Determinants of Direct Zakat Distribution Preferences Among Muzaki in Urban Indonesia: Evidence from Tangerang City

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Abstract
Purpose: The objective of this study is to evaluate the elements which make the muzaki (zakat givers) transfer zakat directly to mustahiq (zakat recipients) without going through formal Zakat Management Organizations (OPZ) in an urban area.
Design/methodology/approach: Quantitative cross-sectional survey design. Primary data were acquired by a questionnaire employing a four-point Likert scale, administered to 100 muzaki in the city of Tangerang who indicated that they distributed zakat directly. Data analysis was performed using multiple linear regression, with classical assumption checks performed beforehand to satisfy Best Linear Unbiased Estimator (BLUE) requirements.
Findings: The study instruments were valid (r-count > 0.30) and dependable (Cronbach's alpha > 0.70). The regression residuals met the assumptions of normality, homoscedasticity and non-multicollinearity (VIF < 10). Religiosity, culture and efficiency had significantly beneficial effect on the preference of direct zakat distribution while trust had no significant effect. The best predictor was religiosity.
Practical implications: Zakat Management Organizations need to move beyond traditional transparency drives (audits, certifications) and focus on strategies for cultural proximity such as empowering intermediaries at neighborhood level, and reducing the friction of formal giving channels in terms of digital and bureaucratic aspects.
Originality/value: While extant research considers direct zakat distribution a residual, deficit-driven category explained by institutional distrust, the current study conceptualizes it as a proactive preference and empirically establishes a "trust bypass" pattern where spiritual (Ihsan) and cultural motivations make institutional trust statistically immaterial to the decision to give directly.
Paper type: Empirical.
Keywords: Direct Zakat Distribution, Muzaki Preference, Religion, Social Capital, Transaction Cost Efficiency.

1. Introduction

One of the key mechanisms of the Islamic economic system is Zakat which is for redistribution of wealth and reduction of persistent social gaps. The ritual obligation and macroeconomic stabilizer has long been thought to have the potential to drive grassroots economic change (Beik & Arsyianti, 2015). This potential in Indonesia is estimated to be around IDR 327 trillion per year (Kemenag, 2023) to encourage the government to build a large administrative infrastructure.

Currently, there are 594 official bodies that collect these funds, from the central National Zakat Agency (BAZNAS) to provincial branches and private Zakat Institutions (LAZ) (Kemenag, 2023, 2024). The credibility of the institution has been a major issue, no surprise there. BAZNAS has acquired the ISO 37001:2016 anti-bribery certification and is regularly given an unqualified audit opinion to provide assurance to the public (BAZNAS, 2021). Platforms like "Cinta Zakat" are developed to reduce transaction friction and to enable real-time tracking of donations (BAZNAS, 2022). But as with other forms of technological sophistication and tighter auditing, this doesn't necessarily change long-standing donor patterns. However, the latest literature on digital Islamic finance suggests that structural upgrades generally do not capture the complex and close to the heart nature of charitable giving (Ahimsa et al., 2023).

The figures for formal collection are still relatively low; zakat distributed directly by a muzaki to a known mustahiq, and not recorded by any institution, still seems to be substantially higher than the volume that flows through the official channels (Puskas BAZNAS, 2020). This is in line with Kashif et al.'s (2018) behavioral findings that Muslim donors often feel a unique satisfaction, difficult to articulate, when they bypass institutional intermediaries altogether.

Tangerang City is a good example of this disconnection. Meanwhile, the potential of zakat is estimated to be IDR 72 billion per year, BAZNAS of Tangerang City officially collected IDR 15.46 billion in 2024 (BAZNAS of Tangerang City, 2024). This gap doesn't necessarily mean lost funds, but a major, largely unrecorded movement toward direct distribution.

The previous studies have explained about the reasons of muzaki prefer to use formal channels usually by considering the variables of institutional trust and quality of services (Bahri et al., 2021; Elpina & Lubis, 2022; Bin-Nashwan et al., 2020). But the other side of the coin is less explored: why urban muzaki in dense and economically diverse settings such as Tangerang choose to bypass this existing institutional infrastructure. In an effort to fill the gap, the present study empirically tests four variables, religiosity, trust, culture and efficiency as determinants that attract muzaki to direct distribution.

2. Literature Review and Hypotheses Development

Theoretical Framework: Preference Formation and Planned Behavior

For us to understand why people choose one charity over another, we need to look beyond simple utility calculations. Husein (2005 as cited in Ritonga et al., 2023) distinguished environmental drivers of preference such as social class, custom and local culture and internal psychological mechanisms such as personal motivation and deep-seated belief. Ajzen's (1991) Theory of Planned Behavior (TPB) is used in this study to understand how these forces interact within the framework of zakat. The TPB fits well with the variables explored here, namely a muzaki's internal stance toward giving (religiosity), the social pressure presented by their immediate circle (culture) and the perceived ease of the giving process (efficiency), which together influence behavioral intent. This framework has been robust in explaining Islamic financial behavior, for instance, in the Scopus indexed research of Annahl et al. (2021) and supported domestically by Ma'fiyah et al. (2018) who used the TPB construct in investigating how muzaki weigh institutional and non-institutional giving options.

Religiosity: Moving Beyond Compliance Toward Ihsan

The psychology of Muslim philanthropy is divorced from the perception of religiosity as mere ritual observance. Ahmad (2020) proposed a three-level hierarchy of religious experience based on Mangunwijaya (1994, cited in Ahmad, 2020). The very essence of Islam is the physical act of giving away wealth. Above that is Iman, the intellectual conviction that stands behind physical action in faith. Ihsan is above all. He surrenders so sincerely that one feels as if in the immediate presence of the Divine. When muzaki work from the Ihsan dimension they are not just moving money but they are trying to have a direct experience of spirituality unmediated. The benefit of direct distribution is that it provides immediate, visible proof of impact, which can get lost in the shuffle of institutional channels. Religiosity is an internalized value system, which will affect consumption and giving decisions in the future (Setiadi, 2023). This is not specific to Indonesia. In a widely cited Scopus indexed study of Indonesian giving behaviour, Kasri (2013) found intrinsic religious motives to far outstrip extrinsic or reputational considerations. Therefore, Yulianti et al. (2021) also point out that strong internalized religiosity motivates Muslims to directly contact the beneficiaries to verify the spiritual value of their worship.

H_1: Religiosity has a significant positive effect on muzaki's preference for direct zakat distribution.

Trust: Questioning the Conventional Wisdom

Academics have viewed trust as being fundamentally at the heart of the philanthropy transaction. Trust is a psychological risk on the reliability of another party (Rousseau et al., 1998, cited in Priansa, 2017). Trust is developed from repeated experience (Mowen & Minor, 1998 in Priansa, 2017). Trust is a set of expectations such as honesty, competence, consistency, loyalty and straightforward communication (Rabin, 2001, cited in Niazi et al., 2023). The conventional assumption is logical, if a muzaki feels a lack in one of these dimensions in a Zakat Management Organization, they are expected to withdraw and give directly.

This is a special kind of satisfaction that Muslim donors are often satisfied by avoiding unreliable institutions (Kashif et al., 2015, 2018). Trust and credibility is the foundation for formal compliance (Bin-Nashwan et al., 2020). In the home country, bahri et al. (2021) found that the perceived accounting quality and the institutional trust attract muzaki to formal channels. However, despite this body of evidence establishing a strong conventional expectation, that low trust drives direct distribution, the underlying psychological mechanics of this choice in dense urban settings remain comparatively under-examined, an assumption that this study empirically tests.

H_2: Trust significantly affects muzaki's preference for direct zakat distribution.

Logic of Culture and Bonding Social Capital

Culture is a system of meaning that underlies the behavior of a community (Koentjaraningrat, 1985). Putnam's (1995) Social Capital Theory is useful to explain why direct zakat still exists in urbanized settings. Even in industrial zones, Indonesian communities have a strong social capital of 'bonding' dense, inward looking networks based on kinship and gotong royong (reciprocal mutual aid). Giving zakat to a neighbor or a relative is not a rejection of formal systems, but an active reinforcement of those micro-enclave ties. Kinship networks are the first and instinctive safety nets in Indonesian society (Sumarto, 2019). Similarly, in a Scopus indexed study of philanthropy in Southeast Asia, Sawandi and Salwani (2018) noted that formal institutional directives are often overshadowed by deeply embedded norms of reciprocity in the region. Maulidina and Solekah (2020) also state that muzaki in urban neighbourhoods with a traditional orientation tend to prefer the nearest relatives over abstract institutional beneficiaries, and thus preserve their immediate social fabric.

H_3: Culture has a positive and significant influence on muzaki's preference for direct zakat distribution.

Efficiency and Transaction Cost Economics Perspective

Efficiency is often defined as the optimum combination of time, cost and effort (Mahmudi, 2019). Another aspect to consider is the application of Transaction Cost Economics (TCE) (Williamson, 1981) to urban zakat behaviour: urban dwellers are frequently affected by acute "time poverty". But when using an OPZ no matter how digitally advanced adds bureaucratic friction, registration requirements, or delays in processing, the perceived transaction cost increases to match. High friction people naturally prefer the path of least resistance, and direct handovers cut bureaucracy costs to almost zero. According to Retnowati (2018) If the efficiency of the institutional operation decreases, the muzaki will choose the channels that are considered faster and more practical. This is exacerbated by the digital divide: Ahimsa et al. (2023) find that while digital platforms offer the promise of efficiency gains, barriers to adoption may cause traditional, direct handovers to seem more frictionless for the average donor.

H_4: Efficiency positively influences significantly muzaki's preference for direct distribution of zakat.

Prior Empirical Landscape and the Research Gap

There is still not much research on muzaki behaviour. Research on formal channels has identified distinct drivers. Motivation of muzaki in Depok to LAZ is religiosity and trust to institution. This is in accordance with Bahri et al. (2021) and Elpina and Lubis (2022) on BAZNAS. Likewise, Maulidina and Solekah (2020) found that perception of distribution efficiency was a significant predictor of institutional utilization. But research about noncompliance usually takes direct giving a deficit behavior. Giving directly is associated with limited knowledge, lack of transparency and low trust of amil agencies (Putra and Lestari, 2022; Sofiyawati and Halimah, 2022).

The institutional perspective is mainly supported by international research indexed by Scopus. Annahl et al., (2021) use the theory of planned behavior to explain formal channel selection. Adiwijaya et al. (2024) find that zakat literacy and baseline religiosity determine muzaki's trust. Ahimsa et al. (2023) find no change in intrinsic religiosity as donors switch to digital platforms. Moreover, Andriansyah (2024) verifies that religiosity is the most significant factor worldwide, followed by institutional trust and technological convenience through a comprehensive review of the Scopus database.

But the behavioural nuances exhibited in the domestic literature are in general neglected at this macro level perspective. Hakim et al. (2021) demonstrate that community embeddedness affects distribution preferences in ways that formal metrics cannot capture. Kasri and Ramli (2019) in their Scopus-indexed study of Indonesian mosques found that the desire for an immediate and localized impact on society is more important than the convenience of institutionalized giving. Together, these studies suggest that direct distribution is not merely a “failure” to exploit an OPZ, but rather an alternative choice with its own utility.

Table 1. Mapping the Empirical Landscape on Zakat Distribution Preferences

Author(s) & Year	Core Focus / Findings	Positioning Relative to This Study
Bahri et al. (2021)	Religiosity and trust act as primary pull factors for LAZ channels.	Shares key variables but isolates the direct distribution pathway rather than the institutional one.
Annahl et al. (2021)	The TPB framework shows that trust and organizational design shape institutional payment.	Serves as the institutional baseline and tests whether the same drivers apply in reverse.
Elpina & Lubis (2022)	Trust dictates the decision to route funds through BAZNAS.	Confirms trust as a predictor of formal giving, creating a tension this study seeks to resolve.
Ahimsa et al. (2023)	Religiosity sustains consistency in charitable giving, even across digital platforms.	Extends religiosity’s reach from formal/digital spaces into direct, offline handovers.
Adiwijaya et al. (2024)	Trust is shaped by literacy and religiosity, not just institutional audits.	Supports the premise that trust may be a secondary variable, potentially bypassed by stronger motives.
Andriansyah (2024)	The narrative review confirms religiosity as the primary motivator across the Scopus literature.	Validates the expected statistical dominance of religiosity in this study’s model.
Sofiyawati & Halimah (2022)	Psychological and cultural factors shape conventional and non-institutional behaviors.	Provides foundational support for the cultural/bonding social capital pathway examined here.
Hakim et al. (2021)	Community embeddedness and localized social ties skew giving away from formal channels.	Directly supports the argument that urban direct distribution is an active social investment.
Kasri & Ramli (2019)	Mosque-based (direct community) donations are preferred when seeking immediate social impact.	Highlights the “efficiency of impact” argument that challenges institutional transaction costs.

Source(s): Authors’ own creation, synthesized from cited literature

The Research Gap. Across both domestic publications and international Scopus-indexed archives, a clear theoretical asymmetry emerges: institutional payment is almost uniformly treated as the dependent variable of interest, while direct giving is treated as a residual category a symptom of institutional failure attributed to a lack of trust or knowledge.

There remains a notable absence of research examining what actively draws muzaki toward direct distribution, particularly in dense, heterogeneous urban settings such as Tangerang City. This study addresses this gap. Rather than treating direct distribution as a passive byproduct of institutional distrust, it is positioned here as a proactive choice. By simultaneously testing religiosity, trust, culture, and efficiency as independent drivers of the direct-distribution preference itself, this research shifts the analytical focus from “why do muzaki not use an OPZ?” to “why do muzaki actively choose direct handovers?”

3. Research Method

The design of this study was cross sectional quantitative research design. Research on behavioral drivers of direct zakat distribution. This methodological choice is in line with the existing conventions in the Islamic philanthropy research where numerical scaling is appropriate for measuring the degree of religious and social motivations that qualitative methods often find difficult to consolidate (Qoyyuum et al., 2023).

The study was conducted on Muslim taxpayers of Tangerang City who had given zakat directly to a recipient in the last 12 months. The sample size was 100 respondents. While this is a small number of cases, it is enough to meet the minimum for multiple regression analysis with more than 4 independent variables (Green, 1991). This minimum requirement has been used also in the previous domestic zakat studies (Aji et al.,., 2020).

The survey instrument was a four point Likert continuum (1=strongly disagree to 4=strongly agree) as opposed to the more traditional five or seven point scale, deliberately excluding the neutral midpoint. A neutral choice in the sphere of religious sentiment and charity may conceal real attitudes. The method of imposing directional response has been found to reduce the neutral-response bias and has been successfully applied in domestic research on Islamic financial behavior (Ma'fiyah et al., 2018).

The analytical model uses the preference of muzaki for direct distribution as the dependent variable (Y) and regressed with four predictors namely, religiosity (X1), trust (X2), culture (X3), and efficiency (X4) . Data analysis was done using multiple linear regression in SPSS which also helped to isolate the statistical weight of each predictor. The estimating equation is of the form:

$$Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + e$$

Finally, a word on data provenance is in order, in the name of academic transparency. The field raw data and initial constructs of the survey were sourced from an undergraduate thesis defended at the Faculty of Economics and Business, UIN Syarif Hidayatullah Jakarta (Raisa, 2025). This article, however, is not a re-publication of the thesis. The theoretical framework, the integration of comparative international literature and the re-analysis of the empirical material have been substantially re-worked to meet the standards of peer-reviewed academic publication .

4. Result and Discussion

Classical Assumption Test Results

To ensure that the regression model satisfied the Best Linear Unbiased Estimator (BLUE) criteria, a series of classical assumption tests were conducted.

Table 2. Validity and Reliability Test Results

Variable	Indicator Count	r-count Range	Cronbach's Alpha	Status
Religiosity (X1)	5	0.452 – 0.781	0.845	Valid & Reliable
Trust (X2)	5	0.412 – 0.734	0.812	Valid & Reliable
Culture (X3)	5	0.489 – 0.812	0.867	Valid & Reliable
Efficiency (X4)	5	0.501 – 0.769	0.834	Valid & Reliable
Preference (Y)	5	0.523 – 0.845	0.889	Valid & Reliable

Source(s): Validity criterion: r-count > r-table (0.196); reliability criterion: Cronbach's alpha > 0.70

Table 3. Normality Test Results (One-Sample Kolmogorov–Smirnov Test)

Statistic	df	Sig. (2-tailed)	Conclusion
0.084	100	0.200	Data are normally distributed

Source(s): A significance value of 0.200 (> 0.05) indicates normally distributed residuals

Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
Religiosity (X1)	0.412	2.427	No multicollinearity
Trust (X2)	0.398	2.512	No multicollinearity
Culture (X3)	0.445	2.247	No multicollinearity
Efficiency (X4)	0.461	2.169	No multicollinearity

Source(s): VIF < 10 and tolerance > 0.10 indicate the absence of correlation among the independent variables

Table 5. Heteroscedasticity Test Results (Glejser Test)

Variable	Sig. of Abs_RESID	Conclusion
Religiosity (X1)	0.312	No heteroscedasticity
Trust (X2)	0.541	No heteroscedasticity

Variable	Sig. of Abs_RESID	Conclusion
Culture (X3)	0.278	No heteroscedasticity
Efficiency (X4)	0.415	No heteroscedasticity

Source(s): A significance value > 0.05 indicates no heteroscedasticity in the regression model

Multiple Linear Regression Analysis

After satisfying all classical assumption tests, multiple linear regression analysis was performed. The F-test yielded a significance value of 0.000 (< 0.05), confirming that the independent variables jointly affect the dependent variable. The coefficient of determination (R^2) was 0.632, indicating that 63.2% of the variance in muzaki preference is explained by the model.

Table 6. Multiple Linear Regression Results

Variable	Coefficient (β)	t-count	Sig.	Conclusion
Constant	−2.573	–	–	–
Religiosity (X1)	0.279	4.521	0.000	Significant
Trust (X2)	0.164	1.634	0.106	Not significant
Culture (X3)	0.199	2.051	0.042	Significant
Efficiency (X4)	0.276	3.012	0.003	Significant

Source(s): Dependent variable: Preference for direct zakat distribution (Y)

Discussion

The Superiority of Ihsan and Spiritual Leadership

The regression results show a clear pattern. Religiosity is not only a predictor, but the dominant predictor in the model with coefficient 0.279 and p-value 0.000. The data suggest that the Ihsan dimension is the operative mechanism through the lens of Ahmad's (2020) framework: muzaki in Tangerang are not merely moving wealth from one party to another, but are seeking a direct, unmediated spiritual return – an immediate confirmation that their amanah (trust) has eased a specific individual's burden.

This result extends the existing literature on this topic. Although Bahri et al. (2021) found religiosity to be a driver of formal-channel giving, this study's findings suggest that when the Ihsan imperative is paramount, institutional channels may be seen as an obstacle to spiritual satisfaction. This is largely consistent with the findings of Hameed et al. (2022), who found that highly intrinsic religious giving may resist institutional mediation, as this is perceived to dilute the act's spiritual purity. Yulianti et al. (2021) in Indonesia also found similar findings, whereby deeply internalized religiosity compelled Indonesian Muslims to seek direct face-to-face contact with recipients.

The "Trust Bypass" Pattern

The results of trust ($\beta = 0.164$; $t = 1.634$; $p = 0.106 > 0.05$) reject H2. According to Putra and Lestari (2022) and Elpina and Lubis (2022), the standard narrative of direct distribution, based on the dimensions of integrity and competence of Robbins (2001), is a rejection of untrustworthy institutions. The results for muzaki in Tangerang does not support the assumption.

Here we call this a "trust bypass": the non-significant effect of trust implies that this evaluative step may not be the primary mechanism at play, rather than muzaki deliberately weighing an institution's certifications or audit reports and finding them wanting: The effect of religiosity and the immediate social pressure of local culture seem to be strong enough so that institutional trust is irrelevant to the decision to give.

This finding does not invalidate the broader literature but rather refines it. Adiwijaya et al. (2024) state that trust is often determined by religiosity, and in this case, religiosity could be a great substitute for the role of trust. Qodir et al. (2021) note a similar pattern, observing that OPZ transparency campaigns often do not change behaviour as muzaki seem to rely more on local social cues than institutional audits. The results are consistent with the interpretation that muzaki do not distribute directly out of distrust of the OPZ, but out of a strong enough set of spiritual and cultural motivations such that institutional trust becomes largely immaterial to the decision.

Culture as Bonding Social Capital in an Industrialized Environment

However, the results for culture ($\beta = 0.199$; $t = 2.051$; $p = 0.042 < 0.05$) support H3 confirming Putnam's (1995) social capital theory in the industrial and urban character of Tangerang where its relevance may not be taken for granted. The dense "bonding" social capital is still strongly embedded at the neighborhood (RT/RW) level. Giving zakat directly to a neighbor or a relative is an active reinforcement of a micro enclave safety net, not a rejection of modern systems.

This dynamic is consistent with Sofiyawati and Halimah (2022) and further corroborated by Sawandi and Salwani (2018) who find that norms of reciprocity in Southeast Asian philanthropy tend to override macro-level economic logic. The direct giving in Tangerang seems to act as a form of social investment that maintains kinship networks in ways that are not easily replicated through a more impersonal institutional channel.

Rational Friction Avoidance

Finally, efficiency registers a strong statistical effect ($\beta = 0.276$; $t = 3.012$; $p = 0.003 < 0.05$), supporting H4 and Williamson's (1981) TCE. Urban lifestyles in Tangerang appear to be characterized by pronounced time constraints.Even with digital platforms such as "Cinta Zakat" available, when a muzaki already possesses localized knowledge of a neighbor in need, navigating a formal application process however digitized still represents an added transaction cost, whereas direct handovers reduce this friction to near zero.

This is broadly consistent with Maulidina and Solekah's (2020) findings on perceived efficiency. Ashfaq et al. (2022) similarly caution that even minor usability friction in digital Islamic finance platforms can prompt users to default to traditional, high-touch methods, while Nugroho et al. (2021) find that perceived service efficiency is a decisive variable for urban muzaki. Taken together, these results suggest that the choice to hand over zakat directly reflects a time-conscious, rational calculation rather than simple traditionalism.

5. Conclusion

To summarize, these findings demonstrate that the dynamics of direct zakat distribution in urban Indonesia are far from the standard narrative of institutional-distrust. The combination of consumer preference logic, spiritual hierarchy of Islam–Iman–Ihsan and transaction cost economics shows that religiosity, culture and efficiency are important drivers of direct handovers with religious conviction being the dominant driver. Most strikingly, this study identifies what it calls a "trust bypass": direct distribution does not appear to be primarily a protest against OPZ failures, but rather a proactive response to spiritual and social motivations strong enough to render institutional trust largely irrelevant to the decision-making. This result extends the structural compliance models such as Bin-Nashwan et al. (2020) by putting trust at the core root of zakat behavior. Within the Tangerang context, this pillar appears to be less important than religiosity and culture.

The results show that the muzaki for Zakat Management Organizations are not likely to change their behavior much by applying conventional approaches such as financial audits, ISO certifications or regular transparency reporting. These results yielded three strategic pathways. First, OPZ can work to engineer a heightened sense of feedback of the spiritual. The Ihsan dimension will probably be led by the experience of witnessing tangible impact and static reporting formats such as PDF reports will not address this requirement. As noted by Muhammed et al. (2023), digital Islamic finance platforms do not perform well if the experiential and emotional aspects of user interaction are ignored. Personalized impact updates such as short video messages from mustahiq may be more suitable for this. Qodir et al. (2021) similarly encourage muzaki to value closed loop confirmation that their contribution has made a difference in a life, beyond aggregate statistics.

Second, institutions can reduce bureaucratic distance by decentralizing the delivery of services. The institutional approach can tap into the existing social capital more directly by empowering the local neighborhood figures (RT/RW heads) as the micro-amil nodes. Beik and Arsyianti (2015) conclude that community-based zakat distribution is more effective than top-down models, a conclusion supported by Suryani and Sartika (2021) who find local leaders are trusted mediators in urban Indonesian philanthropy.

Thirdly, the digital world should have less friction. To make formal giving as easy or easier than giving cash directly, the costs of formal giving must be almost zero. However, the formalization of Islamic philanthropy is only successful when the digitalization can reduce the user effort significantly

(Aji et al., 2020) on the barriers of digital zakat adoption in Indonesia. Ashfaq et al. (2022) This can be by embedding zakat payment options within popular e-wallets or e-commerce payment flows.

Limitations and Future Work

Like any single cross-sectional study this study cannot capture the complexity of charitable behavior. The study area is in Tangerang City, therefore the results of the study cannot be generalized to the rural areas. The model can only explain about 36% of the variance of preference of muzaki. Future research could test trust as a mediating rather than direct predictor variable by using structural equation modeling (SEM). This strategy has been successfully applied in related studies in Islamic Economics (Sari et al., 2022). Future studies might investigate the moderating effect of muzaki's digital proficiency on the relationship between efficiency and preference for giving. This may shed light on the conditions under which the digital platforms could serve as an effective substitute for cash-based direct giving.

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