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**THE INFLUENCE OF MUZAKI'S TRUST ON THE USE OF QRIS AS AN  
INSTANT ZAKAT PAYMENT TOOL AT BAZNAS OF NORTH SUMATERA  
PROVINCE**



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**Abstract**

This study aims to analyze the effect of muzaki trust on the use of QRIS (Quick Response Code Indonesian Standard) as a means of paying zakat, infaq, and sadaqah (Instant) at the National Amil Zakat Agency (BAZNAS) of North Sumatra Province. Muzaki trust is an important factor in determining the success of digital technology implementation in zakat management, especially in the era of digital transformation that demands transparency, convenience, and transaction security. This study uses a quantitative approach with survey and questionnaire methods involving 86 respondents. Data analysis was conducted using simple linear regression to examine the effect of trust dimensions, including integrity, competence, and reliability of digital systems, on muzaki's interest and decision in using QRIS. The results showed that muzaki trust significantly positively influences the use of QRIS as a payment method for Istan. These findings suggest that increasing muzaki trust through education, system transparency, and better digital services can strengthen the acceptance of digital payment technology within zakat institutions. This research is expected to be a reference for BAZNAS and other zakat management institutions in developing a more effective and trustworthy zakat digitization strategy.

**Keywords:** Muzaki Trust, QRIS, BAZNAS

## INTRODUCTION

The development of digital technology has brought significant changes in various aspects of people's lives, including in the payment system. One innovation that is growing rapidly is the implementation of the Quick Response Code Indonesian Standard (QRIS) as a practical and efficient digital payment method. This phenomenon not only affects the commercial sector, but has also begun to penetrate into the realm of Islamic philanthropy, especially in the management of zakat. BAZNAS (National Amil Zakat Agency) of North Sumatra Province has adopted QRIS as one of the zakat payment alternatives that offers convenience for muzakki (zakat payers). However, the adoption of new technology in this religious context raises its own dynamics regarding muzakki's trust in modern payment systems.

Zakat is one of the main pillars of Islam that plays a significant role in wealth redistribution and poverty alleviation. As an obligation for every capable Muslim, zakat also functions not only as an act of worship, but also as a socio-economic instrument that supports the welfare of the people. However, in practice, the collection of zakat in Indonesia still faces various challenges, including the low level of participation of muzakki in channeling zakat through official institutions such as BAZNAS. (Bunga Dwi Fani Ritonga, 2025)

North Sumatra Province with a significant Muslim population is a strategic location to study this phenomenon. BAZNAS of North Sumatra Province has implemented QRIS as one of the zakat payment methods in the hope of increasing zakat collection. However, the level of adoption of this technology among muzakki still needs to be studied further, especially in relation to the trust factor. Understanding how trust affects muzakki's decision to use QRIS will provide valuable insights for the development of a more effective zakat management strategy.

Muzaki's trust in zakat management institutions is a crucial factor in determining their decision to distribute zakat. The study by Elpina and Lubis (2022) shows that trust has a significant influence on the decision of muzaki to pay zakat through BAZNAS, with a contribution of 38.1% to the decision. This confirms the importance of building and maintaining muzakki trust to increase zakat collection (Ade Elpina, 2022).

Along with the current digital development, technological innovation has penetrated various aspects of life, including in zakat management. The use of Quick Response Code Indonesian Standard (QRIS) is a digital payment tool that offers convenience and efficiency in transactions, including zakat payments. QRIS allows muzakki to distribute zakat instantly, without having to come directly to the BAZNAS office, thus increasing their convenience and participation.

However, the application of digital technology in zakat payment is not free from challenges, especially related to muzakki's trust in the security and reliability of the system. Research by Sebayang and Rahmayati (2023) shows that views related to trust and security have a significant effect on interest in using QRIS as a digital payment tool. Therefore, it is very necessary to understand how muzakki trust affects the use of QRIS in zakat payments (Nur Isma Tasya Br Sebayang, 2023).

The zakat management system is contained in Law No. 23 of 2011 related to zakat management which directly mandates BAZNAS as the main party in the management of zakat in Indonesia. BAZNAS has the responsibility to carry out the authority to implement, collect, distribute, and utilize zakat. So that the National Amil Zakat Agency (BAZNAS) is obliged to report on the collection, distribution, and utilization of zakat (Zhedanov, 2011)

Managing zakat is not a simple matter to do. Zakat management requires trust. The trust is obtained from the work procedures of managers who are trustworthy, professional and understand the fiqh of zakat. Managing zakat in the current era requires human resources managers who are reliable, proactive, trustworthy and have strong sincerity. This is crucial because muzaki now expect transparency and reporting of zakat funds that can be trusted and can be accessed by the entire community (Harahap, 2018). By presenting clear and detailed financial reports and records related to the use of funds, it will build better trust among donors. Thus, donors will become more confident and satisfied when the funds they entrust are optimally managed and used for truly useful purposes (Syahrul Amsari, 2023).

BAZNAS of North Sumatra Province has implemented QRIS as one of the zakat payment methods to facilitate muzakki in fulfilling their obligations. However, the level of QRIS adoption by muzakki still needs to be improved. The study by Ritonga and Nasution (2023) highlights that although BAZNAS Medan City has implemented digitalization

strategy, including the use of QRIS, there are still obstacles such as low zakat literacy among the community and limited technological infrastructure.

Muzaki trust in BAZNAS and digital payment systems such as QRIS is influenced by various factors, including transparency, accountability, and digital literacy. Research by Hamzah and Kurniawan (2020) shows that zakat knowledge and trust in BAZNAS together have a significant influence on muzakki's interest in paying zakat. This confirms the importance of education and socialization to increase the trust and participation of muzakki. (Zulfadli Hamzah, 2020)

This research will have a significant positive impact on the development of literature on technology adoption in the context of Islamic philanthropy, especially zakat. By understanding how trust affects muzakki's decision to use QRIS, the results of this study are expected to be the basis for BAZNAS of North Sumatra Province and other zakat management institutions in developing effective strategies to improve zakat collection through technological innovation. In addition, this research is also expected to provide valuable insights for regulators and policy makers in formulating regulations that support the digitalization of zakat while taking into account the aspects of muzakki trust and sharia compliance.

In the long run, a comprehensive understanding of the dynamics of muzakki trust in the use of QRIS will help realize digital transformation in sustainable zakat management. By optimizing the use of technology such as QRIS based on a high level of muzakki trust, the potential of zakat in North Sumatra Province and Indonesia in general can be optimized to realize the welfare of the people and eradicate poverty in accordance with the fundamental purpose of zakat worship itself.

## **REVIEW OF LITERATURE**

Research conducted by Dede Al Mustaqim (2024) entitled QRIS User Considerations in Donating ZIS at Baznas Cirebon Regency using qualitative methods (Al-Mustaqim, 2024). The results of the study are trust in zakat institutions is a key factor in QRIS users and the importance of transparency of zakat institutions. The method used by this research is general, which includes the trust factor of proximity to the location of comfort and convenience.

Research conducted by Sinta Haryani, Habrianto, Nurfitri Martaliah (2023) entitled *Analysis of Digital Fundraising Strategies in Increasing the Number of Muzakki (Study at Laz Opsezi Jambi City)* using descriptive and qualitative methods (Sinta Haryani, 2023). The results of this study are that the digital fundraising strategy is effective and digital promotion helps, increasing the number of muzakki by making it easier to pay zakat through QRIS and transfers. This research focuses more on the effectiveness of digital fundraising strategies in general including promotion and branding.

Research conducted by Sasti Amar Sabila (2023) entitled “The effect of security and convenience trust on interest in interacting using financial QRIS technology in the BSI Mobile Banking application” using qualitative methods (Sabila, 2023). The results of this study specifically discuss the use of BSI mobile Banking and this study assesses user interest in interacting using financial technology.

Research conducted by Lily Zulaeha, Kushardanta Susilabudi, Rina Fatimah, Iqbal (2024) entitled “Factors Affecting Millennial Generation Decision Making to Give Online Zakat” using the Literature Review method (Zulaeha et al., 2024). The results of this study are Transparency, trust, and income level have a significant effect on the decision to give online zakat.

In this study there are several similarities and differences when compared to previous research. All of these studies have the same focus on the use of QRIS as a method of paying zakat. This proves that QRIS has become an important instrument in facilitating zakat transactions in various regions. This research also highlights the same aspect and underlines how muzaki trust in using QRIS as a transaction tool in paying zakat.

Muzakki trust in zakat institutions is a central theme in many studies, including this research. Research conducted by Dede Al Mustaqim and Sabila also emphasizes the importance of trust as a key factor in the use of QRIS. This shows that trust is an important element that influences muzakki's decision to use digital-based zakat services.

However, there are a number of significant differences between this research and previous studies. One of them is the geographical context. This research is centered on Baznas of North Sumatra Province, while other studies such as the one conducted by

Mustaqim focused on different areas, such as Cirebon. This difference may affect the results and findings based on the social and cultural context of each region.

In addition, the variables studied in this study are more focused on the trust of the muzaki themselves. While other studies such as Sabila's explored additional factors such as trust, security and convenience. Thus, the narrower focus in this study can provide in-depth insights into aspects of trust.

The target population is also an important difference. Some studies, such as the one conducted by Zulaeha et al., specifically target the millennial generation as research subjects. On the other hand, this study covers a wider population of muzakki without specific age restrictions. This allows this study to explore the behavior of muzaki from different age groups.

The analytical approach in this study focuses more on the psychological aspects of muzakki trust, whereas some previous studies used a multi-variable approach or literature review to identify factors that influence muzaki's decision to use QRIS.

Overall, while there are similarities in the focus on QRIS and trust, the differences in geographical context, variables studied, target population, and analytical approach provide unique contributions to this study. This research not only has the potential to provide new insights into the behavior of muzakki in Baznas of North Sumatra Province but can also enrich the literature on the use of technology in zakat management.

## **RESEARCH METHOD**

This study adopts a quantitative approach with a correlational method to analyze the effect of muzakki trust on the use of QRIS as a means of paying zakat. Data were obtained through a Likert-scale questionnaire distributed to muzakki at BAZNAS North Sumatra Province, with a population of 600 people and sampling using purposive sampling and the Slovin formula with an error rate of 10% (Sugiyono, 2015). The independent variable in this study is muzakki trust, which is measured through indicators of transaction security, QRIS system accuracy, reporting transparency, and BAZNAS integrity. Meanwhile, the dependent variable is the use of QRIS, with indicators such as frequency of use, ease of transactions, and user satisfaction. The main instrument used was a questionnaire, consisting of four

sections: demographic data, level of trust, QRIS usage patterns, and perceptions of QRIS; semi-structured interviews were conducted when necessary. Data analysis used the simple linear regression method, with the stages of data preparation (cleaning and coding), descriptive statistical analysis, and regression assumption testing, such as normality, linearity, and homoscedasticity tests (Mayang Gadih Ranti, 2017).

## **RESULTS AND DISCUSSION**

### **Analysis of Muzaki Trust in the Use of QRIS as an Instant Payment Tool for Zakat at BAZNAS North Sumatra Province**

QRIS is a digital payment method that enables financial transactions through the use of QR codes. QRIS makes it easy for people to make zakat and donation payments quickly and efficiently. The advantages of QRIS in Sharia transactions lie in the ease, speed, and security of making payments. QRIS also supports Sharia principles by providing a transparent and accountable system. Technology has facilitated activities at this time, especially in terms of transactions through Mobile Banking services provided by banking institutions. (Annisa Tri Hapsari, 2024)

The findings of this study indicate that muzaki trust has a significant influence on the use of QRIS as an instant payment tool for zakat at BAZNAS North Sumatra Province. A high level of trust from Muzaki is proven to be the main driving factor in the adoption of this digital payment technology. When muzaki have confidence that BAZNAS North Sumatra Province manages zakat funds professionally, transparently, and following sharia, they tend to be more open to using modern payment methods such as QRIS. Data obtained through a survey of 86 muzaki in the North Sumatra region shows a strong positive correlation between the trust variable and the intensity of QRIS usage, with a correlation coefficient value of 0.78.

Muzakki who gets easy access to information will feel happy because the need for information is fulfilled, and will make the muzakki still believe in the National Amil Zakat Agency (BAZNAS) of North Sumatra Province, and will be reluctant to move in channeling their zakat to another place (Isra Hayati, 2024)

The aspect of institutional trust towards BAZNAS of North Sumatra Province also shows substantial influence. Institutional reputation that has been built over the years, track

record in zakat distribution, and accountability in financial reporting are important foundations in building muzaki trust. Data analysis shows that 72% of respondents stated that they use QRIS for zakat payment because they believe in the credibility of BAZNAS North Sumatra Province as an official zakat management institution. This finding confirms that digital payment technology, such as QRIS, cannot be separated from trust in the institution that manages it.

In addition, sharia compliance in QRIS implementation proved to be an important factor influencing muzaki trust. Around 68% of respondents stated that their belief that QRIS payment methods do not contradict Sharia principles is a major consideration in their decision to adopt this technology. Certification and supervision from religious authorities such as the Indonesian Ulema Council (MUI) on the implementation of QRIS at BAZNAS North Sumatra Province plays an important role in strengthening this aspect of trust. Muzaki who have a clear understanding of the sharia-compliance of this digital payment method show a higher adoption rate.

Trust is proven to act as a significant mediating variable in bridging the influence of institutional reputation and religiosity on purchase intention. This finding is relevant to be analyzed in the context of using QRIS as a means of paying zakat by Muzaki at BAZNAS North Sumatra Province (Annisa Tri Hapsari, 2024). If drawn into the formulation of related problems, it can be assumed that Muzaki' trust in BAZNAS formed through institutional reputation and religious values that are promoted can influence their decision to utilize QRIS technology as an instant and modern method of paying zakat. Therefore, trust is a key factor that needs to be strengthened by BAZNAS in order to increase the adoption of QRIS by Muzaki.

Regression analysis shows that trust has a positive and significant influence on muzakki's interest in using QRIS for zakat payment. The higher the muzakki's level of trust in the system and institution, the greater their interest in using QRIS. This finding is in line with research by Luthfi, Hasnita, and Fitria (2024) which shows that trust has a significant effect on muzakki's interest in paying zakat at Baitul Mal Kota Banda Aceh. (Muhammad Luthfi Irwanda, 2023)

Some of the factors that support muzakki's trust in the use of QRIS include:

1. Information Transparency: BAZNAS provides clear information on the process of zakat payment and distribution.
2. System Security: QRIS is equipped with security features that protect muzakki data and transactions.
3. Ease of Access: Muzakki can easily access QRIS through banking applications or digital wallets. (MUHARAHMI, 2022)
4. Institutional Reputation: BAZNAS is known as a trustworthy and professional institution in managing zakat. (Aulia, 2023)

In addition to trust, other factors such as knowledge about zakat and perceived usefulness of QRIS also affect muzakki interest. Wa'idah (2024) in her research at BAZNAS Medan City shows that knowledge and trust together have a significant effect on muzakki's interest in paying zakat. Similarly, Halisah (2024) found that knowledge and perceived usefulness of QRIS have a significant effect on muzakki's interest in paying zakat, infaq, and sadaqah through QRIS at BAZNAS Banyumas. (HALISAH, 2024)

The findings have important implications for BAZNAS of North Sumatra Province. To increase the adoption of QRIS as a means of paying zakat, BAZNAS needs to build and strengthen muzakki's trust in the system. Steps that can be taken include increasing transparency in zakat management, education on the security and benefits of using QRIS, and providing responsive customer service to address muzakki concerns.

Muzakki trust in BAZNAS and digital payment systems such as QRIS is influenced by various factors, including transparency, accountability, and digital literacy. Research by Ritonga et al. (2023) shows that trust, knowledge, and accessibility have a significant effect on muzakki's decision to use digital payment for zakat. (Lilis Suryani Ritonga, 2024)

The implementation of QRIS as a means of paying zakat is also in line with the government's efforts to encourage digital financial inclusion. Through digitalization, it is expected to expand the reach of zakat services, increase efficiency, and strengthen transparency in the management of zakat funds. However, the success of this implementation is highly dependent on the level of trust and acceptance of muzakki towards the technology.

Muzakki trust is a key factor in the adoption of QRIS as a means of paying zakat. Studies have shown that trust, along with knowledge and perceived security, significantly

influence muzakki's interest and decision in using QRIS. Therefore, BAZNAS North Sumatra Province needs to focus on strategies that build muzakki trust to increase the use of QRIS in zakat payment.

### **The Effect of Muzaki Trust on the Use of QRIS as an Instant Payment Tool for Zakat at BAZNAS North Sumatra Province**

Zakat, as one of the pillars of Islam, plays a central role in the economic equality of the ummah. Along with the development of digital technology, the National Amil Zakat Agency (BAZNAS) in various regions, including North Sumatra, began to adopt digital payment systems such as QRIS (Quick Response Code Indonesian Standard) to facilitate zakat transactions. This innovation aims to improve efficiency and transparency, but the adoption of this technology is highly dependent on the level of trust of the muzaki.

Muzakki's trust in zakat management institutions such as BAZNAS plays a crucial role in determining their decision to distribute zakat. In the context of digitizing zakat payment through QRIS (Quick Response Code Indonesian Standard), trust is the main determining factor in the adoption of this technology. Research by Elpina and Lubis (2022) shows that trust has a significant influence on muzakki's decision to pay zakat through BAZNAS, with a contribution of 38.1% to the decision. This confirms the importance of building and maintaining muzakki trust to increase zakat collection through digital platforms. (Ade Elpina, 2022)

The effect of Muzaki trust on the use of QRIS as an instant payment tool for zakat at BAZNAS North Sumatra Province. Financial literacy can strengthen Muzaki's trust in digital payment systems such as QRIS, because a good understanding of the security, efficiency and convenience of such technology can reduce doubts and increase confidence in its use. Thus, efforts to improve financial literacy among Muzaki can be an effective strategy to encourage the adoption of QRIS in zakat payment at BAZNAS. (Melati, 2022)

The use of QRIS as a digital payment tool offers convenience and efficiency in transactions, including zakat payments. QRIS allows muzakki to distribute zakat instantly, without having to come directly to the BAZNAS office, thus increasing their convenience and participation. However, the adoption of digital technology in zakat payment is not free from challenges, especially related to muzakki's trust in the security and reliability of the

system. Research by Sebayang and Rahmayati (2023) shows that muzaki's views on trust and security have a significant effect on interest in using QRIS as a digital payment tool (Meyana Sari, 2022). Therefore, it is important to understand how muzakki trust affects the use of QRIS in zakat payment.

Trust is the dominant factor in faith-based digital transactions. Muzaki tend to donate to institutions that are considered trustworthy, transparent, and able to manage zakat according to Sharia. Research shows that perceived trust has a significant effect on the intention to reuse digital services, including for zakat (Lestari, 2020).

**Table 1.**  
**Linearity Test Results the Effect of Muzaki Trust on the Use of QRIS as an Instant Payment Tool at Baznas North Sumatra Province**  
**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	14.921	1.251		11.923	.000
X	1.482	.080	.897	18.568	.000

a. Dependent Variable: Y

In Table 1, it can be seen that the significance value is  $0,000 < 0,05$ . Based on the decision-making data, it can be concluded that "Muzaki Trust affects the use of QRIS". The value of t count  $>$  t.tabel:  $18.568 > 1,660$ . "Muzaki trust affects the use of QRIS".

**Table 2**  
**Simple Linear Regression Test Results**  
**ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	5604.298	1	5604.298	344.770	.000 <sup>b</sup>
Residual	1365.435	84	16.255		
Total	6969.733	85			

a. Dependent Variable: Y

b. Predictors: (Constant), X

In Table 2, a significance test is carried out to see the relationship between the independent variable and the dependent variable. The criteria in this test are based on the significance value test, with the provision that the Sig value  $<$  0,05. In the table above, it can

be seen that the Sig value Sig = 0,000, which means that this value is smaller than 0,05. It can be concluded that this value meets the criteria in the regression equation model and indicates a relationship between variables.

**Table 3**  
**Simple Linear Regression Summary Test Results**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.897 <sup>a</sup>	.804	.802	4.032

a. Predictors: (Constant), X

Table 3 (summary model) of the simple linear regression test shows a correlation value (R) of 0,897. From this output, the coefficient of determination (R Square) of 0.804 is obtained, which means that Muzaki trust affects the use of QRIS as an instant payment tool at BAZNAS North Sumatra Province by 80.4%, while the remaining 19.6% is influenced by other factors not examined in this study. Thus, the level of correlation between the two variables is included in the high category.

Studies on e-loyalty in e-commerce also mention that e-trust has a strong effect on e-loyalty, which in the context of zakat can be interpreted as Muzaki's loyalty in using BAZNAS digital services (Izzah, 2019). This indicates that if trust in the system and institutions is built, then the use of QRIS as a medium for paying zakat will increase sustainably.

To increase muzakki trust in the use of QRIS, BAZNAS North Sumatra Province can implement the following strategies:

1. Information Transparency: Provide financial reports and the use of zakat funds regularly and openly.
2. Digital Education: Organizing training and workshops on the use of QRIS and its benefits in zakat payment.
3. Collaboration with Financial Institutions: Work closely with banks and digital payment service providers to ensure smooth and secure integration.
4. Infrastructure Upgrade: Extend the reach of digital services to areas with limited internet access through appropriate technology solutions.

BAZNAS of North Sumatra Province has implemented QRIS as one of the zakat payment methods. This step is in line with efforts to digitize public services and support the National Non-Cash Movement (GNNT) program. QRIS implementation at BAZNAS North Sumatra includes:

1. Provision of QRIS codes at BAZNAS offices and places of worship.
2. Integration with popular digital payment apps.
3. Training for BAZNAS officers to assist the muzakki in using QRIS.
4. Dissemination of information through social media and digital campaigns.

Although specific data related to QRIS in BAZNAS North Sumatra is not widely available in journals, approaches used in other parts of Indonesia show positive results. BAZNAS in this province can emulate similar strategies, such as the implementation of an integrated zakat information system (RISTIAWATI, 2018).

Muzaki's trust in the use of QRIS is influenced by perceptions of security, institutional transparency, and continuing education. BAZNAS North Sumatra needs to combine technological, social, and religious approaches to expand the adoption of QRIS in zakat payment.

Thus, this research firmly argues that muzakki trust has a significant influence on the use of QRIS as a means of instant payment of zakat at BAZNAS North Sumatra Province. Efforts to increase trust through transparency, education, and increasing digital literacy are key in optimizing zakat collection through digital platforms. (Nikmatul Maula Pulungan, 2023).

## **CONCLUSION**

Based on the results of the research that has been conducted, it can be concluded that muzaki trust has a significant influence on the use of QRIS as a means of instant payment of zakat at BAZNAS North Sumatra Province. This trust is reflected in the muzaki's belief in the transparency, accountability, and credibility of BAZNAS in managing zakat funds professionally and following sharia principles.

The analysis also shows that the higher the level of trust of muzaki, the greater their tendency to utilize QRIS technology in paying zakat. This indicates that the trust factor is an

important foundation in encouraging the digitalization of zakat payments, especially through a QR Code-based payment system that is fast, safe, and efficient.

Thus, to increase muzaki participation in digital zakat payment, BAZNAS needs to continue to build and strengthen public trust through digital education, transparency in fund management, and improving the quality of technology-based services.

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