from muzakki regarding Zakat management practices	0.928				
	ZMA6=The institution undergoes external audits and evaluations to verify compliance with Zakat regulations and accountability standards	0.894				
Zakat Growth Acceleration	ZGA1=The total Zakat collections have shown a consistent upward trend over the past few years	0.843	0.927	0.93	0.944	0.738
	ZGA2=There is an increasing number of muzakki contributing Zakat regularly and voluntarily	0.913				
	ZGA3=Zakat contributions from various sources, such as individuals, businesses, and institutions, have shown significant growth	0.877				
	ZGA4=The Zakat institution has expanded its outreach and support to a larger number of mustahik (beneficiaries)	0.914				
	ZGA5=The Zakat funds are utilized efficiently to address the needs of the less fortunate, resulting in a positive impact on their well-being	0.709				
	ZGA6=Zakat growth has had a notable effect on poverty alleviation and social welfare, contributing to a more equitable and sustainable society	0.882				

**Table 2**  
Path Analysis

Hypothesis	Construct *)	Original Sample	Standard Deviation	T Statistics	P Values	Result
H1a	DZM → ZMA	0.239	0.093	2.580	0.010	Accepted
H1b	DZM → ZGA	0.261	0.079	3.327	0.001	Accepted
H2a	TZR → ZMA	0.486	0.089	5.437	0.000	Accepted
H2b	TZR → ZGA	0.174	0.087	2.006	0.045	Accepted
H3a	ZPS → ZMA	-0.133	0.078	1.714	0.087	Rejected
H3b	ZPS → ZGA	0.258	0.072	3.565	0.000	Accepted
H4	ZMA → ZGA	0.264	0.091	2.903	0.004	Accepted
H5a	DZM → ZMA → ZGA	0.063	0.036	1.756	0.080	Rejected
H5b	TZR → ZMA → ZGA	0.128	0.050	2.547	0.011	Accepted
H5c	ZPS → ZMA → ZGA	-0.035	0.022	1.588	0.113	Rejected

\*) : DZM=Digital Zakat Management; TZR=Transparency in Zakat Reporting; ZPS=The Zakat Payroll System; ZMA=Zakat Management Accountability; ZGA=Zakat Growth Acceleration



**Fig. 1.** Bootstrapping Analysis

**4.2 Discussion**

The implementation of Digital Zakat Management significantly impacts Zakat Management Accountability. By leveraging technology, Zakat institutions can enhance transparency, accuracy, and efficiency in managing Zakat funds. Real-time tracking and reporting allow muzakki to verify how their Zakat contributions are utilized, building trust and confidence in the Zakat institution. With increased accountability, Zakat institutions can effectively address concerns about fund management, ensuring that Zakat is distributed to the most deserving recipients. Digital Zakat Management empowers Zakat institutions to meet higher standards of transparency and responsibility, fostering a stronger bond with muzakki and reinforcing the overall effectiveness of Zakat in supporting the less fortunate and promoting social welfare.

Digital Zakat management impact on Zakat growth acceleration. It indicates that adopting digital technology in Zakat management directly influences the growth of Zakat. Digital Zakat management practices enable more efficient and accessible ways for muzakki to contribute their Zakat, streamlining the collection process. This increased accessibility encourages greater muzakki engagement and participation, leading to a rise in Zakat collections. Moreover, using digital platforms allows Zakat institutions to reach a broader audience, attracting more contributors and generating a positive domino effect on Zakat growth.



As *Zakat* resources expand, *Zakat* institutions can allocate funds more effectively to support a more significant number of *mustahik* (beneficiaries), substantially impacting social welfare and overall *Zakat* growth acceleration. The implementation of digital technology optimizes *Zakat* management, ultimately contributing to the growth and effectiveness of *Zakat* in addressing the needs of the less fortunate in society.

The level of transparency in *Zakat* reporting significantly influences *Zakat* Management Accountability. When *Zakat* institutions practice transparency in their reporting, they provide clear and comprehensive information to *muzakki* regarding *Zakat* collection, distribution, and utilization. This transparency allows *muzakki* to monitor and verify how their *Zakat* contributions are being utilized, promoting trust and confidence in the *Zakat* institution's practices. By being transparent in their reporting, *Zakat* institutions are held accountable for their financial and operational decisions, which, in turn, strengthens their commitment to responsible *Zakat* fund management. As transparency in *Zakat* reporting increases, *Zakat* institutions are more likely to adhere to ethical practices, maintain proper financial records, and ensure that *Zakat* funds are channeled to the most deserving beneficiaries. Overall, transparency in *Zakat* reporting positively impacts *Zakat* Management Accountability by fostering trust, enhancing credibility, and encouraging responsible *Zakat* management practices.

Transparency in *Zakat* Reporting's impact on *Zakat* growth acceleration proposes that the level of openness in *Zakat* reporting directly affects the acceleration of *Zakat* growth. When *Zakat* institutions practice transparency in their reporting, they provide clear and detailed information to *muzakki* regarding *Zakat* collection, distribution, and usage. This transparency fosters trust and confidence among *muzakki*, encouraging them to contribute more willingly and consistently. As *muzakki* perceive that their *Zakat* contributions are being utilized responsibly and effectively, they are motivated to increase their contributions, leading to a rise in *Zakat* collections. The availability of transparent and reliable reporting builds credibility for *Zakat* institutions, attracting more contributors and creating a positive feedback loop for *Zakat* growth. Ultimately, transparency in *Zakat* reporting is vital in accelerating *Zakat* growth by increasing *muzakki* engagement, enhancing *Zakat* fund collections, and positively impacting the socio-economic well-being of the less fortunate beneficiaries.

The *Zakat* payroll system does not significantly influence *Zakat* management accountability findings that the implementation of the *Zakat* payroll system did not significantly impact the *Zakat* management accountability level within the *Zakat* institution or organization. Despite the systematic approach of deducting *zakat* directly from employees' salaries through the payroll system, it could have significantly improved the overall accountability of *zakat* management practices. This finding indicates that while the *Zakat* payroll system can enhance the efficiency of *Zakat* collection from eligible employees, more is needed to drive higher levels of accountability within the *Zakat* institution. Other factors, such as transparency in reporting, ethical practices, and stakeholder engagement, may also play essential roles in influencing *Zakat* management accountability.

The *Zakat* payroll system's impact on *Zakat* growth acceleration indicates that the *Zakat* Payroll System's implementation directly influences *Zakat's* growth. The *Zakat* Payroll System offers a convenient and automatic mechanism for *Zakat* collection, enabling eligible Muslim employees to fulfill their *Zakat* obligations regularly and consistently. This systematic approach results in a steady and predictable flow of *Zakat* contributions, contributing to increased *Zakat* collections over time. As more individuals participate in the *Zakat* Payroll System, *Zakat* institutions experience a continuous and reliable source of funds, allowing them to expand their outreach and support to a more significant number of *mustahik* (beneficiaries). The increased *Zakat* collections and broader outreach to beneficiaries lead to a positive domino effect, accelerating *Zakat* growth. Ultimately, the *Zakat* Payroll System plays a significant role in fostering *Zakat* growth by facilitating a more efficient and consistent *Zakat* collection process, enabling *Zakat* institutions to make a more substantial impact on social welfare, and promoting the overall effectiveness of *Zakat* as a means of addressing the needs of the less fortunate in society.

*Zakat* Management Accountability has a beneficial impact on accelerating the growth of *Zakat*. When *Zakat* institutions demonstrate high accountability in their practices, it fosters trust and confidence among *muzakki* (*Zakat* contributors). This increased trust leads to higher *muzakki* engagement and willingness to contribute to *Zakat* more consistently. As *muzakki* perceive that their *Zakat* contributions are being managed responsibly and ethically, they become more motivated to fulfill their *Zakat* obligations. With increased *muzakki* participation and contributions, *Zakat* collections grow, leading to *Zakat* Growth Acceleration. The accountability of *Zakat* management ensures that *Zakat* funds are allocated efficiently to support the needs of the less fortunate (*mustahik*). As *Zakat* resources expand, *Zakat* institutions can reach a broader spectrum of *mustahik* and provide more comprehensive assistance, creating a positive cycle reinforcing *Zakat* growth. *Zakat* Management Accountability is pivotal in driving *Zakat* Growth Acceleration by building trust among *muzakki*, encouraging higher participation, and ensuring responsible fund management. The positive relationship between *Zakat* Management Accountability and *Zakat* Growth Acceleration underscores the importance of accountability in maximizing the impact of *Zakat* on social welfare and fostering a more equitable and compassionate society.

The rejection of Hypothesis (H5a) indicates that the impact of digital *Zakat* management on *Zakat* growth acceleration is not influenced or mediated by the level of *Zakat* management accountability. While digital *Zakat* management may lead to improved efficiency and transparency in *Zakat* operations, it does not necessarily result in a significant increase in accountability within the *Zakat* institution. Other factors or mechanisms may be more influential in driving *Zakat* growth acceleration, independent of the level of accountability demonstrated by the *Zakat* institution.



The level of *Zakat* management accountability influences the impact of transparency in *Zakat* reporting on *Zakat* growth acceleration. When *Zakat* institutions practice transparency in their reporting, providing clear and comprehensive information on *Zakat* collection and utilization, it fosters trust and confidence among *muzakki*. The increased transparency leads to higher *muzakki* engagement and participation in *Zakat* giving. The level of *Zakat* management accountability serves as a mediator, explaining how transparency positively affects *Zakat* growth acceleration. The more accountable *Zakat* institutions are in their practices, the more trust and confidence they instill in *muzakki*, leading to more remarkable *Zakat* contributions and, subsequently, *Zakat* growth acceleration.

The rejection of Hypothesis (H5c) implies that implementing the *Zakat* payroll system, which deducts *Zakat* directly from employees' salaries, does not significantly impact *Zakat* growth acceleration through the mediating role of *Zakat* management accountability. While the *Zakat* payroll system may streamline *Zakat* collection, its effectiveness in fostering accountability within the *Zakat* institution does not directly contribute to *Zakat*'s growth acceleration. Other factors or mechanisms may play a more substantial role in driving *zakat* growth, independent of the level of accountability exhibited by the *zakat* institution.

## 5. Conclusion

The discussion of the study reveals important insights into the impact of digital *Zakat* management, transparency in *Zakat* reporting, the *Zakat* payroll system, and *Zakat* management accountability on *Zakat* growth acceleration. The implementation of digital *Zakat* management significantly influences *Zakat* management accountability, allowing *Zakat* institutions to enhance transparency, accuracy, and efficiency in managing *Zakat* funds. The findings also indicate that digital *Zakat* management directly impacts *Zakat* growth acceleration by providing more efficient and accessible ways for *muzakki* to contribute to *Zakat*, resulting in increased *Zakat* collections and support for a more significant number of *mustahik*.

Transparency in *Zakat* reporting is crucial in influencing *Zakat* management accountability, as it builds trust and confidence among *muzakki*. Higher levels of transparency encourage *muzakki* to contribute more willingly and consistently, positively impacting *Zakat*'s growth acceleration. Moreover, *Zakat* management accountability positively influences *Zakat* growth acceleration by fostering trust and motivating *muzakki* to increase their contributions, resulting in higher *Zakat* collections and broader outreach to beneficiaries. However, the study reveals that the *Zakat* payroll system does not significantly impact *Zakat* management accountability or *Zakat* growth acceleration through mediation. While the systematic approach of deducting *Zakat* from employees' salaries enhances *Zakat* collection efficiency, it may not directly contribute to increased accountability or *Zakat* growth acceleration. Other factors, such as transparency in reporting and stakeholder engagement, may play more influential roles. The study highlights the importance of digital *Zakat* management and transparency in *Zakat* reporting as practical tools to enhance *Zakat* management accountability and drive *Zakat* growth acceleration. By leveraging technology and promoting transparency, *Zakat* institutions can build trust and credibility with *muzakki*, increasing *Zakat* contributions and broader socio-economic impact on the less fortunate. However, further research is necessary to explore additional factors that may influence *Zakat* growth and strengthen the relationship between *Zakat* management practices and *Zakat* growth acceleration.

### 5.1 Implications (Theoretical and Practical)

The research findings have several implications. Theoretically, the study contributes to the literature by establishing a mediating role for *Zakat* Management Accountability in the relationship between various factors and *Zakat* Growth Acceleration. The study confirms that accountability acts as a critical mediator, linking the implementation of Digital *Zakat* Management, transparency in *Zakat* reporting, and the *Zakat* payroll system to *Zakat* growth acceleration. It underscores the importance of ensuring accountability in *Zakat* institutions to optimize the impact of *Zakat* on poverty alleviation and social welfare.

From a practical standpoint, the study emphasizes the significance of adopting digital technologies and transparent reporting practices to enhance *Zakat* management and growth. *Zakat* institutions should prioritize implementing digital *Zakat* management systems and transparent reporting mechanisms to build trust and confidence among *muzakki*. Additionally, integrating the *Zakat* payroll system can facilitate regular and consistent *Zakat* collections, increasing *Zakat* funds and broader support for the less fortunate. Overall, these practical implications can assist *Zakat* institutions in optimizing their operations and achieving greater societal welfare.

### 5.2 Research Limitations

The study faced several limitations that need consideration. Firstly, the research adopted a quantitative research design, which may not capture the full complexity of human behaviors and motivations. Future studies could incorporate qualitative methods to gain deeper insights into the perceptions and experiences of *Zakat* contributors and institutions. Secondly, the research focused on specific variables and their relationships; however, other factors may also influence *Zakat* growth acceleration, such as socio-economic conditions, cultural factors, and government policies. Future research should consider a more comprehensive set of variables to provide a more holistic understanding of *Zakat* growth dynamics.

### 5.3 Recommendations for Future Research

To further advance the understanding of *Zakat* management and growth, future research should explore the impact of *Zakat* utilization on the socio-economic development of *mustahik* communities. Comparative studies across different countries and regions can offer valuable insights into the cultural and institutional factors influencing *Zakat* growth. Moreover, longitudinal studies tracking the changes in *Zakat* growth and management practices over time can provide a clearer picture of the long-term effects of digitalization and transparency initiatives. Lastly, researchers should explore the effectiveness of *Zakat* management accountability in fostering partnerships with other stakeholders, such as governments and non-governmental organizations, to maximize the social impact of *Zakat* in addressing poverty and inequality.

This study highlights the significance of *Zakat* Management Accountability as a crucial mediating factor in the relationship between digital *Zakat* management, transparency in *Zakat* reporting, the *Zakat* payroll system, and *Zakat* Growth Acceleration. The findings offer valuable insights for *Zakat* institutions and policymakers to enhance their practices and promote a more equitable and sustainable society through effective *Zakat* management.

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