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ANALYSIS OF BLOCKCHAIN UTILIZATION IN ZAKAT MANAGEMENT: ENHANCING TRANSPARENCY AND TRUST

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Abstract

This study aims to develop a blockchain model as an effective instrument for zakat management. The method employed in this research is a qualitative method with a grounded theory approach. In-depth interviews were conducted with several stakeholders to confirm the feasibility of blockchain in zakat management. Subsequently, the data were analyzed using the ATLAS.ti tool. The results of this study indicate that there are five main dimensions forming the blockchain model for zakat it was trust mechanisms, transparency, accountability, cost and efficiency, and distribution speed. Test results revealed dimensions in the form of trust mechanism, transparency, cost and efficiency, record keeping, and distribution speed. The study argues that blockchain's value in zakat management lies not merely in technical automation but in operationalizing Islamic principles of justice and accountability in recording while clarifying that blockchain implementation for zakat is distinct from cryptocurrency and does not conflict with Indonesia's currency regulation. The study recommends future quantitative validation of the proposed model and the development of a regulatory framework to support blockchain adoption in Islamic social finance.

Keywords: Blockchain; Zakah; ATLAS.ti; Grounded Theory

JEL Classification: G23; O33; Z12

INTRODUCTION

Zakat is an important socio-economic instrument designed to facilitate the redistribution of wealth and ensure social justice within the Muslim community (Judijanto et al., 2025; Nor et al., 2021). In the context of Indonesia's geopolitics as the country with the largest Muslim population in the world, the strategic imperative of Zakat is statistically undeniable but operationally underutilized (Fakhruddin et al., 2024). According to the Indonesia Zakat Outlook 2022 published by the Center of Strategic Studies of the National Board of Zakat (BAZNAS), Indonesia's aggregate zakat potential is estimated to reach a significant Rp 327 trillion annually. However, there is a

persistent and alarming gap between this immense potential and the actual zakat collection realized (Fakhruddin et al., 2024; Widiastuti et al., 2021). The National Zakat Statistics Report reveals that the total collection by Zakat Management Organizations (OPZ) has stagnated at a figure representing less than 10% of total potential (BAZNAS, 2022). One of the factors often identified is the low level of public trust in the management of zakat funds, particularly concerning transparency, accountability, and the ability to track fund distribution to beneficiaries (*mustahiq*) (Qutaiba et al., 2024; Omar & Khairi, 2021; Fauziyah et al., 2025). In fact, several findings indicate that most *muzakki* have shifted to distributing Zakat informally and directly to individuals, bypassing institutional channels (Sharif et al., 2022; Yuskar, 2023). Although permitted, this informal distribution lacks the strategic capacity for systematic poverty alleviation and economic empowerment (Herianingrum et al., 2024; Musnaeni & Khasanah, 2025).

Accordingly, there is an urgent need for structural transformation within the Zakat ecosystem. This necessity brings the discourse to the utilization of Blockchain technology (Mohamed & Sari, 2019). In banking reformulation, blockchain is a decentralized, immutable, and distributed ledger technology. Blockchain offers a paradigm shift from institutional trust to computational trust (Odejide, 2024; Sobowale et al., 2024). These characteristics make blockchain potentially capable of enhancing data integrity and stakeholder trust across various sectors, including the philanthropic sector and the management of religious social funds such as zakat funds (Basu et al., 2024). Blockchain is capable of recording the entire flow of funds, from the payment of zakat by *muzakki* and the management process by the zakat management institution, to the distribution to *mustahiq* (Millatina et al., 2022; Susanto et al., 2024). Each cryptographic chain transaction on the blockchain cannot be altered or deleted unilaterally, thereby enabling more transparent zakat management.

Several studies discuss the relationship between blockchain and zakat from various perspectives and objectives. Blockchain is stated to be able to increase public trust in zakat management (Hudaefi & Beik, 2021; Nor et al., 2021; Muneeza et al., 2023), improve transparency (Chang et al., 2022; Millatina et al., 2022) and accountability in zakat management (Hadi et al., 2024; Millatina et al., 2022). Blockchain technology is believed to facilitate Zakat automation (Rejeb, 2020) and improve its management efficiency (Nazeri et al., 2026). In addition, there are studies that examine the compatibility of blockchain technology with sharia principles, particularly regarding trustworthiness, justice, and transparency in the management of

Islamic social funds (Abu-Husin et al., 2025; Kunhibava et al., 2024; Nazeri et al., 2023).

Previous research often portrays blockchain as a technological solution for challenges in zakat management, ensuring compliance with Islamic law. However, these studies frequently do not clarify the interrelationships among key factors within the zakat ecosystem that are essential for developing an appropriate model for blockchain application. To address this gap, the present study aims to develop a comprehensive model for blockchain integration within the zakat ecosystem. This proposed model not only considers technological aspects but also examines the interactions among stakeholders, the processes of zakat collection and distribution, data governance, transparency, accountability, and the sharia principles that underpin zakat management.

LITERATURE REVIEW

Digitalisasi Zakat

The digitalization of zakat involves transforming the zakat ecosystem from its conventional and traditional form to a modernized version through the application of technology (Muyassarah et al., 2025; Nor et al., 2024; Susanto et al., 2024). If previously zakat payments were made directly through mosques or zakat management institutions, now the fund collection process is increasingly supported by various digital platforms (Hadi et al., 2024; Kasri & Yuniar, 2021). Various platforms that support zakat digitalization such as mobile banking, e-wallets, marketplaces, crowdfunding, and web-based or mobile zakat applications (Najhah & Diniyah, 2025; Nugraha & Fauzia, 2021).

This digitalization has broadened public access to fulfilling zakat obligations and increased the operational efficiency of zakat management institutions (Hadi et al., 2024; Nazeri et al., 2023; Nor et al., 2024). *Muzakki* can pay their zakat at any time and from anywhere through various digital platforms. The process can be carried out quickly and easily. Various platforms also claim minimal or even free administrative fees (Nugraha & Fauzia, 2021). This digitalization certainly requires strong digital financial literacy skills. Furthermore, digitalization of zakat supports increased collection of zakat funds (Insani et al., 2024; Nashirudin et al., 2025).

Nevertheless, zakat digitalization still faces a number of challenges, such as limited end-to-end transparency in fund tracking, the risk of data manipulation or alteration, reliance on centralized systems, as well as the need to maintain the security and privacy of *muzakki* and *mustahiq* information (Insani et al., 2024; Kasri & Yuniar, 2021; Mutmainah et al., 2024). In this context, blockchain technology has begun to attract attention as the next

generation of digital zakat transformation because it offers a transparent, distributed, and tamper-resistant transaction recording mechanism. Therefore, blockchain is seen as having the potential to complement the digital zakat ecosystem by providing a higher level of accountability and trust compared to conventional digital systems (Hudaefi & Beik, 2021; Nazeri et al., 2026; Rejeb, 2020).

Blockchain in the Zakat Ecosystem

Blockchain is a distributed ledger technology that provides distributed transaction recording without the need for a central authority (Amanat et al., 2022; Kowsar & Mintoo, 2025). Transactions that occur on the blockchain are verified and stored in an interconnected system using cryptographic mechanisms (Kafeel et al., 2023; Ma et al., 2024). This system generates transparent, easily accessible, and easily modifiable records and summaries. Blockchain supports the use of smart contracts that enable the automatic execution of certain rules and procedures (Basu et al., 2024; Politou et al., 2021).

Blockchain can be classified into several types, namely public blockchain, private blockchain, consortium blockchain, and hybrid blockchain, each of which has different characteristics in terms of transparency, privacy, and governance (Monrat et al., 2019; Pineda et al., 2023; Wang et al., 2021). In the context of zakat, the choice of blockchain type becomes important because it must be able to balance the need for transparency to muzaki with the protection of mustahik personal data and compliance with applicable regulations (Insani et al., 2024; Mutmainah et al., 2024). Therefore, understanding the characteristics of each type of blockchain is a fundamental basis for designing a blockchain implementation model that matches the needs of the zakat ecosystem (Nor et al., 2021; Omar & Khairi, 2021).

The implementation of blockchain has gained attention in the development of the Islamic social finance ecosystem, including zakat, waqf, sadaqah, and humanitarian donations (Ikhsan, 2023; Millatina et al., 2022; Nor et al., 2021). This technology is considered capable of supporting sharia principles such as trustworthiness, transparency, and justice through verifiable transaction recording mechanisms and by reducing the risk of data manipulation (Kunhibava et al., 2024; Nazeri et al., 2023). Various studies have shown that blockchain can improve operational efficiency (Afifah et al., 2025), strengthen stakeholder trust (Nazeri et al., 2023), and expand public access to digital-based Islamic social financial services (Juniati & Widiastuti, 2026).

METHOD

This study aims to present a model for utilizing blockchain in zakat management using a qualitative approach. This research employs Grounded Theory (GT) analysis in mapping the model instruments (Zhu et al., 2024). GT is an analysis intended to develop a model based on phenomena that cannot be explained by existing theories (Mi et al., 2021). Moreover, GT is highly suitable for research aimed at developing data-driven models based on empirical evidence (Gang et al., 2023). The GT approach differs from traditional qualitative analysis, as it is not oriented toward existing theories in forming models (Zhan et al., 2023), but rather aims to generate new approaches. Additionally, traditional approaches, due to their limitations, often fail to model the development of innovations in business models, making GT a potential alternative solution (Wang et al., 2023).

The GT analysis approach can be carried out through three stages, namely open coding, axial coding, and selective coding (Corbin & Strauss, 2008). Open coding aims to label concepts or ideas obtained from processing interview narrative results into a code (Renjith et al., 2021), making them easier to understand as elements for instrument development within the model. Then, axial coding is the stage of coding that connects codes to each other and systematically identifies them into a main code (Baghdadi et al., 2024). Finally, selective coding is the stage of integrating and refining the basic codes and main codes to produce the overall model (Dance et al., 2024). This study collects data by conducting in-depth interviews with respondents as follows (Table 1).

This study conducted in-depth interviews involving academics of Sharia Law, the Sharia Supervisory Board, Central MUI members, and Provincial MUI members. The study employed a snowball sampling technique due to limitations in reaching respondents (Gupta et al., 2022). Additionally, snowball sampling aims to reveal depth with a small sample size (Nguyen & Hoang, 2023; Osman & Faust, 2021), as it tends not to generate new information from other samples (Abidin, 2023). Furthermore, this study also used an analogical deduction approach by comparing blockchain with traditional written records. Subsequently, it evaluated the benefits of blockchain against its risks and ensured that the technology does not lead to prohibited actions. This research utilized ATLAS.ti to process the findings in a grounded manner. In the first stage, the open coding process was conducted through intercoder agreement analysis (French & Reddy-Best, 2023; Zheng et al., 2020). The second stage, the axial coding process by determining the main code. The final stage, the selective coding process by conducting a network model (Ograh et al., 2023; Roncancio-Marin et al., 2022).

Table 1. The Distribution of Respondents

No.	Affiliation	Key Opinion
1	Academic of Sharia Law	Conditional Support. Focuses on the validity of the contract. Concerns about the "Black Box" nature if the code is not audited.
2	Sharia Supervisory Board	Highly Supportive. Sees it as the ultimate audit tool. Solves the difficulty of tracing funds in the field
3	The Central MUI Member	Cautious. Emphasizes strict adherence to DSN Fatwas. Warns against creating a "parallel currency" that violates sovereignty.
4	The Provincial MUI Member	Supportive. Views technology as a modern tool for verification. Transparency is a form of Da'wah to build trust.

Source: Process data by Authors

RESULTS

Based on the results of mapping in-depth interviews with respondents, the researcher established 13 sub-codes with the total coverage of sub-codes dominating conversations related to the Blockchain Model for Zakat as Table 2. The Intercoder Agreement results indicate that there are 13 sub-codes that form the foundation of the blockchain for zakat model, with dominance levels based on applied frequency values and total coverage. These findings indicate the presence of three dominant sub-codes. In the first position is sharia compliance, which holds the most dominant position with the highest application frequency of 31 times and total coverage reaching 19.86%. This finding emphasizes that in designing blockchain innovations for zakat, sharia compliance, which is an absolute requirement, must be considered. However, blockchain implementation must not alter the substance of zakat *fiqh* law but should act as an instrument to strengthen its operational processes.

Next is the sub-code of end-to-end tracking, with a frequency of 27 and coverage of 14.89%. This indicates that blockchain is seen as a solution to address the issue of low public trust in Amil Zakat Institutions, with the ability to track the flow of funds from the zakat givers directly to the zakat recipients. Furthermore, the sub code for risk mitigation has a frequency of 23 and a coverage of 12.80%. This means that the use of blockchain in zakat must be able to handle various arising risks through its role, which includes preventing fraud, forgery, and double reporting, ensuring that zakat funds are safer from various types of criminal risks. Additionally, this study conducts an axial code analysis by determining the main codes of sub codes formed during the open coding process. Moreover, axial code analysis using a code document analysis approach can also map respondent dominance in the occurrence of various sub codes, as Table 3.

Table 2. Intercoder Agreement

No	Sub Code	Applied	Coverage
1	Cost Reduction	8	4.02%
2	Process Automation	10	5.87%
3	Real-Time Transactions	10	3.94%
4	24/7 Processing	5	1.98%
5	Bureaucracy Reduction	6	3.16%
6	Emergency Response	11	5.55%
7	Auditability	5	2.69%
8	Data Immutability	13	7.83%
9	Traceability	13	6.54%
10	End-to-End Tracking	27	14.89%
11	Public Accountability	19	9.56%
12	Risk Mitigation	23	12.80%
13	Sharia Compliance	31	19.86%

Source: ATLAS. ti

The results of the code document analysis testing show that there are 186 instances of codes distributed across all respondent conversations. The Provincial MUI Member shows its dominance with a coverage of 29.03%. Then, the Central MUI Member dominates with 25.81%, followed by the Sharia Supervisory Board with 25.27%, and finally the Academic of Sharia Law with 19.89%. The axial code analysis has generated 5 main codes, namely Cost & Efficiency (28), Distribution Speed (22), Record Keeping (31), Transparency (50), and Trust Mechanism (55). The main code, trust mechanism, dominates the model with a contribution of up to 29.57% based on the accumulation of all sub-codes. This indicates that Islamic law academics view sharia compliance as a non-negotiable theoretical foundation in the zakat blockchain model. Additionally, it indicates a strong institutional demand for the security of financial systems according to sharia. Next, the main code transparency ranks second with a total contribution of 26.88% from the accumulation of all sub codes. This indicates the need for visibility in the distribution of zakat from upstream to downstream in order to enhance accountability and public trust. Then, the main code record keeping contributes 16.67% of the total sub codes. This shows that the function of historical data traceability is more regarded as a requirement for audits and regulatory supervision, rather than for practical needs. Next, the main code cost & efficiency has a cumulative contribution of 15.06%. This indicates that the demand for process automation plays an important role in the direct operational implementation. Finally, the main code distribution speed has an accumulation of 11.83%. This means that a rapid response to emergency conditions is recognized by all respondents as one of the main added values if this blockchain model is applied to zakat institutions.

This study conducts a code co-occurrence analysis by mapping the intersections between one main code and another, thereby forming the initial foundation of a model in the subsequent selective coding stage (Table 4).

The co-occurrence code results show that the dominance of a conceptual relationship in the model occurs between the main codes of transparency and trust mechanism, with the highest frequency of occurrence being 33 times. Next, the second highest occurrence is found in the interaction between transparency and record keeping, with a frequency of 20 times. Furthermore, the main code trust mechanism also has a significant co-occurrence with record keeping, amounting to 17 times. Additionally, a strong interaction is also present in the main code cost & efficiency with Distribution Speed, occurring 17 times. Finally, there is a minor relationship between the main code distribution speed and transparency and trust mechanism, with respective frequencies of 4 and 6 times. Subsequently, this study conducted a selective code analysis by utilizing network analysis as Figure 1.

The results of the network analysis indicate that this model differs from conventional technology adoption models that place technical aspects as the initial trigger. This model constructs a new paradigm in which the foundational values of religion and faith act as the main drivers, leading to the emergence of transparency and operational system efficiency. The model positions the trust mechanism as the root driver of the blockchain model for zakat, driven by the subcodes of sharia compliance and risk mitigation. The trust mechanism has become the trigger for the emergence of system transparency. This means that transparency, through the subcodes of end-to-end tracing and public accountability, cannot arise organically without the impetus of commitment to sharia compliance and risk mitigation. In addition, the trust mechanism also encourages the creation of cost and efficiency by enabling real-time transactions, process automation, and cost reduction based on the commitment of zakat management institutions to uphold sharia principles in their operations. Moreover, transparency also promotes distribution speed, which shows that transparency in blockchain technology is realized through data visibility that is open and can be accessed in real time by authorized parties. Furthermore, transparency also promotes record keeping, as the architectural demands of a system based on radical transparency principles can be fully met by compelling organizations to adopt the best record-keeping structures. Then, cost and efficiency also drive distribution speed by focusing on minimizing resource wastage and cutting long bureaucratic chains through process automation.

Table 3. Code Document Analysis

Main Code	Sub Code	Academic of Sharia Law		Sharia Supervisory Board		The Central MUI Member		The Provincial MUI Member		Totals	
		Applied	Coverage	Applied	Coverage	Applied	Coverage	Applied	Coverage	Applied	Coverage
Cost & Efficiency (28)	Cost Reduction	2	1.08%	4	2.15%	1	0.54%	1	0.54%	8	4.30%
	Process Automation	1	0.54%	0	0.00%	3	1.61%	6	3.23%	10	5.38%
	Real-Time Transactions	0	0.00%	4	2.15%	3	1.61%	3	1.61%	10	5.38%
Distribution Speed (22)	24/7 Processing	0	0.00%	2	1.08%	1	0.54%	2	1.08%	5	2.69%
	Bureaucracy Reduction	0	0.00%	2	1.08%	2	1.08%	2	1.08%	6	3.23%
	Emergency Response	2	1.08%	4	2.15%	2	1.08%	3	1.61%	11	5.91%
Record Keeping (31)	Auditability	1	0.54%	0	0.00%	1	0.54%	3	1.61%	5	2.69%
	Data Immutability	2	1.08%	5	2.69%	3	1.61%	3	1.61%	13	6.99%
	Traceability	4	2.15%	6	3.23%	3	1.61%	0	0.00%	13	6.99%
Transparency (50)	End-to-End Tracking	8	4.30%	6	3.23%	6	3.23%	9	4.84%	29	15.59%
	Public Accountability	3	1.61%	5	2.69%	6	3.23%	7	3.76%	21	11.29%
Trust Mechanism (55)	Risk Mitigation	4	2.15%	5	2.69%	8	4.30%	7	3.76%	24	12.90%
	Sharia Compliance	10	5.38%	4	2.15%	9	4.84%	8	4.30%	31	16.67%
Totals		**37**	**19.89%**	**47**	**25.27%**	**48**	**25.81%**	**54**	**29.03%**	**186**	**100.00%**

Source: ATLAS. ti

Table 4. Code Co-Occurrence

Main Code	Cost & Efficiency	Distribution Speed	Record Keeping	Transparency	Trust Mechanism
	Applied	Applied	Applied	Applied	Applied
Cost & Efficiency	0	17	1	8	8
Distribution Speed	17	0	0	4	6
Record Keeping	1	0	0	20	17
Transparency	8	4	20	0	33
Trust Mechanism	8	6	17	33	0

Source: ATLAS. ti

DISCUSSION

This research has promoted the main code as a primary dimension in the formation of blockchain model mechanisms for zakat. Test results revealed dimensions in the form of trust mechanism, transparency, cost & efficiency, record keeping, and distribution speed. The traditional zakat model has positioned the Zakat Management Institution as the central point of trust, making it highly dependent on the commitment and responsibility of human resources (Omar & Khairi, 2021). Meanwhile, the trust mechanism in utilizing blockchain for zakat ensures that trust is decentralized through smart contract technology based on consensus algorithms (An et al., 2023; Momoh et al., 2021). In addition, smart contracts ensure that the distribution of zakat is only to communities included in the 8 eligible beneficiaries of zakat (*asnaf)*(Ali et al., 2020), thereby maintaining the trust of zakat donors and preventing the abuse of authority (Chang et al., 2022; Zulfikri et al., 2021), because the system is automatically formed based on locked programming. Furthermore, the transparency dimension must be fulfilled as it maintains the usage of blockchain as public with open transaction flow access (Mokodenseho et al., 2023; Wahyudi et al., 2024). Additionally, transparency can encourage the tracking of zakat flow in real time from donors to recipients (Shikur & Maysyaroh, 2023; Susanto et al., 2024), which can prevent irresponsible zakat management (Nuttah et al., 2023). Moreover, it can promote direct community involvement in monitoring zakat funds (Sunarya & Al Qital, 2022).

The cost & efficiency dimension must be fulfilled by ensuring that the utilization of blockchain will reduce various bureaucratic barriers in financial mechanisms that require a long time (Kayikci et al., 2024; Lemos et al., 2022). Meanwhile, the record-keeping dimension must be present in the blockchain function by recording all zakat transaction data with an encryption system and immutable records (Chillakuri & Attili, 2022; Luciano et al., 2020), making the

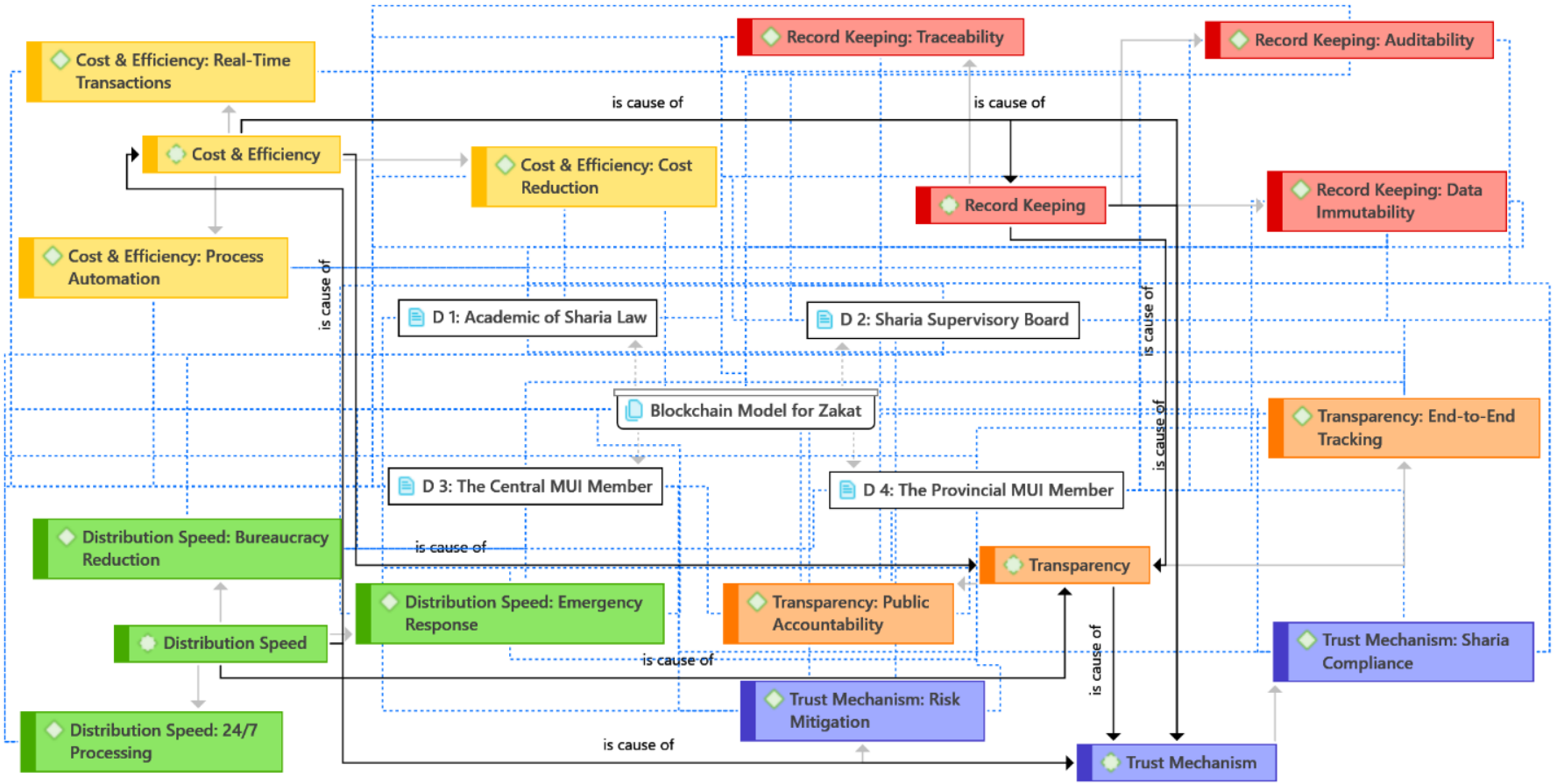


Figure 1. Network Analysis of Blockchain Model for Zakat
Source: ATLAS. ti

audit process easier to conduct (Vazirani et al., 2024). Furthermore, blockchain must also meet the distribution speed dimension by providing a rapid response in zakat distribution (Testi et al., 2024; Zou et al., 2025), allowing data to be transferred directly to the recipient's account without time limits and complicated approvals (Mokodenseho et al., 2023). This will accelerate the fulfillment of recipients' needs by minimizing distribution time.

GT has modeled the utilization of blockchain in zakat by emphasizing the relationships between the dimensions that form the network (Purwaningsih et al., 2024; Vanany et al., 2024), so that the causal relationships between dimensions can create a robust and sustainable model. The technology-based zakat management ecosystem, concerning transparency and trust mechanisms, is empirically not two separate entities (Komala, 2023; Uula & Izza, 2023). Respondents consistently associate transparency as arising from the presence of trust mechanisms through the validation process on Sharia compliance indicators and risk mitigation. Both form the core axis of the theoretical model for the utilization of blockchain in zakat (Millatina et al., 2022; Sadallah & Abdul-Jabbar, 2022). Furthermore, a deep transparency process can also create a necessity in the record-keeping feature of blockchain with immutability, traceability, and auditability capabilities (Chang et al., 2024; Muntaha et al., 2023; Wahyudi et al., 2024). Furthermore, the respondents also agreed that secure and immutable transaction recording would lead to auditable services (Kafeel et al., 2023), thereby creating a sense of security in zakat services.

This study also reveals that the trust mechanism requires a validation process by providing record keeping through unalterable and unmanipulable documentation (Basu et al., 2024; Kurde & Singh, 2024), which can create a sense of security and trust for zakat donors regarding the delivery of zakat funds (Ma et al., 2024; Politou et al., 2021). Furthermore, there is a connection between the dimensions of cost & efficiency and distribution speed, formed in a logical consequence; when costs and bureaucracy are reduced through automation processes, the distribution of zakat funds can be delivered quickly without a long delay (Hadi et al., 2024; Nuraini, 2021), allowing zakat funds to be immediately utilized by the eight *asnaf*. Moreover, this pattern can also be understood as the technical operational implication from upstream to downstream, which is clear and traceable for its authenticity (Sharif et al., 2022; Susanto et al., 2024).

The utilization of blockchain in the administration of zakat is not merely a technical enhancement but a fundamental realization of Islamic principles regarding governance, documentation, and trustworthiness. This study identifies that the immutability characteristic of blockchain serves as a

manifestation of modern technology implementing God's command to record financial transactions with absolute justice. Furthermore, the foundational legitimacy for adopting Distributed Ledger Technology (DLT) such as blockchain in Islamic finance is rooted in the Quran in Surah Al-Baqarah, verse 282. Although the specific context of this verse pertains to debt, its general legal implications encompass all financial transfers that require the preservation of oversight over rights.

Ibn Kathir in his interpretation explains that writing in justice means writing without adding or subtracting anything from the truth (Kathir et al., 1999). In a manual system, a human scribe is prone to error or coercion. Blockchain, specifically through its immutable hash function, ensures that once a Zakat transaction is recorded, it cannot be altered, deleted, or manipulated by any party, including the administrator (Ikhsan, 2023). The algorithm becomes the scribe that refuses to write anything other than the truth, fulfilling the command of justice with mathematical. In addition, Al-Qurtubi & Al-Ansari (2006) emphasizes that the objective of recording is to eliminate doubt and dispute. In the context of zakat, doubt arises when zakat givers are concerned if their funds reach the recipient. Blockchain provides a transparent trace, eliminating the uncertainty in the flow of information.

Indonesian society often has sharp differences in perceiving blockchain and cryptocurrency. Blockchain is considered the same as cryptocurrency, leading to the incorrect conclusion that blockchain is forbidden. Moreover, blockchain is also regarded as a medium of exchange, which violates the State Law (Law No. 7 of 2011) that mandates the rupiah as the only legal means of payment, and contains excessive uncertainty and damage due to volatility (Aswar & Qalbi, 2026). Meanwhile, the proposed utilization of blockchain for zakat does not function as a cryptocurrency exchange. On the contrary, it utilizes the distributed ledger capabilities of blockchain. However, the use of blockchain in zakat needs to be regulated with a focus on a development model based on trust mechanisms, transparency, cost & efficiency, record keeping, and distribution speed.

CONCLUSION

This study seeks to develop a model for the application of blockchain technology in zakat management by conducting comprehensive interviews with stakeholders. The research identifies five primary dimensions that constitute the blockchain model for zakat include trust mechanism, transparency, cost and efficiency, record keeping, and distribution speed. Among these, the trust mechanism is identified as the most essential dimension. This trust is established through validation based on smart

contracts, which automatically ensure that zakat is distributed exclusively to *mustahiq*. This is due to the fact that compliance with sharia is the predominant factor, affirming that blockchain serves as an instrument to reinforce, rather than replace, zakat *fiqh*. The established trust facilitates transparency in the flow of zakat funds from *muzakki* to *mustahiq*, allowing for real-time tracking that is accountable and resistant to manipulation. Such transparency also enhances operational efficiency through digital processes, thereby expediting zakat distribution. The study further clarifies that blockchain is distinct from cryptocurrency, its use in the zakat ecosystem capitalizes on distributed ledger capabilities to enhance governance without contravening currency regulations in Indonesia. Future research should focus on empirically validating this model through quantitative approaches on a larger scale and developing a regulatory framework to support the adoption of blockchain in Islamic social finance.

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