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Enhancing Islamic Social Finance Through FinTech: A User Experience (UX) Analysis of the MyZakat Mobile Application

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Abstract

As zakat institutions in the Global South undergo digital transformation, understanding user interaction with FinTech tools is vital for sustainable Islamic social finance. However, conventional technology acceptance models often overlook the ritualistic dimensions of digital worship. This study evaluates the MyZakat mobile application, a digital initiative by the Zakat Collection Centre (PPZ-MAIWP) of Malaysia, by analyzing user experience (UX) and technical performance based on empirical survey data (N=145). Employing a mixed-methods descriptive approach, the findings indicate a "satisfaction plateau" across four key dimensions. While user-friendliness scored the highest (mean=3.64) due to shifting baseline expectations, application quality remains the primary area for improvement (mean=3.46). Crucially, qualitative analysis reveals a "Spiritual UX Gap". By integrating *Fiqh Zakat* into UX conceptualization, the study demonstrates that users demand traditional ritualistic elements, such as *Lafaz Akad* and *Niat*, to ensure the spiritual validity of their transactions. Furthermore, the research identifies technical hurdles in payment gateway stability as a direct threat to institutional trust and the principle of *Hifz al-Mal* (protection of wealth). Synthesizing these findings with *Maqasid al-Shari'ah*, this study advances existing literature by providing a multidimensional roadmap for global Islamic FinTech, ensuring platforms harmonize commercial-grade technical resilience with the sacred requirements of the *muzakki*.

Keywords

Islamic FinTech; Zakat; Spiritual User Experience (UX); Institutional Trust; Maqasid al-Shari'ah; Global South.

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Introduction

Islamic Social Finance (ISF), which encompasses the pillars of zakat, waqf, and sadaqah, serves as a fundamental mechanism for promoting socio-economic justice and equitable wealth distribution within the Muslim world. In the contemporary era,

these instruments are increasingly recognized as vital tools for achieving financial inclusion and the United Nations Sustainable Development Goals (SDGs), particularly in addressing the widening wealth gap in developing nations (Alfian et al. 2025). However, the effectiveness of traditional ISF management has long been hampered by systemic inefficiencies, geographical barriers, and a lack of real-time transparency that limits the reach of zakat institutions (M. M. Abdullah et al. 2024).

The emergence of Financial Technology (FinTech) has offered a transformative solution to these persistent challenges by digitalizing the collection and distribution processes. In the context of the Global South, digital solutions are no longer a luxury but a necessity to bridge the financial gap for the unbanked and underserved populations (N. K. M. Abdullah and binti Pg 2025). FinTech integration allows for a more streamlined flow of funds, reducing the operational costs of traditional zakat centres while increasing the accessibility of religious services to a tech-savvy generation (Yahaya and Ahmad 2018).

In Malaysia, the digital revolution of zakat management is exemplified by the proactive measures taken by the Zakat Collection Centre (PPZ-MAIWP) of Malaysia. The transition from manual counter-based payments to a comprehensive digital ecosystem represents a social innovation that reshapes the interaction between the muzakki (payer) and their religious obligations (Hidayatulloh and Nahar 2025). This evolution is further supported by the introduction of mobile-based platforms like the MyZakat application, which aims to provide a seamless experience for users to calculate and pay their zakat remotely.

The integration of advanced technologies such as Big Data analytics has been proposed as a method to further optimize this administration. By utilizing Big Data, zakat institutions can enhance their decision-making processes, particularly in identifying asnaf (recipients) and monitoring collection trends with higher accuracy (Paizin 2021a). This data-driven approach is essential for ensuring that funds are distributed to those most in need, thereby fulfilling the mandate of social justice inherent in Islamic law.

However, as digitalization progresses, the scope of zakat must also expand to include modern forms of wealth. The community's view on zakat for cryptocurrencies and other digital assets indicates a need for platforms that can accommodate complex financial realities (Paizin 2021b). This shift requires not only technical updates to mobile applications but also a robust Shari'ah-compliant legal framework that can navigate the nuances of modern digital assets (M. M. Abdullah et al. 2024).

From a legal and conceptual standpoint, the implementation of digital zakat in Malaysia faces unique challenges, such as the limitations of the wakalah (agency) concept in an automated environment. The use of digital intermediaries requires a careful examination of how the agency contract is executed and whether it remains consistent with traditional Islamic legal principles (Paizin and Sarif 2021). This conceptual clarity is vital for maintaining the legal validity of transactions made through mobile applications.

Theoretical frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) have been widely used to analyze the determinants of digital zakat adoption. While utilitarian factors like perceived ease of use and social influence are significant, recent studies show that for Millennials and Generation Z, the reliability of the platform is a major factor in their decision to pay zakat through digital channels (Najhah and Diniyah 2025).

Institutional trust has emerged as a critical mediator for the continued use of mobile financial services. Without a high level of trust in the institution's digital capabilities, users are likely to revert to traditional methods or forgo payment altogether (Simatele, 2024). This trust is built not only on the institution's reputation but also on the technical stability and security of the mobile application itself Najhah and Diniyah 2025).

Despite the benefits, barriers such as digital illiteracy and perceived security risks continue to hinder the widespread adoption of e-wallets for zakat, particularly in more traditional communities. For instance, in the Madura community, concerns over data privacy and the complexity of digital interfaces remain significant hurdles that must be addressed by service providers (Qadariyah et al. 2026). Furthermore, the broader "black box" of digital finance presents challenges in advancing financial inclusion due to the lack of transparency in automated algorithms (Trotta et al. 2026).

One overlooked aspect in the design of Islamic FinTech is what can be termed the "Spiritual User Experience" (UX). Unlike conventional finance apps, Islamic apps must cater to the ritualistic needs of the user. Qualitative feedback often highlights the desire for features like the *Lafaz Akad* (contract verbalization) and *Niat* (intention), which are central to the spiritual satisfaction of the muzakki (Hidayatulloh and Nahar 2025).

The inclusion of these spiritual elements is deeply rooted in the principles of Maqasid al-Shari'ah. The protection of wealth (hifz al-mal) is achieved through the transparency of digital records, while the preservation of religion (hifz al-din) is

upheld by ensuring that the digital act of giving maintains its ritualistic integrity (Hidayatulloh and Nahar 2025). Thus, a successful zakat application must balance technical efficiency with religious requirements.

Theoretical frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) have been extensively utilized to analyze the determinants of digital zakat adoption Najhah and Diniyah 2025). However, these conventional models are inherently utilitarian. They focus primarily on variables like "perceived ease of use" and "performance expectancy" to predict the behavioral *intention* to adopt, rather than analyzing the post-adoption *actualization* and lived experiences of the users. Consequently, existing literature predominantly treats Islamic FinTech merely as transactional software, leaving a critical theoretical void regarding how users interact with the religious and ritualistic dimensions of these platforms once they are actively used.

While recent studies acknowledge that institutional trust is a major factor in the decision to pay zakat digitally (Simatele 2024), there remains a lack of literature addressing the structural integration of spiritual satisfaction within digital interfaces. One overlooked aspect in the design and evaluation of Islamic FinTech is what this paper conceptualizes as the "Spiritual User Experience" (UX) (Alalwan et al. 2017). Unlike conventional finance apps, Islamic applications must cater to the ritualistic needs of the user. Qualitative feedback often highlights the desire for features like the *Lafaz Akad* (contract verbalization) and *Niat* (intention), which are central to the spiritual satisfaction (*sakinah*) of the *muzakki* (Hidayatulloh and Nahar 2025).

This study addresses this fundamental gap by advancing existing knowledge beyond conventional technology acceptance and user satisfaction metrics. The novelty of this research lies in its proposition of a multidimensional evaluation framework that actively integrates empirical UX analytics with the normative principles of *Maqasid al-Shari'ah*. By moving beyond the predictive focus of TAM and UTAUT, this study explores the post-adoption realities of digital *muzakki*. It explicitly evaluates how the protection of wealth (*hifz al-mal*) through technical stability and the preservation of religion (*hifz al-din*) through ritualistic features must co-exist to sustain institutional trust (Hidayatulloh and Nahar 2025).

Therefore, this study aims to evaluate the MyZakat mobile application based on empirical data from 145 active respondents. By synthesizing quantitative performance scores with qualitative insights into technical and spiritual barriers, this research significantly advances the scholarly discourse on Islamic FinTech. It provides

a novel, Shari'ah-grounded perspective on how digital zakat platforms in the Global South must evolve from mere payment gateways into holistic ecosystems that fulfill both the technical and spiritual requisites of the modern Muslim community.

Method

This study employs a quantitative descriptive research design aimed at evaluating the user experience (UX) and technical performance of the MyZakat mobile application. Descriptive research is particularly effective in identifying the characteristics of a specific phenomenon, in this case, the interaction between muzakki and digital zakat platforms, without manipulating the variables (Alfian et al. 2025).. By focusing on empirical feedback, the study seeks to provide a snapshot of current satisfaction levels and technical hurdles faced by users in the Global South context.

The primary data for this research was obtained from a secondary dataset of the "Maklum Balas Pelanggan (Aplikasi MyZakat)" survey, administered by the Zakat Collection Centre (PPZ-MAIWP) in 2024. The total sample size comprised 145 active users of the application. The original survey instrument was developed internally by the institution to assess post-deployment user satisfaction and technical performance. In terms of instrument validation, the questionnaire demonstrates strong content validity, as its four primary dimensions, application quality, user-friendliness, information content, and services offered, align closely with established constructs from the DeLone and McLean Information Systems Success Model and the Technology Acceptance Model (TAM).

Although formal statistical reliability coefficients (such as Cronbach's Alpha) from the initial institutional pre-testing phase were not included in the raw dataset, the high convergence between the quantitative scoring patterns and the thematic qualitative feedback suggests a strong degree of internal reliability and face validity. The data collection was facilitated through web-links and embedded website surveys, utilizing purposive sampling to target individuals who possessed direct transactional experience on the FinTech platform.

However, the utilization of a secondary institutional dataset presents inherent methodological limitations that must be acknowledged. Because the researchers did not design the original instrument, there was no control over the specific phrasing of the survey items, the scale anchors, or the distribution mechanism. Consequently, the data may be subject to self-selection bias, as respondents who voluntarily complete institutional feedback forms often represent those with either highly positive or

notably negative experiences. Furthermore, the inability to conduct real-time probing limits the depth of demographic cross-tabulations. Despite these constraints, utilizing this secondary dataset provides a highly valuable, ecologically valid snapshot of actual user experiences in a real-world Islamic FinTech environment, effectively mitigating the hypothetical biases often found in primary, intention-based surveys.

In addition to the quantitative scores, the instrument included an open-ended qualitative question (Q2) that invited respondents to suggest specific features or improvements. Out of the 145 total participants, 101 respondents provided detailed qualitative feedback, while 44 skipped the section. This qualitative component is crucial for identifying the "Spiritual UX" gap, specifically the demand for ritualistic features like *Akad* and *Niat*, which are often missed by purely quantitative metrics in conventional FinTech studies (Hidayatulloh and Nahar 2025).

Data analysis was conducted using descriptive statistics and thematic categorization. For the quantitative data, weighted average scores were calculated for each of the four dimensions to determine the overall level of user satisfaction. A weighted average of 3.00 was set as the threshold for moderate satisfaction, while scores above 4.00 were considered high. The use of weighted averages provides a more nuanced understanding of the data by accounting for the distribution of responses across the 5-point scale (M. M. Abdullah et al. 2024).

For the qualitative responses, a thematic analysis approach was applied to categorize the 101 comments into key themes such as technical stability, functional flexibility, and spiritual integration. This methodology allowed the researcher to triangulate the quantitative findings with the specific pain points identified by the users. By combining these two forms of data, the study adheres to the mixed-methods spirit often required to analyze complex socio-religious technologies in the Islamic financial ecosystem (Alfian et al. 2025)..

Finally, ethical considerations were strictly observed throughout the study. All data was de-identified to ensure the anonymity and privacy of the 145 respondents, in accordance with the privacy statement of the MyZakat survey platform. Furthermore, the analysis was conducted with the intention of providing constructive feedback for the institutional improvement of PPZ-MAIWP's digital services, aligning with the Maqasid al-Shari'ah principle of maslahah (public interest) and the protection of wealth (Hidayatulloh and Nahar 2025).

Results and Discussion

This section presents the empirical findings derived from the MyZakat application user feedback. The discussion first provides an overview of the application's digital architecture, followed by a quantitative evaluation of user satisfaction and a qualitative exploration of the technical and spiritual dimensions that shape the Islamic FinTech experience.

The MyZakat Application: Digital Architecture and Features

The MyZakat mobile application, developed by the Zakat Collection Centre of the Federal Territories Islamic Religious Council (PPZ-MAIWP), represents a significant leap in the digitalization of Islamic Social Finance in Malaysia. The application is designed not merely as a transactional tool, but as a comprehensive "Islamic Hub" that integrates financial obligations with daily religious practices.

Based on the Version 3.0 proposal, the application's user interface (UI) and user experience (UX) have been restructured to emphasize accessibility and transparency. The primary dashboard provides users with an immediate visual overview of their Zakat and Wakaf contribution history through interactive charts. To enhance user convenience, the interface incorporates a "Quick Action" menu for rapid assessments (*Taksir*), payments (*Bayar*), and record checking (*Semak*).

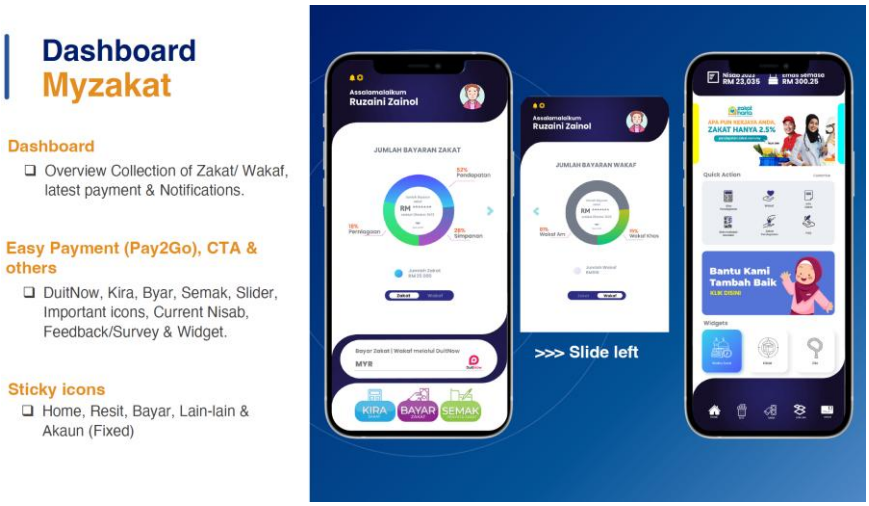

Figure 1. The MyZakat Dashboard featuring the contribution overview and lifestyle widgets.

Furthermore, the application bridges the gap between financial technology and religious routine by embedding lifestyle widgets such as prayer times (*Waktu Solat*), Qibla direction, and daily *Zikir* directly into the home screen. This integration

supports the platform's 5-year strategic planning to become a holistic Islamic centre, which also includes future integrations with the JAKIM Halal hub.

From a FinTech perspective, the payment gateway is designed to accommodate diverse user needs. The payment interface allows users to seamlessly add multiple types of zakat (e.g., income zakat, savings zakat) into a single checkout cart using the "*Tambah Zakat*" feature. To support global outreach and international payers, the system proposes an automatic currency tokenization feature capable of recognizing and processing payments in various currencies such as MYR, USD, and EUR.

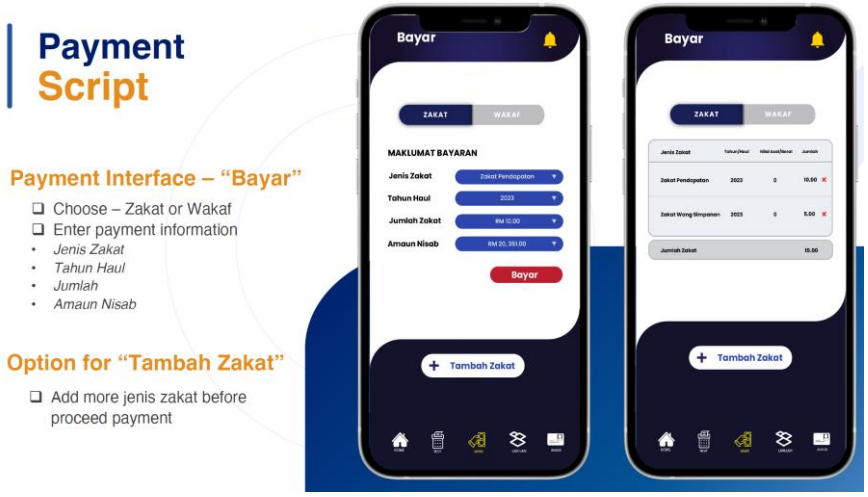

Figure 2. The MyZakat Payment Gateway illustrating multi-zakat checkout and currency tokenization.

These digital infrastructures demonstrate PPZ-MAIWP's commitment to utilizing FinTech to modernize Islamic social finance. However, the effectiveness of these features is ultimately determined by user reception and practical performance, which are evaluated in the subsequent sections.

Quantitative Evaluation of User Satisfaction

The quantitative phase of the analysis focused on measuring user perceptions across four critical dimensions of the MyZakat application's performance. Using a 5-point Likert scale (ranging from 1 = *Sangat Lemah* / Very Poor to 5 = *Sangat Baik* / Very Good), the survey captured the responses of 137 active users. The calculated weighted average scores for these dimensions are presented in Table 1

Dimension	Weighted Average Score (out of 5.00)	Performance Category
User-Friendliness	3.64	Moderate
Services Offered	3.56	Moderate
Information Content	3.53	Moderate
Application Quality	3.46	Moderate

Table 1. Weighted Average Scores for MyZakat Application Dimensions (N=137)

While the quantitative findings clearly indicate a functional digital platform, deeper analytical interpretation is required to understand why all evaluated dimensions achieved only "moderate" satisfaction scores (ranging from 3.46 to 3.64), rather than high or excellent ratings. These outcomes can be systematically interpreted by synthesizing the DeLone and McLean (2003) Information Systems (IS) Success Model with recent literature on Islamic FinTech adoption.

User-Friendliness emerged as the strongest dimension with a score of 3.64. In foundational technology adoption literature, this dimension aligns closely with "Perceived Ease of Use" within the Technology Acceptance Model (TAM) (Davis 1989). A high degree of user-friendliness is crucial in reducing the cognitive load required to complete a transaction, particularly for a demographically diverse *muzakki* base that includes older generations.

However, the moderate score suggests a shifting baseline in user expectations. Digital *muzakki* now benchmark Islamic FinTech platforms against top-tier commercial e-wallets and banking applications. Previous studies on Islamic social finance digitalization have noted that while users are willing to adopt digital zakat platforms, their tolerance for non-intuitive interfaces has significantly decreased as commercial FinTech standards rise (Kasmon et al., 2025). Therefore, a score of 3.64 reflects a user base that expects seamless, frictionless navigation as a mandatory baseline rather than an added value Najhah and Diniyah 2025).

The dimensions of Services Offered (3.56) and Information Content (3.53) also yielded moderate scores. In the context of DeLone and McLean's (2003) "Information Quality," these scores suggest that while the application provides necessary fundamental data (e.g., zakat calculation rates and payment channels), it may lack the personalized, real-time reporting that modern users expect (Delone and McLean 2003).

This reflects a phenomenon frequently observed in recent Islamic FinTech literature: digital zakat platforms are often perceived by institutions merely as

alternative payment gateways rather than holistic, transparent ecosystems (Hidayatulloh and Nahar 2025). Previous research emphasizes that to achieve high user satisfaction, Islamic FinTech must offer transparent, real-time reporting regarding fund distribution and *asnaf* empowerment (M. M. Abdullah et al. 2024). The moderate scores suggest that users feel the application provides adequate basic functions but lacks the interactive transparency, such as automated tax-exemption statements or real-time distribution tracking, that modern donors increasingly demand to validate their trust (Gefen et al., n.d.).

Most critically, Application Quality received the lowest rating at 3.46. In IS literature, this relates directly to "System Quality," encompassing the platform's stability, transaction speed, freedom from bugs, and overall reliability (Delone and McLean 2003). In conventional e-commerce, technical glitches cause temporary user frustration; however, in Islamic FinTech, system failures directly erode institutional trust (Simatele 2024).

When comparing these findings with broader studies on digital zakat adoption, it becomes evident that systemic reliability is inextricably linked to Shari'ah compliance. As argued by Abdullah et al. (2024) and Najhah and Diniyah (2025), any deficiency in system stability, such as a lagging payment gateway or unrecorded transactions, triggers spiritual anxiety regarding the validity of the religious obligation and threatens the principle of *Hifz al-Mal* (Protection of Wealth) (M. M. Abdullah et al. 2024; Najhah and Diniyah 2025). When users doubt whether their obligatory zakat was successfully processed due to a technical error, it fundamentally undermines the platform's primary purpose.

Ultimately, the clustering of these scores around the mid-3.0 range reveals a "satisfaction plateau." This plateau indicates that the initial excitement of zakat digitalization has faded. Users in the Global South have moved beyond simply appreciating the *availability* of a digital zakat app; they are now critically evaluating its *operational resilience*, demanding a platform that offers commercial-grade technical quality coupled with high-level institutional transparency.

Qualitative Insights and Thematic Analysis

To understand the underlying causes of the “satisfaction plateau” identified in the quantitative data, a thematic analysis was conducted on the open-ended responses. Out of the 145 total respondents, 101 users provided specific feedback and suggestions for improvement (Q2). The thematic coding of these

responses revealed four critical areas that significantly impact the user experience, summarized in Table 2.

Theme	Key Issues/Suggestions	Representative User Feedback (Translated)
Spiritual Integration	Demand for ritualistic features such as intention (*Niat*) and contract (*Akad*).	*"Please provide the recitation for the intention and zakat contract in the app, similar to the website."*
Technical Stability	Errors in the payment gateway and post-payment notifications.	*"Payment was successful, but the app displayed an error. It is very confusing."*
Functional Flexibility	The need to edit or delete entries within the payment cart.	*"Requesting a function to delete or edit the history/payment details in the cart before checkout."*
Transparency & Utility	Access to annual statements and lifestyle integrations (e.g., prayer times).	*"Provide the annual zakat statement directly from the app to facilitate tax declarations."*

Table 2. Thematic Analysis of User Feedback and Suggestions

One of the most profound findings from the qualitative analysis is the identification of a "Spiritual UX Gap", a disconnect between technological efficiency and spiritual fulfilment. A substantial number of respondents emphasized the necessity of including the *Lafaz Akad* (verbalization of the contract) and *Niat* (intention) prompts before finalizing their payments. In the realm of Islamic FinTech, the user experience cannot be limited to conventional utilitarian metrics such as speed and convenience; it must also encompass the spiritual tranquillity (*sakinah*) associated with performing a religious duty (Hidayatulloh and Nahar 2025).

To theoretically conceptualize this within user experience frameworks, it is necessary to extend traditional technology acceptance models, which typically focus on performance and effort expectancy, by integrating *Fiqh Zakat* (zakat jurisprudence) as a core UX component (Najhah and Diniyah 2025). In conventional applications, user satisfaction is derived from frictionless transactions. However, for obligatory worship like zakat, users do not merely seek technical convenience; they require confidence in the ritual validity of the digital payment to ensure a perfect *akad* (contract) (Najhah and Diniyah 2025). Previous studies indicate that traditional, face-to-face zakat payments provide high emotional satisfaction and a sense of legitimacy that manual

payers seek (Qadariyah et al. 2026). Therefore, "Spiritual UX" can be theoretically defined as the capacity of a digital interface to virtually replicate this emotional satisfaction and assurance of Shari'ah compliance, thereby transforming a standard electronic fund transfer into a legitimate act of worship (*'ibadah*) (Hidayatulloh and Nahar 2025).

These findings align closely with the principles of *Maqasid al-Shari'ah*, particularly concerning *Hifz al-Din* (Protection of Religion). When a digital zakat platform prioritizes transactional speed but omits the *akad* element, it may induce doubt among the payers regarding the ritualistic validity of their obligation. As highlighted by Paizin and Sarif (2021), the digital transformation of zakat in Malaysia must ensure that technological evolution does not compromise the legal and spiritual integrity of the rituals that have long been practiced in traditional zakat systems (Paizin and Sarif 2021).

Beyond spiritual needs, the qualitative findings exposed critical technical barriers that validate the low "Application Quality" score observed in the quantitative phase. Respondents frequently reported notification errors occurring after payments were made via e-wallets, Google Pay, or credit cards. Users noted instances where funds were successfully deducted from their bank accounts, yet the application displayed an "Error" or "Failed" status.

This issue transcends mere technical inconvenience; it poses a direct threat to institutional trust. Trust is the primary mediator for continued usage in digital Islamic platforms (Najhah and Diniyah 2025). When users encounter uncertainty in social finance transactions, they are highly likely to revert to manual payment methods or abandon the platform entirely. This system stability issue is directly tied to the principle of *Hifz al-Mal* (Protection of Wealth), which mandates that every cent of zakat funds must be managed with absolute transparency and reliability to maintain public confidence in the Islamic FinTech ecosystem (M. M. Abdullah et al. 2024).

Finally, users expressed a strong desire for greater functional autonomy, specifically the ability to edit or delete calculation mistakes within their "payment cart" prior to checkout. Additionally, the demand for downloadable annual statements directly from the mobile app highlights a need for greater transparency and utility, particularly for personal income tax declaration purposes. Addressing these functional gaps is essential for positioning the MyZakat app not just as a payment gateway, but as a comprehensive, user-centric financial management tool.

Conclusion

The digitalization of Islamic Social Finance has emerged as a strategic instrument for strengthening financial inclusion, improving service efficiency, and expanding the reach of zakat institutions in the Global South. Within this context, the MyZakat mobile application developed by PPZ-MAIWP represents one of the most significant initiatives in modernizing zakat collection and management through digital technology. This study sought to evaluate users' experiences with the application and to identify the practical challenges that continue to influence the adoption and effectiveness of digital zakat services in Malaysia.

The findings reveal a dual reality characterized by both encouraging progress and persistent limitations. From a quantitative perspective, the application achieved a moderate level of overall user satisfaction. Among the evaluated dimensions, user-friendliness emerged as the strongest aspect, indicating that respondents generally perceived the platform as accessible, easy to navigate, and relatively straightforward to use. This finding suggests that the application has successfully addressed one of the primary determinants of technology acceptance, namely usability. However, application quality received the lowest mean score, reflecting concerns regarding system reliability, performance consistency, and technical functionality. Although the difference between the dimensions was not substantial, the results indicate that significant opportunities remain for improving the overall user experience.

The qualitative findings provide deeper insights into the sources of user dissatisfaction. One of the most prominent themes identified was the existence of a "Spiritual UX Gap," referring to the absence of traditional religious elements that many users associate with the fulfillment of zakat obligations. Respondents expressed concerns that the digital payment process lacks ritualistic components such as the recitation of *Lafaz Niat* (intention) and *Akad* (contract declaration), which are traditionally present during zakat transactions. While the application successfully facilitates financial transactions, users perceived the digital process as less spiritually meaningful than conventional payment methods. This observation highlights a distinctive characteristic of Islamic FinTech services, where user satisfaction is not determined solely by technical efficiency but is also influenced by spiritual and religious fulfillment.

In addition to spiritual concerns, respondents reported technical vulnerabilities associated with the payment gateway system. Several users experienced situations in which transaction processes generated error notifications despite successful payment completion. Such inconsistencies created uncertainty and anxiety, particularly because zakat payments involve both financial obligations and religious

responsibilities. The lack of immediate transaction verification and transparent confirmation mechanisms was identified as a factor that potentially undermines user confidence in the platform. These findings demonstrate that technical reliability remains a fundamental prerequisite for sustaining institutional trust within digital zakat ecosystems.

The study further suggests that the transition from conventional to digital zakat collection has established a functional foundation for modern Islamic social finance, yet institutional success cannot be measured solely through transactional efficiency. In the context of Islamic FinTech, user experience is closely connected to the objectives of *Maqasid al-Shari'ah*. Reliable technological infrastructure contributes to the protection of wealth (*Hifz al-Mal*) by ensuring secure, accurate, and transparent transactions. Simultaneously, the incorporation of spiritual elements contributes to the preservation of religion (*Hifz al-Din*) by enabling users to fulfill their religious obligations with greater confidence and spiritual satisfaction. Consequently, sustainable innovation in Islamic digital finance requires a balanced integration of technological excellence and religious authenticity.

Beyond the specific context of the MyZakat application, these findings carry profound broader implications for the global development of Islamic FinTech. The identification of the "Spiritual UX Gap" necessitates a paradigm shift in how Islamic financial applications are conceptualized worldwide. Islamic FinTech developers across the Global South can no longer rely exclusively on conventional utilitarian frameworks, such as TAM or UTAUT, that prioritize mere transactional speed. Instead, there must be a universal adoption of Value-Sensitive Design (VSD) grounded in *Maqasid al-Shari'ah*. Whether an application is deployed in Malaysia, Indonesia, the Middle East, or Africa, embedding ritualistic elements is essential to validate the digital transaction as a legitimate act of worship (*'ibadah*). This shift will redefine global Islamic FinTech from being a purely commercial sector into an ethical, faith-enabling ecosystem.

Furthermore, these insights offer critical lessons for digital zakat governance at an international level. The technical vulnerabilities and payment gateway errors observed highlight a global governance challenge: the urgent need for standardized Shari'ah-compliant technological audits. Digital zakat governance must expand beyond traditional financial auditing to encompass rigorous cybersecurity, system stability protocols, and transparent algorithmic standards. Regulatory bodies and Islamic authorities internationally must collaborate to establish unified guidelines that mandate real-time transparency, automated receipt generation, and fail-safe payment routing. By institutionalizing these technological standards, global governance

frameworks can effectively safeguard the principle of *Hifz al-Mal* and prevent technical failures from escalating into international crises of institutional trust.

For Islamic social finance institutions operating broadly across the Global South, the "satisfaction plateau" observed in this study serves as a universal cautionary benchmark. Institutions worldwide must recognize that donor expectations have rapidly evolved; digital *muzakki* now benchmark social finance platforms against sophisticated, commercial-grade financial applications. To sustain long-term engagement and effectively mobilize funds for Sustainable Development Goals (SDGs), such as poverty alleviation, food security, and inclusive education, institutions must grant users greater functional autonomy and absolute transparency. Transitioning from closed, institution-centric systems to open, user-centric financial management tools, where donors can actively track distributions and manage their contributions, will be the defining factor in scaling Islamic social finance globally.

Based on these findings, several strategic recommendations can be proposed. First, zakat institutions and application developers should prioritize the integration of spiritual features within the payment process. The inclusion of optional or mandatory pop-up screens displaying the *Lafaz Niat* and *Akad* immediately before transaction confirmation could enhance users' spiritual engagement and strengthen the religious significance of digital zakat payments. Such a feature would require minimal technical modification while potentially generating substantial improvements in user satisfaction and perceived religious fulfillment.

Second, greater attention must be given to improving system quality, transparency, and payment gateway reliability. Technical issues that generate false error notifications should be addressed urgently to eliminate uncertainty during transactions. Furthermore, users should be provided with immediate, verifiable, and downloadable transaction receipts as well as annual zakat statements accessible directly through the application dashboard. These measures would enhance transparency, reinforce accountability, and strengthen institutional credibility.

Third, the application should provide greater functional autonomy for users by allowing them to edit, recalculate, or remove payment items before transaction completion. Increased flexibility would reduce cognitive burden, minimize user frustration, and improve the overall efficiency of the payment process. Such improvements align with contemporary user-centered design principles and contribute to a more seamless digital experience.

Finally, future development should accelerate the transformation of platforms like MyZakat into comprehensive Islamic digital ecosystems. Proposed enhancements, including prayer time notifications, Qibla direction services, and halal

location features, would extend the application's utility beyond financial transactions. By evolving from a specialized payment platform into an integrated Islamic lifestyle application, such initiatives could significantly increase user retention, strengthen daily engagement, and reinforce their role as central hubs for digital religious services. Overall, the findings demonstrate that the future success of digital zakat platforms depends not only on technological innovation but also on their ability to preserve the spiritual essence of Islamic worship. The integration of technical reliability, religious authenticity, and user-centered design will be essential for building sustainable trust, enhancing user satisfaction, and advancing the broader objectives of Islamic Social Finance in the digital era globally.

Disclosure Statement

While this study provides valuable empirical insights, it is limited by its reliance on a specific secondary dataset (N=145) from a single institution. Future research should consider longitudinal studies to assess user satisfaction before and after the implementation of the MyZakat v3.0 updates. Additionally, comparative studies analyzing digital zakat applications across different countries in the Global South (e.g., Indonesia, Brunei, and Bangladesh) would enrich the global understanding of Islamic FinTech adoption.

Ultimately, technology should serve as an enabler of faith, not a substitute for it. By meticulously designing digital platforms that honour traditional Islamic rituals while leveraging cutting-edge FinTech, institutions like PPZ-MAIWP can set a global benchmark for the future of Islamic Social Finance.

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