



Evaluating Digital *Zakat* Platforms: Usability, Technical Performance, and *Maṣlahah* in Indonesia and Malaysia

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Abstract: Digital transformation has reshaped public services, including website-based *zakat* services, which have contributed to increased public participation in *zakat* payments. This study aims to evaluate the usability and technical performance of two *zakat* portals: *baznas.go.id* (Indonesia) and *zakat.com.my* (Malaysia). This study offers a cross-national comparative approach by integrating the perspectives of usability, the right to religious information (*ḥaqq al-ma'lumāt*), and *maṣlahah* (public benefit). This study uses a mixed-methods approach combining quantitative and qualitative methods, including testing website technical performance with GTMetrix and evaluating system usability with the System Usability Scale (SUS) among 10 respondents. The findings show that both portals achieved a 100% task success rate, indicating strong learnability in completing basic *zakat*-related tasks. However, the SUS results reveal different levels of perceived usability: *baznas.go.id* obtained an average SUS score of 68.25, indicating acceptable usability, while *zakat.com.my* obtained a score of 61.75, indicating marginal usability. In terms of efficiency, *zakat.com.my* showed a slightly higher Time-Based Efficiency score, whereas *baznas.go.id* demonstrated stronger technical performance, as indicated by GTMetrix metrics, particularly the performance score, structure score, Largest Contentful Paint, and Total Blocking Time. These findings show that digital *zakat* service quality cannot be assessed only through task success but must also consider user satisfaction, technical responsiveness, accessibility, and public benefit. From the perspective of *maqāṣid al-sharī'ah*, the digitization of *zakat* contributes to the realization of public benefit by facilitating *zakat* payments, increasing transparency and accountability in *zakat* fund management, and expanding access to services. This study

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contributes to Islamic digital governance scholarship by integrating usability testing, website performance evaluation, and *maqāṣid al-sharī'ah* analysis to assess digital *zakat* services as instruments of transparency, *ḥaq al-ma'limāt*, and *maṣlahah*-oriented public services.

Keywords: Digitalization of *Zakat* Services, Islamic Digital Services, Islamic Public Services, *Zakat* Portal

Introduction

Digital transformation has fundamentally changed the way public services are provided and accessed by the public.¹ It is no longer viewed merely as the use of technology in bureaucratic processes but rather as a transformation of how the government delivers services to the public in a more comprehensive, transparent, and efficient manner.² From an e-government perspective, the success of government digital services is measured not only by the number of applications developed but also by the quality of services provided, particularly in terms of usability, accessibility, and information system quality.³ The success of e-government is largely determined by system integration, service quality, and user experience in accessing public digital services.⁴ Digital transformation in Muslim countries is not only oriented toward general administrative services but also encompasses religious public services, such as *zakat* and waqf, which have both legal and social dimensions.⁵ In this regard, Indonesia and Malaysia are striving to improve Islamic public services through digital transformation within modern governance systems.⁶

Indonesia has developed digital public services (e-government) such as *zakat* management, overseen by the National *Zakat* Agency (BAZNAS). As an

¹ Chairussani Abbas Sopamena, "Digital Revolution and Public Administration Innovation: Increasing the Efficiency and Responsiveness of Public Services," *Journal of Governance* 9, no. 2 (June 2024), <https://doi.org/10.31506/jog.v9i2.24786>.

² Richard Heeks, *Implementing and Managing eGovernment: An International Text* (1 Oliver's Yard, 55 City Road, London EC1Y 1SP United Kingdom: SAGE Publications Ltd, 2006), <https://doi.org/10.4135/9781446220191>.

³ P. K. Suri and Sushil, "Measuring E-Governance Performance," in *Strategic Planning and Implementation of E-Governance*, by P. K. Suri and Sushil, Flexible Systems Management (Singapore: Springer Singapore, 2017), 25–39, https://doi.org/10.1007/978-981-10-2176-3_2.

⁴ United Nations, *E-Government Survey (2022)* (United Nations, 2022), <https://publicadministration.un.org/egovkb/en-us/reports/un-e-government-survey-2022>.

⁵ Habib Ahmed, "Role of Zakah and Awqaf in Poverty Alleviation," Occasional Papers 201, The Islamic Research and Teaching Institute (IRTI), 2004, <https://ideas.repec.org/p/ris/irtiop/0201.html>.

⁶ Monzer Kahf, *Zakat Management in Some Muslim Society* (Jeddah: Islamic Development Bank, 2000).

official state institution, BAZNAS has developed a digital portal (the website baznas.go.id) as part of the national *zakat* governance digital transformation to enhance transparency, accountability, and public participation in *zakat* payments.⁷ Malaysia is often regarded as one of the most advanced countries in the development of Islam-based digital public services, particularly in digital *zakat* management overseen by state-level *zakat* agencies. Malaysia has developed various digital platforms that integrate Islamic values into the delivery of public services, such as zakat.com.my, which provides religious information and *zakat*-related services.⁸ The Malaysian *zakat* system integrates digital technology into the collection, distribution, and public information regarding *zakat*.⁹ This digitization has been proven to enhance public trust in *zakat* institutions as the digital system enables transparency and accountability in *zakat* management.¹⁰ Consequently, the digitization of *zakat* can improve its collection efficiency and expand its scope of distribution.¹¹ Similarly, public trust is a critical factor in the success of *zakat* institutions, as *zakat* is a public fund that depends on public trust in its management.¹²

Although *zakat* digitalization has advanced in Indonesia and Malaysia, the quality of digital *zakat* services remains a challenge, particularly in terms of system usability and technical performance.¹³ In the field of Human-Computer Interaction, usability is a key factor in ensuring that digital systems are accessible and can be used effectively and satisfactorily,¹⁴ and it influences user satisfaction

⁷ Norazlina Abd. Wahab and Abdul Rahim Abdul Rahman, "Productivity Growth of Zakat Institutions in Malaysia: An Application of Data Envelopment Analysis," *Studies in Economics and Finance* 29, no. 3 (July 2012): 197–210, <https://doi.org/10.1108/10867371211246876>.

⁸ Adi Qumara Wahyu Sulistya et al., "A Case Study of Indonesian Government Digital Transformation: Improving Public Service Quality through E-Government Implementation," *Proceedings - 2019 5th International Conference on Science and Technology, ICST 2019* (United States), Proceedings - 2019 5th International Conference on Science and Technology, ICST 2019, July 2019, <https://doi.org/10.1109/ICST47872.2019.9166234>.

⁹ Muhammad Ikhlas Rosele et al., "The Digitalized Zakat Management System in Malaysia and the Way Forward," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 17, no. 1 (July 2022): 242–272, <https://doi.org/10.19105/al-lhkam.v17i1.5365>.

¹⁰ Muhammad Ridhwan Ab. Aziz and Nur Aqilah Hazirah Mohd Anim, "Trust towards Zakat Institutions among Muslims Business Owners," *Jurnal Ekonomi & Keuangan Islam* 6, no. 1 (January 2020): 1–9, <https://doi.org/10.20885/jeki.vol6.iss1.art1>.

¹¹ M. Kabir Hassan and Mervyn Lewis, *Handbook of Islamic Banking* (United States: Edward Elgar Publishing Limited, 2007).

¹² Yusuf al-Qaradawi, *Fiqh Al-Zakah* (Kuala Lumpur: Islamic Book Trust, 2011).

¹³ Arya Luthfi Permadi and Zaili Rusli, *Human-Centered Governance Approach in the Application of Layanan Tunggu Disdukcapil Pekanbaru As An Online Public Service*, 15 (2024).

¹⁴ John Brooke, "SUS: A Quick and Dirty Usability Scale," in *Usability Evaluation in Industry* (London: Taylor & Francis, 1996); Jakob Nielsen, *Usability Engineering* (San Francisco: Morgan Kaufmann, 1994).

and trust in digital services.¹⁵ Furthermore, in the context of e-government, public services can be measured through the level of information accessibility, transparency, and service efficiency, indicators that correlate with Islamic law, specifically the concept of *ḥaqq al-ma'lumāt* (the right to information), which refers to the public's right to obtain accurate, accessible, and trustworthy religious information.¹⁶ Furthermore, the digitization of *zakat* services is also related to the concept of *maṣlahah* because it facilitates services, accelerates access to information, and increases public participation in fulfilling *zakat* as part of *maṣlahah' āmmah* (public interest).¹⁷ Therefore, the quality of digital *zakat* services can be analyzed from both technical and public-interest perspectives, in accordance with the objectives of Islamic law.

Previous studies on the digitization of *zakat* have been conducted. Some studies indicate that the digitalization of Islamic social finance enhances Islamic financial inclusion and expands the reach of *zakat* services to the public.¹⁸ Similarly, a bibliometric study of *zakat* in Indonesia and Malaysia shows that *zakat* research remains dominated by themes such as *zakat* management, *zakat* compliance, and *zakat* distribution, while research specifically addressing the quality of digital *zakat* services remains relatively limited.¹⁹ Furthermore, research specifically examining the digitalization of *zakat* in Malaysia has focused on digital *zakat* distribution, reviewing aspects such as distribution efficiency, internal systems, and user trust.²⁰ Thus, previous studies on the digitization of *zakat* have generally focused more on *zakat* management, the efficiency of *zakat* distribution, public trust, or public interest in paying *zakat* online. Studies that

¹⁵ Billy Bai, Rob Law, and Ivan Wen, "The Impact of Website Quality on Customer Satisfaction and Purchase Intentions: Evidence from Chinese Online Visitors," *International Journal of Hospitality Management* 27, no. 3 (September 2008): 391–402, <https://doi.org/10.1016/j.ijhm.2007.10.008>; Chia-Lin Hsu, Kuo-Chien Chang, and Mu-Chen Chen, "The Impact of Website Quality on Customer Satisfaction and Purchase Intention: Perceived Playfulness and Perceived Flow as Mediators," *Information Systems and E-Business Management* 10, no. 4 (December 2012): 549–70, <https://doi.org/10.1007/s10257-011-0181-5>.

¹⁶ Shaheen Amid Whyte, "Islamic Religious Authority in Cyberspace: A Qualitative Study of Muslim Religious Actors in Australia," *Religions* 13, no. 1 (January 2022): 69, <https://doi.org/10.3390/rel13010069>.

¹⁷ Jasser Auda, *Maqashid Al-Shariah as Philosophy of Islamic Law, A System Approach* (London: The International Institute of Islamic Thought, 2007).

¹⁸ Mahfooz Ahmed, Mathenna Karunanethe, and Anak Agung Gde Satia Utama, "Digitalization in Islamic Social Finance for Sustainability and Social Impact The Role of Waqf-Based University in Turkey," paper presented at Islamic Economics Winter Course, 2021.

¹⁹ Sayid Ali Ibrahim Hassan, "Zakat Research through a Bibliometric Analysis: A Two Decade Review," *International Journal of Academic Research in Economics and Management Sciences* 14, no. 3 (August 2025): Pages 239-256, <https://doi.org/10.6007/IJAREMS/v14-i3/26017>.

²⁰ Shifa Mohd Nor et al., "Digitizing Zakat Distribution in Malaysia: A Case Study on Application Process at Kedah State Zakat Board," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 3 (November 2024): 1901, <https://doi.org/10.22373/sjhk.v8i3.24158>.

specifically evaluate the quality of digital services from the aspects of usability and website technical performance remain relatively limited. Furthermore, few studies have examined the right to access religious information and public benefits in the analysis of digital *zakat* services. Consequently, this study aims to address this gap by comparing digital *zakat* services in Indonesia and Malaysia, combining technical evaluation with a normative approach grounded in Islamic law.

This study aims to evaluate the performance of digital *zakat* platforms in Indonesia and Malaysia in terms of usability, technical performance, and *maṣlahah* (benefit). The two portals were selected because they represent official *zakat* management institutions that play a significant role in the governance of digital *zakat* in their respective countries and serve as references for the public on *zakat* services. At a minimum, this study seeks to address the quality of usability and technical performance of the two *zakat* portals and assess the extent to which these services fulfill the principles of *ḥaqq al-ma' lūmāt* and *maṣlahah*. Furthermore, this study assumes that the quality of digital services is assessed not only by a system's technical performance but also by user experience, accessibility, and the benefits generated. This study contributes to the field of Islamic digital governance by integrating usability testing, website performance evaluation, and Islamic legal analysis to assess digital *zakat* services as instruments of transparency, the right to information, and public services oriented toward public interest.

Method

This study employs a mixed-methods approach with a cross-national comparative design involving Indonesia and Malaysia. This method allows quantitative analysis of the technical performance and usability of websites, as well as qualitative analysis of the legal aspects and Sharia principles related to access to religious information. Quantitatively, the analysis was conducted by evaluating the website's technical performance and usability using GTmetrix. Qualitatively, respondents were engaged using laptops and mobile phones to conduct user evaluations based on the results of the System Usability Scale (SUS).

This evaluation was conducted to determine the extent to which users can apply the application. Developing a public service portal using a user-centered evaluation based on user perceptions can enhance public participation in the use of digital public services.²¹ The user-centered approach has proven to increase citizen engagement in the governance of digital public services when conducting

²¹ Rute Bastardo, João Pavão, and Nelson Pacheco Rocha, "Methodological Quality of User-Centered Usability Evaluation of Digital Applications to Promote Citizens' Engagement and Participation in Public Governance: A Systematic Literature Review," *Digital* 4, no. 3 (September 2024): 740–61, <https://doi.org/10.3390/digital4030038>.

usability testing on application programs, specifically a digital Islamic public service website/application.²² Some commonly used methods include the System Usability Scale (SUS), which has been applied in several studies, such as research on measuring proficiency in the Indonesian language using SUS; in this study, it yielded a usability score of 56,²³ This method was also used to test the use of ChatGPT 3.5 among healthcare workers in Saudi Arabia; they conducted the test three months after its launch, with an overall average SUS score of 64.52.²⁴

This study focuses on two Islamic digital public service portals in the field of *zakat*: *baznas.go.id* from Indonesia and *zakat.com.my* from Malaysia. Quantitative analysis of usability and website utility evaluation was conducted using two main methods: GTMetrix to analyze the website's technical performance, including page load time, page size, and the number of HTTP requests, and the System Usability Scale (SUS) to measure users' perceptions of website usability through a 10-item questionnaire on a Likert scale. The SUS is a commonly used tool for evaluating system usability and has been proven to be valid and reliable in various contexts.²⁵ Testing using the System Usability Scale (SUS). To conduct usability testing of the digital portals of both Indonesia and Malaysia, the researchers will use the tasks listed in the following table.

Table 1. Usability Testing Task

No	Task	Task Code
1	Open the <i>Zakat</i> website	T1
2	Calculate your <i>zakat</i>	T2
3	Simulate paying <i>zakat</i> through the portal	T3
4	Access the institution's profile	T4

Source: compiled by the author

First, the researcher determines which aspects of usability will be tested to obtain in-depth results. According to Justin Mifsud, founder of Usability Geek, usability is the extent to which a specific user can use a product to achieve a specific goal with effectiveness, efficiency, and satisfaction in the context of its

²² Rute Bastardo, João Pavão, and Nelson Pacheco Rocha, "Methodological Quality of User-Centered Usability Evaluation of Digital Applications to Promote Citizens' Engagement and Participation in Public Governance: A Systematic Literature Review," *Digital* 4, no. 3 (2024): 740–761, <https://doi.org/10.3390/digital4030038>.

²³ Nur Sitha Afrilia, "Optimize Indonesian Language Learning by Usability Evaluation of UKBI Test Simulator with The SUS Method," *Procedia Computer Science* 245 (2024): 853–59, <https://doi.org/10.1016/j.procs.2024.10.312>.

²⁴ Fadi Aljamaan et al., "ChatGPT-3.5 System Usability Scale Early Assessment among Healthcare Workers: Horizons of Adoption in Medical Practice," *Heliyon* 10, no. 7 (April 2024): e28962, <https://doi.org/10.1016/j.heliyon.2024.e28962>.

²⁵ Maciej Hyzy et al., "System Usability Scale Benchmarking for Digital Health Apps: Meta-Analysis," *JMIR Mhealth Uhealth* 10, no. 8 (August 2022): e37290, <https://doi.org/10.2196/37290>.

use.²⁶ This definition aligns with the international standard used for usability measurement, ISO 9241-11, which employs effectiveness, efficiency, and satisfaction,²⁷ thus, the aspects to be evaluated are listed in the table below:

Table 2. Usability Testing Parameters

No	Aspects	Parameter
1	Learnability	Success Rate
2	Efficiency	Time-Based Efficiency, Overall Relative Efficiency.
3	Satisfaction	System Usability Scale Score (SUS)

Source: compiled by the author

Equation (1) is used to determine the learnability aspect of the success rate parameter.

$$\text{Success Rate} = \frac{(S+(P \times 0,5))}{\text{Total Task}} \times 100 \%$$

Equation 2:

$$\text{Time Based Efficiency} = \frac{\sum_{i=1}^R \sum_{j=i}^R \frac{n_{ij}}{t_{ij}}}{NR} \quad 28$$

N = The Number Of Task (Goals)

R = The Number of users

n_{ij} = The result of task *i* by user *j*;

if the user successfully completes the task, then *n_{ij}* = 1,

if not, then *n_{ij}* = 0

t_{ij} = The time spent by user *j*

to complete task *i*. If the task is not successfully completed, then time is measured till the moment the user quits the task

Equation 3

Overall Relative Efficiency =

$$\frac{\sum_{i=1}^R \sum_{j=i}^R n_{ij} t_{ij}}{\sum_{i=1}^R \sum_{j=i}^R t_{ij}} \times 100\% \quad 29$$

N = The Number Of Task (Goals)

R = The Number of users

n_{ij} = The result of task *i* by user *j*; if the user successfully completes the task, then *n_{ij}* = 1,

if not, then *n_{ij}* = 0

t_{ij} = The time spent by user *j*

to complete task *i*. If the task is not successfully completed, then time is measured till the moment the user quits the task

²⁶ "How To Use The System Usability Scale (SUS) To Evaluate The Usability Of Your Website," Usability Geek, July 13, 2015, <https://usabilitygeek.com/how-to-use-the-system-usability-scale-sus-to-evaluate-the-usability-of-your-website/>.

²⁷ International Organization for Standardization, *ISO 9241-11:2018 - Ergonomics of Human-System Interaction — Part 11: Usability: Definitions and Concepts*, International Organization for Standardization, 2018, <https://www.iso.org/standard/63500.html>.

²⁸ Octa Vi Yanti Siahaan et al., "Evaluasi Usability pada Aplikasi PeduliLindungi Menggunakan Metode Usability Testing," *Jurnal SIFO Mikroskil* 23, no. 2 (October 2022): 209–224, <https://doi.org/10.55601/jsm.v23i2.901>.

²⁹ Fakhri Ilham Pradhana and Andhik Budi Cahyono, *Perancangan Desain UI/UX Aplikasi Mobile Startup Sajiloka dengan Lean UX*, n.d.

Next, to ensure good results, we must consider the devices respondents will use to access the website—in this case, laptops and smartphones—to simulate real-world conditions. The number of respondents in this test was 10. According to Nielsen, five respondents are sufficient for usability testing within a homogeneous group to represent each segment of the study; 8–10 respondents is the ideal number to identify all significant usability issues.³⁰ To measure satisfaction, a usability scale, such as the one shown in the table below, can be used.

Table 3. System Usability Scale Form

No	Questions
1	I think that I would like to use this website frequently
2	I found the website unnecessarily complex.
3	I think the website is easy to use
4	I think I need help from other people to use this website.
5	I found so many menus on the website that integrated well.
6	I felt so many things on the website that did not consist.
7	I would imagine that most people would learn to use this website very quickly.
8	I found the website is not easy to use
9	I can use the website, surely.
10	I should study the website thoroughly before using it.

Source: compiled by the author

Table 3 above is the System Usability Scale Form³¹ used for satisfaction testing.³² GTMetrix is a tool for testing a website's technical performance and access speed; although load time does not directly affect usability, the speed of a website or application does influence user satisfaction. Evaluation Method Using GTMetrix: While the SUS focuses on user experience, GTMetrix provides a technical overview of website speed and performance.

Results and Discussion

Usability Evaluation of Digital *Zakat* Services: Analysis of Learnability, Efficiency, and Satisfaction on the BAZNAS Indonesia and *Zakat* Malaysia Portals

1. Learnability and Task Success Rate in Digital *Zakat* Services

³⁰ Jakob Nielsen, *Usability Engineering*.

³¹ Roberta Bevilacqua et al., “Results of the Italian RESILIEN-T Pilot Study: A Mobile Health Tool to Support Older People with Mild Cognitive Impairment,” *Journal of Clinical Medicine* 12, no. 19 (September 2023): 6129, <https://doi.org/10.3390/jcm12196129>.

³² Rg Guntur Alam and Puji Rahayu Kurniasih, “Penggunaan Metode System Usability Scale (Sus) Pada Aplikasi Simamurat,” *JSAI (Journal Scientific and Applied Informatics)* 7, no. 2 (June 2024): 189–197, <https://doi.org/10.36085/jsai.v7i2.6209>.

Usability in digital systems can fundamentally be measured through three main dimensions: effectiveness, efficiency, and satisfaction, as defined in the ISO 9241-11 standard on usability. The effectiveness dimension indicates the user's success rate in completing tasks, represented by learnability— that is, how easily new users can learn the system.³³ The results of the learnability assessment of the two previously identified *zakat* portals in Indonesia and Malaysia are presented next.

Table 4. *Learnability of the Indonesian Zakat Portal (baznas.go.id)*

Respondent	T1	T2	T3	T4
1	S	S	S	S
2	S	S	S	S
3	S	S	S	S
4	S	S	S	S
5	S	S	S	S
6	S	S	S	S
7	S	S	S	S
8	S	S	S	S
9	S	S	S	S
10	S	S	S	S

Source: compiled by the author

As shown in Table 4, the test results above were calculated using Equation (1), yielding the following results:

$$\text{Success Rate} = \frac{(40 + (0 \times 0,5))}{40} \times 100 \% = 100\%$$

Next, the learnability results for the four tasks previously defined for *zakat.com.my*.

Table 5: *Learnability of the Malaysian zakat portal (zakat.com.my)*

Respondent	T1	T2	T3	T4
1	S	S	S	S
2	S	S	S	S
3	S	S	S	S
4	S	S	S	S
5	S	S	S	S
6	S	S	S	S
7	S	S	S	S
8	S	S	S	S
9	S	S	S	S
10	S	S	S	S

Source: compiled by the author

³³ Brooke, "SUS: A Quick and Dirty Usability Scale."

Table 5 shows the test results using Equation 1, yielding the following result:

$$\text{Success Rate} = \frac{(40+(0 \times 0,5))}{40} \times 100 \% = 100\%$$

Thus, based on Tables 4 and 5, which present the test results for digital *zakat* portals in Indonesia and Malaysia, both websites achieved a task success rate of 100%, indicating that all respondents completed the assigned tasks without failure. This indicates that, in terms of learnability, both portals possess a very high level of usability. This success rate is a key indicator of system effectiveness, as it demonstrates whether the system can be used for the user's intended purpose.³⁴

Furthermore, the high learnability of these two digital *zakat* portals indicates that the available services are well designed, enabling users to understand how to use the system quickly. This reinforces the fact that systems with high learnability typically have consistent, clear, and simple navigation structures.³⁵ Thus, both digital *zakat* service portals met the basic usability requirements for effectiveness of use.

2. Efficiency dan Time-Based Efficiency (TBE)

In addition to effectiveness, efficiency is a crucial component of usability, specifically the extent to which users can complete tasks quickly with minimal effort. The results of the efficiency testing on the two *zakat* portals using Equation 2 are presented in Table 6.

Table 6. Efficiency of the Indonesian *zakat* portal (*baznas.go.id*)

Respondent	T1	T2	T3	T4	T1 Nij/ Tij	T2 Nij/ Tij	T3 Nij/ Tij	T4 Nij/ Tij	Total
1	2	0,9	0,7	1,8	0,50	1,11	1,43	0,56	3,60
2	5,4	1,9	1,6	3,2	0,19	0,53	0,63	0,31	1,65
3	4	3	3	3,5	0,25	0,33	0,33	0,29	1,20
4	6	2,4	1,9	5,8	0,17	0,42	0,53	0,17	1,28
5	5,3	1,5	1,6	1,9	0,19	0,67	0,63	0,53	2,01
6	6,3	2,1	1,7	6,9	0,16	0,48	0,59	0,14	1,37
7	7,1	2,3	1,7	5,5	0,14	0,43	0,59	0,18	1,35
8	3,7	1,7	2,1	4,8	0,27	0,59	0,48	0,21	1,54
9	1	1,2	1,2	1,6	1,00	0,83	0,83	0,63	3,29
10	2,2	2,6	1,6	4,4	0,44	0,38	0,63	0,23	1,68
	7								
Total									18,96

Source: compiled by the author

³⁴ Maximilian Speicher, "What Is Usability? A Characterization Based on ISO 9241-11 and ISO/IEC 25010," version 2, preprint, arXiv, 2015, <https://doi.org/10.48550/ARXIV.1502.06792>.

³⁵ Aaron Bangor, Philip T. Kortum, and James T. Miller, "An Empirical Evaluation of the System Usability Scale," *International Journal of Human-Computer Interaction* 24, no. 6 (July 2008): 574–594, <https://doi.org/10.1080/10447310802205776>.

Table 6 shows that the total efficiency was 18.96. Furthermore, one indicator of efficiency is Time-Based Efficiency (TBE), which measures the number of goals completed per second. In this case, Time-Based Efficiency can be calculated as follows:

$Time\ Based\ Efficiency = \frac{18,96}{40}$ TBE = 0.47 *goals/second*, followed by the calculation of overall relative efficiency

This calculation shows that a higher TBE value indicates a more efficient system.³⁶ Next, we calculated the Overall Relative Efficiency of the Indonesian *Zakat* Portal (baznas.go.id).

Table 7. Overall Relative Efficiency of the Indonesian *Zakat* Portal (baznas.go.id)

Respondent	T1	T2	T3	T4	T1 Nijx Tij	T2 Nijx Tij	T3 Nijx Tij	T4 Nijx Tij	Total
1	2	0,9	0,7	1,8	2	0,9	0,7	1,8	5,4
2	5,4	1,9	1,6	3,2	5,4	1,9	1,6	3,2	12,1
3	4	3	3	3,5	4	3	3	3,5	13,5
4	6	2,4	1,9	5,8	6	2,4	1,9	5,8	16,1
5	5,3	1,5	1,6	1,9	5,3	1,5	1,6	1,9	10,3
6	6,3	2,1	1,7	6,9	6,3	2,1	1,7	6,9	17
7	7,1	2,3	1,7	5,5	7,1	2,3	1,7	5,5	16,6
8	3,7	1,7	2,1	4,8	3,7	1,7	2,1	4,8	12,3
9	1	1,2	1,2	1,6	1	1,2	1,2	1,6	5
10	2,27	2,6	1,6	4,4	2,27	2,6	1,6	4,4	10,87
Total									119,1

Source: compiled by the author

Thus, Table 7 yields a total calculation result of 119.1. The following calculation was then performed:

$$Overall\ Relative\ Efficiency = \frac{119,1}{119,1} \times 100\% = 100\%$$

The results of this calculation show the overall relative efficiency (baznas.go.id) as the ratio of the total number of completed tasks (goals) to the total time required by all respondents for each task. The results of testing the efficiency aspect of the Malaysian *zakat* portal using Equation (2) are as follows.

Table 8. Efficiency of the Malaysian *zakat* portal (zakat.com.my)

Respondent	T1	T2	T3	T4	T1 Nij/ Tij	T2 Nij/ Tij	T3 Nij/ Tij	T4 Nij/ Tij	Total
1	3,9	1,6	4	2,9	0,26	0,63	0,25	0,34	1,48
2	1,6	1,2	1,3	1	0,63	0,83	0,77	1,00	3,23
3	5,5	4	1,2	1,36	0,18	0,25	0,83	0,74	2,00
4	5,3	2,1	1,58	1,53	0,19	0,48	0,63	0,65	1,95
5	2,2	1,3	1,8	2	0,45	0,77	0,56	0,50	2,28

³⁶ Juan M. Ferreira et al., "Impact of Usability Mechanisms: A Family of Experiments on Efficiency, Effectiveness and User Satisfaction," *IEEE Transactions on Software Engineering* 49, no. 1 (January 2023): 251–267, <https://doi.org/10.1109/TSE.2022.3149586>.

6	2,4 7	1,5 8	2,03	2,04	0,40	0,63	0,49	0,49	2,02
7	4,9	2,3	1,9	1,8	0,20	0,43	0,53	0,56	1,72
8	2,1	1,4	2,1	2,2	0,48	0,71	0,48	0,45	2,12
9	5,1	3,1	1,4	1,5	0,20	0,32	0,71	0,67	1,90
10	3,2	1,7	2,2	2,3	0,31	0,59	0,45	0,43	1,79
Total									20,49

Source: compiled by the author

Table 8 shows that the total efficiency was 20.49. Furthermore, one indicator of efficiency is Time-Based Efficiency (TBE), which measures the number of goals scored per second. In this case, Time-Based Efficiency can be calculated as follows:

$$\text{Time Based Efficiency} = \frac{20,49}{40} \quad \text{TBE} = 0,51 \text{ goals/second}$$

Thus, the TBE result was 0.51 goals/s, and the overall relative efficiency was calculated as follows:

$$\text{Overall Relative Efficiency} = \frac{94,69}{94,69} \times 100\% = 100\%$$

The results of these calculations show the overall relative efficiency (*zakat.com.my*) by calculating the ratio of the total number of completed tasks (goals) to the total time required by all respondents for each task. Thus, based on the Time-Based Efficiency calculation between the two *zakat* portals, the TBE value for the *baznas.go.id* portal is 0.47 goals/second, while that for *zakat.com.my* is 0.51 goals/second. This difference indicates that the Malaysian *zakat* portal has slightly better time efficiency than the Indonesian *zakat* portal. Although the difference is not significant, it suggests that in terms of task completion speed, the Malaysian *zakat* system is more efficient in helping users complete assigned tasks.

Several factors, such as loading speed, navigation complexity, and the number of transaction steps, influence this difference. This finding aligns with Ferreira et al.'s finding that system efficiency is significantly influenced by navigation design, system feedback, and a clear information architecture, as these factors can reduce the time users spend completing tasks.³⁷ Furthermore, the overall relative efficiency calculation for both portals shows a value of 100%. A value of 100% indicates that the system does not pose significant obstacles for users in completing tasks.³⁸ Thus, although both digital *zakat* portals are equally effective, the Malaysian *zakat* portal demonstrates slightly higher time efficiency.

3. Satisfaction dan System Usability Scale (SUS)

The third aspect of usability is user satisfaction, which in this study will be measured using the System Usability Scale (SUS). The SUS is the most widely used instrument in usability research due to its high reliability and applicability

³⁷ Ferreira et al.

³⁸ Brooke, "SUS: A Quick and Dirty Usability Scale."

across a range of systems, including websites, applications, and public information systems.³⁹ At this stage, calculations are performed to measure how positive the user experience is when using the system; the test results indicate ease of use for the website (baznas.go.id)

Table 9. The System Usability Scale (SUS) for the Zakat Portal baznas.go.id (Indonesia)

Respondent	Questions										Total
	1	2	3	4	5	6	7	8	9	10	
1	3	4	3	4	4	3	3	4	5	5	38
2	3	2	4	2	4	3	4	2	3	3	30
3	3	2	5	2	5	2	5	1	5	3	33
4	4	2	4	3	4	2	4	2	5	4	34
5	2	1	5	2	5	2	5	2	5	3	32
6	3	2	4	4	4	2	4	2	4	4	33
7	3	3	4	3	4	3	4	3	5	4	36
8	2	2	5	2	5	1	5	2	4	3	31
9	4	3	4	3	3	3	4	2	5	4	35
10	3	2	4	2	5	2	4	1	5	3	31

Source: compiled by the author

Equation 4

$$\text{SUS Score} = \text{Total adjusted score} \times 2.5^{40}$$

The following are the results of the calculations using Equation 4. Next, calculations were performed to determine the usability scale results.

Table 10. Results of the Usability Scale for the Zakat Portal baznas.go.id (Indonesia)

³⁹ S. Camille Peres, Tri Pham, and Ronald Phillips, "Validation of the System Usability Scale (SUS): SUS in the Wild," *Proceedings of the Human Factors and Ergonomics Society Annual Meeting* 57, no. 1 (September 2013): 192–96, <https://doi.org/10.1177/1541931213571043>.

⁴⁰ Brooke, "SUS: A Quick and Dirty Usability Scale."

Respondent	Converted SUS Score	Calculation	Result
1	18	2,5 X 18	45
2	26	2,5 X 26	65
3	33	2,5 X 33	82,5
4	28	2,5 X 28	70
5	32	2,5 X 32	80
6	25	2,5 X 25	62,5
7	24	2,5 X 24	60
8	31	2,5 X 31	77,5
9	25	2,5 X 25	62,5
10	31	2,5 X 31	77,5
Average			68,25

Source: compiled by the author

Based on the calculations in Table 10, the average SUS score for the *baznas.go.id* portal was 68.25. This score indicates an acceptable level of perceived usability. Although respondents can generally use the portal to complete *zakat*-related tasks, the score indicates that the user experience has not yet reached an excellent level. Therefore, improvements in interface clarity, navigation consistency, and service flow are still needed to enhance user satisfaction.

Table 11. Usability Scale Point System for the *zakat.com.my* Portal (Malaysia).

Respondent	Questions										Total
	1	2	3	4	5	6	7	8	9	10	
1	3	4	3	4	4	3	3	4	5	5	38
2	3	2	4	2	4	3	4	2	3	3	30
3	3	2	5	2	5	2	5	1	5	3	33
4	4	2	4	3	4	2	4	2	5	4	34
5	2	1	5	2	5	2	5	2	5	3	32
6	3	2	4	4	4	2	4	2	4	4	33
7	4	3	4	3	3	3	2	3	4	2	31
8	4	3	3	2	2	4	3	3	2	2	28
9	2	3	2	4	3	3	2	3	3	4	29
10	2	2	4	2	4	3	4	2	4	2	29

Source: compiled by the author

Table 11 presents the respondents' answers to the formulated questions. Using Equation (4), the SUS scores were calculated, yielding the results shown in the following table.

Table 12. The Results of the Usability Scale for the *Zakat Portal zakat.com.my* (Malaysia).

Respondent	Converted SUS Score	Calculation	Result
1	18	2,5 X 18	45
2	26	2,5 X 26	65
3	33	2,5 X 33	82,5
4	28	2,5 X 28	70
5	32	2,5 X 32	80
6	25	2,5 X 25	62,5
7	23	2,5 X 23	57,5
8	20	2,5 X 20	50
9	15	2,5 X 15	37,5
10	27	2,5 X 27	67,5
Average			61,75

Source: compiled by the author

Based on the calculations in Table 12, the average SUS score for the *zakat.com.my* portal (Malaysia) was 61.75. Thus, when comparing the SUS scores of the *baznas.go.id* and *zakat.com.my* portals, the *baznas.go.id* portal had a higher score. The test results showed that the SUS score for the *baznas.go.id* portal was 68.25, while that for *zakat.com.my* was 61.75. In the SUS analysis, scores above 68 are considered above average and fall into the "good usability" category, while scores above 80 fall into the "excellent usability" category.⁴¹ Therefore, *baznas.go.id* can be categorized as having an acceptable level of perceived usability, whereas *zakat.com.my* falls into the marginal usability category. This finding indicates that although respondents were able to complete the assigned tasks on both portals, their perceived satisfaction and comfort in using the two systems were not equally strong.

The difference between the task success rate and SUS score is important. A 100% task success rate indicates that respondents completed the tasks; however, it does not necessarily imply that they perceived the system as easy, consistent, or comfortable to use. The lower SUS score for *zakat.com.my* suggests that users may have experienced difficulties with the navigation flow, menu structure, terminology, or confidence in using the portal independently. Therefore, usability evaluation should not rely solely on task completion and time efficiency, but also on subjective user satisfaction, as measured by SUS. The SUS results show that user satisfaction remains an important area for improvement in both portals, particularly for *zakat.com.my*. While *baznas.go.id* reached an acceptable level of perceived usability, its score was only slightly above the

⁴¹ Aaron Bangor, Philip Kortum, and James Miller, "Determining What Individual SUS Scores Mean: Adding an Adjective Rating Scale," *Journal of User Experience (JUX)* 4, no. 3 (2009), <https://uxpajournal.org/determining-what-individual-sus-scores-mean-adding-an-adjective-rating-scale/>.

average benchmark and therefore cannot yet be described as excellent. Meanwhile, *zakat.com.my* received a lower SUS score, indicating that the portal needs substantial improvement in user experience. These findings support the view that usability is closely related to perceived ease of use, perceived usefulness, and users' willingness to reuse digital services. Therefore, improving usability is essential for strengthening public participation in digital *zakat* services.

4. Navigation Ease, Information Access, and User Experience

Overall, the usability evaluation presents a nuanced picture of the quality of digital *zakat* services in Indonesia and Malaysia. Both portals achieved a 100% task completion rate, indicating that respondents completed the assigned tasks. In terms of time-based efficiency, *zakat.com.my* achieved a slightly higher TBE score of 0.51 goals/second, compared to *baznas.go.id* at 0.47 goals/second. However, the SUS results show that task completion and speed do not automatically produce high user satisfaction.

The *baznas.go.id* portal obtained an average SUS score of 68.25, indicating an acceptable level of perceived usability. In contrast, *zakat.com.my* achieved an average SUS score of 61.75, placing it in the marginal usability category. This difference suggests that although the Malaysian portal allowed users to complete tasks slightly faster, respondents perceived its usability as lower than that of the Indonesian portal. Therefore, the quality of digital *zakat* services should be assessed across multiple dimensions, including learnability, efficiency, satisfaction, technical performance, accessibility, and the clarity of the information structure.

These findings indicate that *baznas.go.id* requires further improvement to move from acceptable to excellent usability, whereas *zakat.com.my* needs more substantial enhancements in interface clarity, navigation consistency, and user guidance. In the context of public religious services, a digital platform must not only enable task completion but also provide a clear, comfortable, and trustworthy user experience. This is evident from the high task success rate, which indicates that the system is easy to learn; the TBE score indicates that the system is sufficiently efficient; and the SUS score indicates that users are satisfied with the system. From a user-centered evaluation perspective, usability encompasses both the technical aspects of the system and the user experience. A positive user experience enhances user trust and loyalty toward digital services, particularly financial-based public services such as *zakat*.⁴²

Thus, digital *zakat* services that offer easy access to information, transparency, and convenient *zakat* payment methods are crucial factors that influence public trust in *zakat* institutions. Both digital *zakat* portals met international usability standards, encompassing effectiveness, efficiency, and user

⁴² Bangor, Kortum, and Miller, "An Empirical Evaluation of the System Usability Scale."

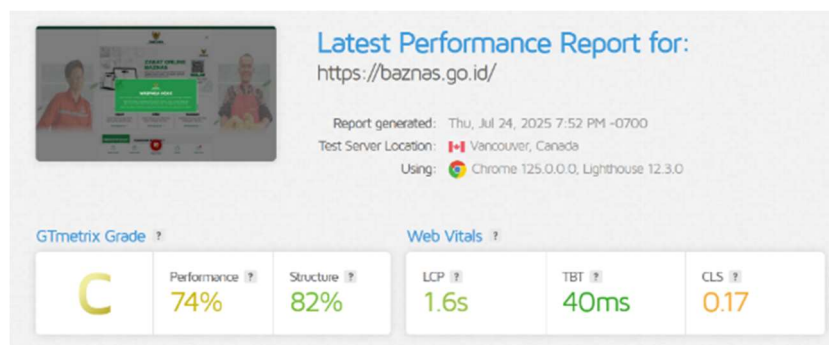
satisfaction. However, differences in time efficiency indicate that the development of digital *zakat* services still needs to focus on improving system speed and simplifying transaction processes to serve the public better.

System Performance Evaluation of Digital Zakat Websites: GTMetrix Analysis of Page Load Performance, Structure, and Web Vitals

The quality of digital services is primarily influenced by the technical performance of the website, which is fundamental because it can determine service quality, especially in transaction-based public services. This technical performance is related not only to access speed but also to system stability, responsiveness, and efficient operation. Therefore, evaluating a website's technical performance is a crucial component in assessing the overall quality of digital public services.

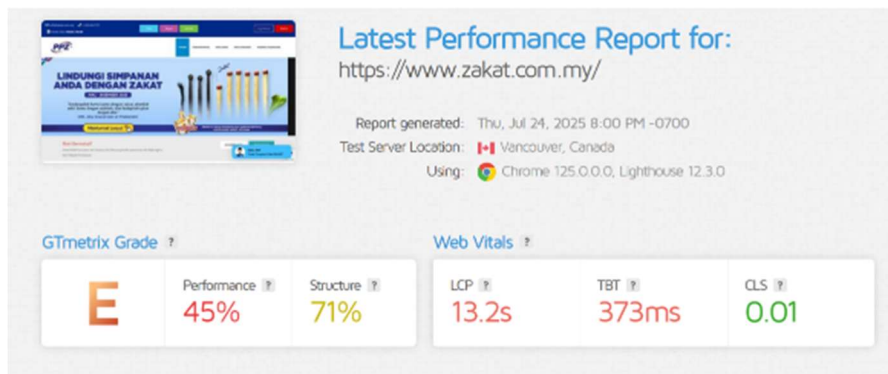
Subsequently, testing was conducted using GTMetrix on both digital *Zakat* service portals.⁴³ As shown in Figures 1 and 2.

Figure 1. Test Results for the Baznas Website (*baznas.com*) using GTMetrix



Source: GTMetrix test results

Figure 2. Test Results for the zakat.com.my Website Using GTMetrix



⁴³ Toto Andri Puspito, "Evaluation of Website Performance and Usability Using GTMetrix, Usability Testing, and System Usability Scale (SUS) Methods," *Jurnal Teknik Informatika* 17, no. 2 (October 2024): 162–170, <https://doi.org/10.15408/jti.v17i2.38530>.

Source: GTMetrix test results GTMetrix

As shown in Figures 1 and 2, the Page Load Performance and Technical Performance of the *baznas.go.id* portal received a GTMetrix Grade C with a performance score of 74% and a structure score of 82%, whereas the *zakat.com.my* portal received a GTMetrix Grade E with a performance score of 45% and a structure score of 71%. This difference in results indicates that, technically, the *baznas.go.id* website performed better than *zakat.com.my*, particularly in page load speed and website structure optimization.

This performance score relates to the page loading speed and the time required for the entire page to be displayed. The higher the performance score, the faster users can access the website. Similarly, page loading speed is crucial in digital services, as it relates to user satisfaction and service usage frequency. Delays or prolonged page load times can significantly reduce user satisfaction, thereby decreasing the likelihood that users will regularly visit the website.⁴⁴ Thus, the difference in performance scores between the two portals directly impacts user experience and the efficiency of digital *zakat* services.

In addition to the performance score, GTMetrix measures the structure score, which indicates the quality of a website's structure. A high structure score indicates that a website has been technically optimized to run more efficiently and stably. Based on the test results shown in Figures 1 and 2, the structure score for *baznas.go.id* was 82%, whereas that for *zakat.com.my* was 71%. This indicates that the technical structure of the *baznas.go.id* website is more optimized than that of *zakat.com.my*. An optimized website structure is part of the information system quality, which encompasses reliability, response time, and system efficiency.⁴⁵ A well-structured system reduces the server load and accelerates page rendering. Thus, based on these structure score results, technically, the *baznas.go.id* portal has better system quality, is more stable, and is more responsive than *zakat.com.my*.

Next, we considered the Largest Contentful Paint (LCP) indicator, which measures the time required to display the main content on a webpage. LCP is part of Core Web Vitals, which measure user experience when accessing a website.⁴⁶ The test results, as shown in Figures 1 and 2, indicate that *baznas.go.id*'s LCP of 1.6 seconds is significantly faster than *zakat.com.my*'s 13.2 seconds. According to Google Web Vitals standards, a good LCP value is under

⁴⁴ S. Pratiwi and M. Isa Irawan, "Investigating the Impact of Website Quality on User Satisfaction in IDN Times News Website," *Journal of Physics: Conference Series* 1842, no. 1 (March 2021): 012074, <https://doi.org/10.1088/1742-6596/1842/1/012074>.

⁴⁵ "The DeLone and McLean Model of Information Systems Success: A Ten-Year Update," *Journal of Management Information Systems* 19, no. 4 (April 2003): 9–30, <https://doi.org/10.1080/07421222.2003.11045748>.

⁴⁶ Philip Walton, "Web Vitals," *Web Dev*, 2020, <https://web.dev/articles/vitals?hl=id>.

2.5 seconds, while a value above 4 seconds falls into the poor category.⁴⁷ Thus, a slow LCP can make users feel the website is difficult to access and reduce their trust in digital services. Therefore, the significant difference in LCP between the two digital *zakat* portals indicates that, in terms of the speed of accessing main content, the *baznas.go.id* portal has a significant advantage.

Another indicator is Total Blocking Time (TBT), which measures the time during which a page does not respond to user interactions due to loading or script execution. Test results between the two portals show that *baznas.go.id*'s TBT is 40 ms, making it more responsive compared to *zakat.com.my*'s 373 ms. The lower the TBT value, the more responsive the website is and the less lag it experiences. In web performance standards, a TBT value below 200 ms is considered good.⁴⁸ A website that is slow to respond to user interactions can reduce user trust and increase transaction failure rates; system responsiveness directly impacts user satisfaction and the intention to reuse digital services.⁴⁹ Thus, the TBT value indicates that, technically, the *baznas.go.id* portal is more responsive and stable in handling user interactions than *zakat.com.my*.

Additionally, website layout stability is a key metric in web performance, measured via Cumulative Layout Shift (CLS). CLS measures how often the page layout shifts unexpectedly during loading. The results show that *baznas.go.id*'s CLS is 0.17, while *zakat.com.my*'s is 0.01. In web performance standards, a good CLS value is below 0.1. Thus, *zakat.com.my* has slightly better layout stability than *baznas.go.id*, although the difference is not significant. A website with a stable layout provides a better user experience because users can interact with the system without being disrupted by layout changes.

Furthermore, when the usability and technical performance test results are analyzed together, it can be concluded that both digital *zakat* portals have excellent usability but differ in system technical performance. The Malaysian *zakat* portal has a slightly higher time efficiency (TBE), but the *baznas.go.id* portal has significantly better technical performance, particularly regarding LCP and TBT.

Table 13. Usability and GTmetrix Test Results

No	Aspects	Parameter	Baznas.go.id	Zakat.com.my
1	Learnability	Success Rate	100%	100%
2	Efficiency	Time-Based Efficiency, Overall Relative Efficiency.	TBE = 0,47 goals/second	TBE = 0,51 goals/second

⁴⁷ Ilya Grigorik, *High Performance Browser Networking: What Every Web Developer Should Know about Networking and Web Performance* (United State: "O'Reilly Media, Inc, 2013).

⁴⁸ Addy Osmani, *Web Performance Engineering in the Age of AI: Mastering Speed and Quality for AI-Generated Applications* (United States: O'Reilly Media, 2026).

⁴⁹ Viswanath Venkatesh et al., "User Acceptance of Information Technology: Toward A Unified View1," *MIS Quarterly* 27, no. 3 (September 2003): 425–478, <https://doi.org/10.2307/30036540>.

3	<i>Satisfaction</i>	System Usability Scale Score (SUS)	68.25	61.75
4	<i>Performance (GTMetricx)</i>	GTMetric Grade	C	E
		Performance Score	74%	45%
		Structure Score	82%	71%
		Largest Contentful Paint (LCP)	1.6s	13.2s
		Total Blocking Time (TBT)	40ms	373ms
		Cumulative Layout Shift (CLS)	00,17	0,01

Source: compiled by the author

Table 13 presents the combined evaluation of usability and technical performance between *baznas.go.id* and *zakat.com.my*. In terms of learnability, both portals achieved a 100% task success rate, indicating that respondents completed all assigned tasks. In terms of efficiency, *zakat.com.my* showed a slightly higher TBE score of 0.51 goals/second compared to *baznas.go.id* with 0.47 goals/second. However, the satisfaction results based on the SUS show a different pattern: *baznas.go.id* scored 68.25, while *zakat.com.my* scored 61.75. These scores indicate that *baznas.go.id* reached an acceptable level of perceived usability, whereas *zakat.com.my* remained in the marginal category. The GTMetric results further show that *baznas.go.id* performed better in technical performance, with a Grade C, a performance score of 74%, a structure score of 82%, an LCP of 1.6 seconds, and a TBT of 40 ms. In contrast, *zakat.com.my* received a Grade E, a performance score of 45%, a structure score of 71%, an LCP of 13.2 seconds, and a TBT of 373 ms. However, *zakat.com.my* showed better layout stability, with a CLS score of 0.01 compared to *baznas.go.id*'s 0.17.

These findings indicate that usability and technical performance do not always move in the same direction. Although *zakat.com.my* showed slightly higher time-based efficiency and better layout stability, its SUS score and GTMetric performance were lower than those of *baznas.go.id*. Therefore, digital *zakat* service quality must be understood as a combination of task success, speed, perceived usability, technical responsiveness, and information accessibility. However, the GTMetric analysis for technical performance testing revealed significant differences: the *baznas.go.id* portal has excellent loading times and responsive interactions compared to *zakat.com.my*. *baznas.go.id* achieved LCP and TBT of 1.6 s and 40 ms, respectively, while *zakat.com*. Me has slightly longer dynamic page loading times, with LCP and TBT of 13.2 s and 373 ms, respectively. LCP and TBT contribute to user satisfaction with Islamic portals. In terms of Cumulative Layout Shift (CLS), *zakat.com.my* has a score of 0.01, which is more stable than *baznas.go.id* (0.17). A stable layout is crucial for maintaining a comfortable visual experience and interaction, in line with Google's Web Vitals standards (<0.1 is excellent; <0.25 is still acceptable).

Overall, *baznas.go.id* excels in technical performance and offers usability on par with *zakat.com.my*, making it a portal with more optimal access to digital *zakat* services. However, *zakat.com.my* still demonstrates excellent usability with a stable CLS; therefore, improvements in loading speed and responsiveness would enhance the overall quality of its service. This indicates that usability and system performance are interrelated but do not always yield the same results: usability relates to user experience, whereas system performance relates to the technical quality of the system. Websites with good technical performance tend to yield better usability because users can access the system more quickly and responsively.⁵⁰ Thus, integrating usability and system performance is crucial to creating digital public services that are effective, efficient, and trusted by the public.

***Ḥaqq al-Ma‘lūmāt*, Transparency, and Access to Information in Digital *Zakat* Services**

The concept of *ḥaqq al-ma‘lūmāt* (the right to information) in contemporary Islamic law is part of modern governance, understood as the right to access information in a manner that is transparent, accountable, and free from the practice of concealing power. Al-Anazi asserts that the right to access information is closely linked to the principles of administrative legality and transparency, which safeguard citizens' rights.⁵¹ *Ḥaqq al-ma‘lūmāt* is a universal right that also derives legitimacy from modern international law through the principles of freedom of information and the right to public participation.⁵² Regulations governing the right to information can strengthen the transparency of state institutions and enhance public trust in public services.⁵³ Furthermore, the right to information serves as an instrument of public transparency to prevent corruption arising from the abuse of power and mismanagement.⁵⁴

⁵⁰ Chrisanthi Avgerou and Tony Cornford, *Developing Information Systems* (London: Macmillan Education UK, 1998), <https://doi.org/10.1007/978-1-349-14813-4>.

⁵¹ Al-Anazi Saad, “Al-Tanzīm al-Qānūnī Li-Ḥaqq al-Itṭilā‘ ‘alā al-Ma‘lūmāt Wa-al-Wathā‘iq al-Idāriyya’ [Legal Regulation of the Right to Access Information and Administrative Documents],” *Majallat Kulliyat Al-Qānūn al-Kuwaytiyya al-‘Alamiyya*, no. 35 (2021).

⁵² Karimi Ali, *Ḥaqq al-Ma‘lūmāt Min Manẓūr al-Qānūn al-Dawli’ [The Right to Information Through the Lens of International Law]* (Rabat: Al-Fikr al-Siyāsī: Masā’il wa-Qaḍāyā fī Miḥwar al-Ḥurriya, al-Iṣlāḥ, wa-al-Dustūrpp, 2018).

⁵³ Nazzal Al-Masaieed Farhan, “Ḥaqq al-Ḥuṣūl ‘alā al-Ma‘lūmāt Fī al-Tashrī‘āt al-‘Urdunniyya’ [The Right to Information in Jordanian Legislation],” *Majallat Al-‘Ulūm al-Qānūniyya* 32, no. 2 (2017).

⁵⁴ Zaghoul Jagdoud, “Al-Ḥaqq Fī al-Ḥuṣūl ‘alā al-Ma‘lūma Wa-Dawruhu Fī Mukāfāḥat al-Fasād’ [The Right to Obtain Information and Its Role in Combatting Corruption],” *Majallat Al-Baḥīth Li-l-Dirāsāt al-Akādīmīyya* (2021), 8.

Furthermore, in the context of contemporary Islamic governance, the right to information is an integral part of the principles of Islamic public administration, which prioritizes transparency and mechanisms for social oversight. In this regard, digital transparency is not merely understood as administrative compliance but serves as a means to enhance public trust.⁵⁵ Furthermore, the paradigm in Islamic Public Administration emphasizes the importance of morality and the cultivation of Islamic ethics to foster justice in society.⁵⁶ Therefore, the implementation of *ḥaqq al-ma'lūmāt* in digital governance serves as a manifestation of the core values of Islamic Public Administration, such as justice (*'adl*), equity (*qist*), accountability (*mas'ūliyyah*), and the public interest (*maṣlahah*).⁵⁷ Thus, digital public services are not merely about technological aspects but also concern the fulfillment of *ḥaqq al-ma'lūmāt* as the public's right to access accurate, trustworthy, transparent, and accountable information regarding the management of public assets. In the context of *zakat* management, this principle becomes increasingly important, given that *zakat* funds are part of a socio-religious trust with both religious and public welfare dimensions.⁵⁸ *Zakat* is not only understood as an individual act of worship but also as a socio-economic institution concerning the rights of the *mustahiq* and public trust in *zakat* collection agencies. This is as stated in the Qur'an, Surah Az-Zariyat, Verse 19.

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

Meaning: The wealthy have a right to provide for the poor who ask for alms and those who do not receive any (Q.S. Az-Zariyat: 19)

This verse indicates that *zakat* is the right of the *mustahiq*, not merely an act of individual or voluntary charitable giving. This means that *zakat* has a social

⁵⁵ Abderrafie Zaanoun, "The Right to Information Access in the Arab Region: Reality of Gains and Failures," *Rowaq Arabi* - 29 رواق عربي, no. 03 (November 2024), <https://doi.org/10.53833/VHUQ5421>.

⁵⁶ Iulia Lumina and Mahmud Mohammady, "The Academic Field of Islamic Public Administration: Theory and Practice during the Last Half-Century," in *Islamic Public Value*, ed. Wolfgang Drechsler, Salah Chafik, and Rainer Kattel (Edward Elgar Publishing, 2025), 54–67, <https://doi.org/10.4337/9781035333646.00011>.

⁵⁷ Sundus Serhan Ahmed, "The Evolving Role of Sustainable Development in Shaping Political Progress: A Contemporary Islamic Perspective on Human Rights and Civil Institution," *MILRev: Metro Islamic Law Review* 4, no. 1 (March 2025): 1–30, <https://doi.org/10.32332/milrev.v4i1.10128>.

⁵⁸ Ali Murtadho Emzaed et al., "Restriction of Islamic Civil Society Participation: Genealogy of Zakat Legal Politics and Its Centralized Management in Indonesia," *JIL: Journal of Islamic Law* 4, no. 2 (August 2023): 148–71, <https://doi.org/10.24260/jil.v4i2.1444>; Sri Maulida et al., "Post-Pandemic Digital Transformation in Zakat Management: Insights from Maqasid Syari'ah in South Kalimantan," *El-Mashlahah* 14, no. 2 (December 2024): 281–302, <https://doi.org/10.23971/el-mashlahah.v14i2.7772>.

dimension and serves an economic distribution function.⁵⁹ Similarly, according to Yusuf al-Qaradawi in *Fiqh al-Zakah*, *zakah* is not merely an individual act of worship but an Islamic social financial system aimed at alleviating poverty, redistributing wealth, and fostering social solidarity.⁶⁰ Therefore, information on *zakah* management by *zakah* administrators must be openly accessible and easy to understand. Thus, the accessibility of *zakah* information on digital websites fulfills the public's right to obtain transparent, reliable religious information and information on *zakah* management. Transparency and accountability in *zakah* management are part of the trust *zakah* administrators must uphold, as they pertain to the community's assets, which are managed openly and held accountable.⁶¹ The command regarding this trust is found in Surah An-Nisa, verse 58.

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

Meaning: Indeed, Allah commands you to deliver trusts to those entitled to them, and (commands you) when you judge between people to judge with justice. Indeed, Allah gives you the best counsel. Indeed, Allah is All-Hearing and All-Seeing (Q.S. An-Nisa: 58).

Transparency in digital *zakah* services is also linked to the principle of publicity, or the disclosure of information to the public, which, in public governance theory, is regarded as a tool for preventing corruption and enhancing the accountability of public institutions.⁶² Regarding the principle of transparency by *zakah* administrators, Imam Al-Mawardi in "*Al-Abkam al-Sultaniyyah*" emphasizes that public financial managers (including those handling *zakah*) must be trustworthy, honest, and subject to oversight, as they manage the community's rights.⁶³ The aim is for public administration to bring about the common good, in accordance with the *fiqh* principle "تصرف الإمام على الرعية منوط بالمصلحة", meaning that public administrators' policies must be based on the public interest to prevent corrupt practices, maintain public trust, and ensure the targeted distribution of

⁵⁹ suwarjin, *Contextualization of Employment of Zakat Form The Perspective of Maqum Muwafaqah*, July 31, 2024, <https://doi.org/10.5281/ZENODO.17390121>; Sucipto Sucipto et al., "Non-Compliance in the Distribution and Management of Zakat: An Islamic Legal Perspective," *Nurani: Jurnal Kajian Syari'ah Dan Masyarakat* 25, no. 2 (October 2025): 426–443, <https://doi.org/10.19109/nurani.v25i2.27984>.

⁶⁰ al-Qaradawi, *Fiqh Al-Zakah*.

⁶¹ al-Qaradawi.

⁶² John Bowring, *The Works of Jeremy Bentham, Published under the Superintendence of His Executor* (Edinburgh: William Tait, 1838), <https://oll.libertyfund.org/title/bentham-the-works-of-jeremy-bentham-vol-2>.

⁶³ Imam al-Mawardi, *Abkam Sulthaniyah: Sistem Pemerintahan Khilafah Islam*, *Trij Khalifurrahman Fath* (Jakarta Timur: Qisthi Press, 2016).

zakat. Therefore, usability in digital *zakat* services can be understood as part of the transparency and accountability mechanisms of *zakat* institutions.

In modern service management, this principle aligns with the concept of transparency in good governance, establishes access to information as a public right, and serves as a safeguard against the misuse of authority in the management of public funds.⁶⁴ Therefore, transparency of information is a crucial aspect of *zakat* management because it is directly linked to public trust. Without the principle of transparency, trust in *zakat* institutions will decline, potentially affecting public participation in paying *zakat* through official institutions.⁶⁵ Thus, the right to information in the context of *zakat* is not only about the right to know but also about the sustainability of the *zakat* institution itself.

The results of this study indicate that both digital *zakat* portals enabled respondents to complete the assigned tasks, as shown by the 100% task success rate. However, the SUS results show different levels of perceived usability. The *baznas.go.id* portal received a SUS score of 68.25, indicating acceptable usability, while *zakat.com.my* received a score of 61.75, indicating marginal usability. This means that the availability of digital *zakat* services does not automatically guarantee a strong user experience. In the context of *ḥaqq al-ma'lūmāt*, access to *zakat* information must be understood not only as the presence of information on a website but also as the ability of users to find, understand, and easily use that information. This demonstrates that the public can easily access digital *zakat* information and services. In information systems studies, high usability indicates that the system meets the quality criteria for both the system and the information, which serve as indicators of the success of public information systems.⁶⁶ Nevertheless, the technical performance testing results revealed significant differences, particularly in Largest Contentful Paint (LCP) and Total Blocking Time (TBT). The *baznas.go.id* portal has an LCP of 1.6 s and a TBT of 40 ms, whereas *zakat.com.my* has a TBT of 373 ms, indicating slower responsiveness. Consequently, this technical performance can directly impact the accessibility of *zakat* information and the user experience when accessing digital religious services. System speed and ease of access are key factors influencing user acceptance of digital services.⁶⁷

In addition, performance differences between the two *zakat* portals can affect the inclusivity of digital *zakat* services. For example, users from vulnerable groups may face barriers when accessing platforms with slow response times. Consequently, digital *zakat* services can impact the public's ability to access

⁶⁴ OECD, *Government at a Glance 2025*, Government at a Glance (OECD Publishing, 2025), <https://doi.org/10.1787/0efd0bcd-en>.

⁶⁵ al-Qaradawi, *Fiqh Al-Zakah*.

⁶⁶ “The DeLone and McLean Model of Information Systems Success.”

⁶⁷ Venkatesh et al., “User Acceptance of Information Technology.”

information transparently. The quality of the system and information will influence system usage, user satisfaction, and the impact on the organization and society.⁶⁸ Other research in the field of e-government has also shown that transparency and accessibility of public information are directly linked to the level of public trust in public institutions.⁶⁹ Thus, a digital *zakat* portal with high usability and strong technical performance will enhance transparency and public trust in *zakat* institutions.

However, the results of a technical evaluation using GTMetrix reveal performance differences between the two portals. The Indonesian *zakat* portal received a GTMetrix Grade C with a performance score of 74% and a structure score of 82%, whereas the Malaysian *zakat* portal received a Grade E with a performance score of 45% and a structure score of 71%. This difference indicates that, technically, the Indonesian portal has better access speed, loading stability, and system responsiveness than the Malaysian portal. Table 4 presents a comparison of the two *zakat* portals based on *Haqq al-Ma' lūmāt*.

Table 14. Comparison Table by *Haqq Al-Ma' lūmāt* Between the Two *Zakat* Portals

Dimension	Key Indicator	baznas.go.id (Indonesia)	zakat.com.my (Malaysia)
Effectiveness and Learnability	Task success rate and ease of understanding the system	Excellent, 100% task success rate	Excellent, 100% task success rate
Information Access Efficiency	Access speed, task completion, and navigation	Good, but navigation is relatively more complex	Slightly more efficient with simpler navigation
User Satisfaction and Experience	SUS score, ease of use, and feature integration	Higher SUS score and better user experience	High SUS score but below that of the Indonesian portal
Accessibility and Openness of Information	Ease of obtaining <i>zakat</i> information and content completeness	More comprehensive and informative information	More concise and administrative information
System Technical Performance	Page loading, responsiveness, and website structure	GTMetrix Grade C, performance 74%, structure 82%	GTMetrix Grade E, performance 45%, structure 71%

⁶⁸ “The DeLone and McLean Model of Information Systems Success.”

⁶⁹ J. C. Thomas, “The New Face of Government: Citizen-Initiated Contacts in the Era of E-Government,” *Journal of Public Administration Research and Theory* 13, no. 1 (January 2003): 83–102, <https://doi.org/10.1093/jpart/mug010>.

Source: Created by the author

As shown in Table 14, both digital *zakat* portals met the basic dimensions of *ḥaqq al-ma' lūmāt*, particularly in terms of usability, information accessibility, and learnability. This indicates that both *zakat* portals have successfully fulfilled the basic functions of Islamic digital public services in providing the public with access to religious information. Digital transparency is always related to accessibility and usability, because public information that is difficult to access is essentially unavailable. Thus, transparency in digital *zakat* services is not only about the availability of information but also about the technical quality of the system, which must be accessible to the public.

Nevertheless, there are differences in orientation and performance between the two portals. The Malaysian *zakat* portal is more time-efficient and focuses on core services. This simplicity directly contributes to the delivery of *zakat* services. From the perspective of *ḥaqq al-ma' lūmāt*, this efficiency of access is an important part of the principle of *taysīr* (ease) in Islamic public service. In contrast, the Indonesian *zakat* portal demonstrates better technical performance, indicating that users not only find the system easy to use but also experience a more comfortable, responsive experience. Additionally, the Indonesian *zakat* portal excels in information transparency, providing diverse information despite its more complex navigation. Conversely, the Malaysian *zakat* portal adopts a more minimalist approach, excelling in navigation but falling short in user experience.

Thus, the usability and technical performance of both digital *zakat* websites demonstrate the fulfillment of *ḥaqq al-ma' lūmāt* as a form of fulfilling public rights in Islam. Transparent, easily accessible, and responsive digital *zakat* services constitute an implementation of *zakat* governance oriented toward the public good and social justice.⁷⁰ Consequently, the digitization of *zakat* services is fundamentally part of the transformation of modern *zakat* governance as an integral aspect of public rights in Islam.⁷¹

***Maṣlahah* and Digital Transformation in *Zakat* Services: The Integration of Technology and Modern *Zakat* Governance**

Maṣlahah' āmmah refers to the public benefit that results from a policy and is widely felt.⁷² In the context of digital *zakat* services, this concept of *maṣlahah*

⁷⁰ Frank Bannister and Regina Connolly, "The Trouble with Transparency: A Critical Review of Openness in e-Government," *Policy & Internet* 3, no. 1 (February 2011): 1–30, <https://doi.org/10.2202/1944-2866.1076>.

⁷¹ Ely Masykuroh, Niswatul Hidayati, and Yutisa Tri Cahyani, "Islamic Corporate Philanthropy in Islamic Banking: Implementation of Zakat Regulation and Sharia Compliance in Indonesia," *Justicia Islamica* 22, no. 1 (July 2025), <https://doi.org/10.21154/justicia.v22i1.10397>.

⁷² Husnul Fatarib et al., "Progressive Legal Reasoning in Contemporary Islamic Legal Reform: Negotiating the Maqāṣid and Hermeneutic Approaches," *JURIS (Jurnal Ilmiah Syariah)*

extends beyond the success of *zakat* collection and distribution to encompass service convenience, time efficiency, user comfort, and information accessibility.⁷³ The digitization of *zakat* services through online platforms such as *baznas.go.id* and *zakat.com.my* can be understood as part of the effort to safeguard wealth (*hifz al-māl*) in two aspects simultaneously: protecting the assets of the *zakat* payer (*muḥakkiki*) through a secure and transparent payment system and safeguarding the rights of the *zakat* recipients (*mustahiq*) through more effective and targeted *zakat* distribution.⁷⁴ Auda explained that *maqāṣid al-sharīʿah* is not only concerned with the protection of the five basic human needs but also with social development, good governance, and community welfare.⁷⁵

The research findings indicate that both *zakat* portals have excellent usability; users can use *zakat* services effectively without encountering significant obstacles. The high level of learnability also indicates that the systems were designed to make it easy for users to understand and use the services. Furthermore, in terms of efficiency, *zakat.com.my* scored slightly higher than *baznas.go.id*, although the difference was not significant. Efficiency in public services can be categorized as part of *maṣlahah*, because efficiency means maximizing benefits with minimal resources. Thus, it has the potential to increase public participation in paying *zakat* through official institutions, which ultimately improves the effectiveness of *zakat* distribution and the welfare of the *mustahiq*.⁷⁶

Furthermore, in terms of satisfaction, both portals received an "Excellent" rating (Grade A). The high level of user satisfaction indicates that the public well receives digital *zakat* services.⁷⁷ The high rate of user completion of tasks demonstrates that digital *zakat* services help the public fulfill their *zakat* obligations more practically and effectively. User satisfaction can be linked to the concept of *maṣlahah*, as good public services are part of the state's or public

24, no. 2 (December 2025): 277–94, <https://doi.org/10.31958/juris.v24i2.16123>; Firda Arina Zulfa et al., "Mapping Contemporary Islamic Legal Thought In Indonesia: A Dialog Between Fiqh And The Culture Of The Archipelago," *Al-Mawarid Jurnal Syariah Dan Hukum (JSYH)* 7, no. 1 (March 2025): 177–202, <https://doi.org/10.20885/mawarid.vol7.iss1.art10>.

⁷³ Suwarjin, "Contextualization of Employment of Zakat Form The Perspective of Mafhum Muwafaqah," *Nusantara: Journal of Law Studies* 2, no. 1 (March 2023): 62–69, <https://doi.org/10.5281/zenodo.17390121>.

⁷⁴ Rasiyam Rasiyam et al., "Integration of New Media and Prophetic Communication Enhanced for Zakah, Infāq, Ṣadaqah, and Waqf Fundraising: A Case Study of Baitulmaal Munzalan Indonesia," *Journal of Islamic Law* 4, no. 1 (February 2023): 28–46, <https://doi.org/10.24260/jil.v4i1.1167>.

⁷⁵ Jasser 'Auda, *Maqāṣid Al-Sharīʿah as Philosophy of Islamic Law: A Systems Approach* (United Kingdom: International Institute of Islamic Thought, 2008).

⁷⁶ Muhammad Misbahul Munir and Khamim Khamim, "Not Eight, But Four: Muhammad Syahrūr's Reconstruction of Mustahiq Zakah's Classification," *Journal of Islamic Law* 4, no. 1 (February 2023): 67–87, <https://doi.org/10.24260/jil.v4i1.1211>.

⁷⁷ Brooke, "SUS: A Quick and Dirty Usability Scale."

institutions' responsibility to realize public welfare. In this context, the fact that digital *zakat* services satisfy users shows that the digitization of *zakat* does not conflict with the objectives of Sharia law but rather supports their realization, particularly in the areas of social welfare and economic justice.⁷⁸

Furthermore, high usability and efficiency indicate that the system is easy to use, understand, and accessible to the public.⁷⁹ The Malaysian *zakat* portal excels in navigation efficiency thanks to its simpler design and focus on core services, facilitating faster transactions and minimizing user barriers. However, the Indonesian *Zakat* Portal offers a better user experience, as evidenced by a higher SUS score, more comprehensive information, and better technical performance. The digitization of *zakat*, which facilitates its payment and distribution, falls under the realization of ease (*taysir*) and public interest. As stated in Surah Al-Baqarah: 185.

يُرِيدُ اللَّهُ بِكُمُ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ

Meaning: Allah desires ease for you, and does not desire hardship for you... (QS. Al-Baqarah: 185).

Similarly, in the realization of ease (*taysir*) and the public interest (*maṣlahah 'ammah*), the digitization of *zakat* by the state or *zakat* institutions must be oriented toward the public interest, as per the *fiqh* principle: "تصرف الإمام على الرعية ممنوط بالمصلحة" meaning that government policies toward the people must be based on the public interest.

The ease of access (accessibility) to public services is an implementation of the principle of *raf' al-haraj* (removing hardship), as affirmed in the Qur'an that Allah has not placed any hardship in religion (QS. Al-Hajj: 78). This principle is also reinforced by the Prophet's hadith narrated in Sahih Bukhari: "Make things easy and do not make them difficult." This hadith serves as the foundation for the administration of religious affairs and public services that prioritize ease. Therefore, the digitization of *zakat* is not merely the use of technology but is related to the objectives of Islamic law as part of the effort to realize public interest through easy access to *zakat* services. Thus, an easy-to-use digital *zakat* portal is a practical implementation of the *maqāṣid al-shari'ah*.

In the study of *fiqh zakat*, transparency and accountability in *zakat* management are part of the trust that *zakat* administrators must uphold, as they pertain to the community's assets, which are managed openly and with

⁷⁸ Mohammad Hashim Kamali, "Maqasid, Usul al-Fiqh, and Ijtihad," in *Goals and Purposes of Shariah*, 1st ed., by Mohammad Hashim Kamali (Oxford University Press New York, NY, 2025), 88–99, <https://doi.org/10.1093/9780197786390.003.0013>.

⁷⁹ Venkatesh et al., "User Acceptance of Information Technology."

accountability.⁸⁰ The command regarding this trust is found in Surah An-Nisa, verse 58. Similarly, in modern service governance, this principle aligns with the concept of transparency in good governance, establishes access to information as a public right, and serves as a check against the abuse of authority in the management of public funds.⁸¹ Therefore, transparency in information is a crucial aspect of *zakat* management, as it directly affects public trust. Without the principle of transparency, trust in *zakat* institutions will decline, potentially affecting public participation in paying *zakat* through official institutions.⁸² Thus, the right to information in the context of *zakat* is not only about the right to know but also about the sustainability of the *zakat* institution itself.

Thus, a digital-based Islamic public service model cannot be measured solely by its technological success; it must also meet the criteria of Islamic legal principles as an evaluative framework for modern Islamic public administration.⁸³ A high level of usability reflects the fulfillment of the principles of *taysir* (ease) and public interest; system efficiency reflects optimal service that avoids difficulties; transparency reflects the value of *amanah* (trustworthiness); and accessibility reflects the principles of inclusivity and social justice. From the perspective of *maqāṣid al-sharī'ah*⁸⁴, these four aspects are closely related to the principles of public interest, social justice, and the protection of property (*hifz al-māl*).⁸⁵ Thus, the digital transformation of *zakat* services in Indonesia and Malaysia is essentially aligned with the *maqāṣid al-sharī'ah*, although there are still technical aspects that need improvement, particularly in performance and system stability.

The digital transformation of *zakat* services in Indonesia and Malaysia also demonstrates the integration of digital technology, modern Islamic public administration, and the governance of Islamic philanthropy.⁸⁶ The digitization of

⁸⁰ Sri Maulida et al., "Post-Pandemic Digital Transformation in Zakat Management: Insights from Maqāṣid Syarī'ah in South Kalimantan," *El-Mashlahah* 14, no. 2 (December 2024): 281–302, <https://doi.org/10.23971/el-mashlahah.v14i2.7772>.

⁸¹ OECD, *Government at a Glance 2025*.

⁸² al-Qaradawi, *Fiqh Al-Zakah*.

⁸³ Anas Alhifni, "Government and Institutional Support for Pesantren Entrepreneurship: An Economic Law Analysis," *Trunojoyo Law Review* 8, no. 2 (May 2026): 313–344, <https://doi.org/10.21107/tlr.v8i2.33489>.

⁸⁴ Nina Nurani, Apriwandi Apriwandi, and Hafied Noor Bagja, "Intellectual Property Rights Law Reform Based on Maqāṣid Al-Sharī'ah as a Model for Green Business-Based Creative Industry Protection to Support Sustainable Development," *De Jure: Jurnal Hukum Dan Syarī'ah* 18, no. 1 (February 2026): 1–32, <https://doi.org/10.18860/j-fsh.v18i1.40840>.

⁸⁵ Aris Anwaril Muttaqin et al., "Mapping Maqāṣid Sharia Models in Islamic Economics: A Scoping Review of Literature (2018-2022)," *El-Qist: Journal of Islamic Economics and Business (JIEB)* 15, no. 1 (June 2025): 66–82, <https://doi.org/10.15642/elqist.2025.15.1.66-82>.

⁸⁶ M. Wildan Humaidi, Hariyanto Hariyanto, and Mabarroh Azizah, "Green Philanthropy: Islamic Activism on Indonesia's Environmental Democracy," *Ijtihad: Jurnal Wacana*

zakat has enhanced transparency, accountability, and the efficiency of *zakat* distribution.⁸⁷ Thus, *zakat* functions not only as an individual act of worship but also as a professional, accountable Islamic social-financial system.⁸⁸ Therefore, in the future, the governance of digital *zakat* must be directed toward developing policies that are responsive and adaptive to technological advancements and community needs.⁸⁹ Cybersecurity is also critical to protecting user data and public trust. Furthermore, the use of artificial intelligence can serve as a tool to support more accurate verification of *zakat* distribution and social mapping. Thus, this transformation is no longer merely oriented toward the digitization of bureaucracy (e-government) but also serves as an instrument in realizing a broader, fairer, and more sustainable *maṣlahah 'āmmah* (public benefit).

Conclusion

This study concludes that digital transformation in *zakat* management is part of improving service governance in contemporary Islamic public administration. In general, both the Indonesian and Malaysian *zakat* portals have met the basic usability and technical performance requirements for *zakat*. However, there are differences in several aspects: *baznas.go.id* received a higher SUS score than *zakat.com.my*, indicating that *zakat.com.my*'s usability remains limited. In terms of efficiency, *zakat.com.my* showed a slightly higher Time-Based Efficiency score than *baznas.go.id*. Consequently, the quality of digital *zakat* services cannot be assessed solely based on task completion but must also take into account user satisfaction, technical responsiveness, accessibility, and public benefit. Differences in several aspects between the two *zakat* portals indicate that the development of digital *zakat* services is influenced not only by technology but also by institutional systems and *zakat* governance in each country. The digitization of *zakat* services on both portals has met the indicators of protecting the public's right to information (*ḥaqq al-ma'lūmāt*). It serves to realize *maṣlahah* by providing convenience (*taysīr*), enhancing transparency (*shafāfiyyah*), expanding access to services (*ta'mim al-manfa'ah*), and improving management efficiency. Thus, the quality of digital *zakat* services is not merely a

Hukum Islam Dan Kemanusiaan 24, no. 2 (December 2024): 167–91, <https://doi.org/10.18326/ijtihad.v24i2.167-191>; Ahmad Fathonih, “Zakat As An Alternative Revenue and Financing Resources for The State,” *AL-'ADALAH* 16, no. 1 (June 2019): 115–134, <https://doi.org/10.24042/adalah.v16i1.3891>.

⁸⁷ Ahmed, “Role of Zakah and Awqaf in Poverty Alleviation.”

⁸⁸ Ahmed, Karunanethe, and Utama, “Digitalization in Islamic Social Finance for Sustainability and Social Impact The Role of Waqf-Based University in Turkey.”

⁸⁹ Khamim Khamim et al., “Interpreting Corporate Zakat as Trade Zakat: The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia,” *Journal of Islamic Law* 6, no. 1 (February 2025): 112–134, <https://doi.org/10.24260/jil.v6i1.3679>.

technical matter but also depends on the extent to which these digital services fulfill the objectives of Islamic law (*maqāṣid al-sharī'ah*), particularly the protection of wealth (*ḥifẓ al-māl*) as part of the public interest.

This study recommends that the development of digital *zakat* services in Indonesia and Malaysia should be directed toward strengthening governance that is oriented toward the public interest (*maṣlahah' ammah*). Regulators and *zakat* administrators need to improve the stability of digital systems by optimizing server performance and simplifying the user interface to ensure greater inclusivity. Additionally, strengthening cybersecurity and protecting user privacy are crucial aspects in maintaining user trust. This study has theoretical implications for the study of digital governance from an Islamic perspective by integrating usability testing, website performance evaluation, and *maqāṣid al-sharī'ah* analysis to assess digital *zakat* services as instruments of transparency, the right to information, and public services oriented toward *maṣlahah*. In practical terms, this study contributes to the discourse on expanding digital Islamic public services and developing the Islamic fintech ecosystem within Muslim communities. In this context, digital *zakat* not only serves as an instrument of religious philanthropy but can also evolve into a vital component of modern Islamic social finance architecture, integrated with the fintech ecosystem, digital public services, and national social welfare policies. The limitations of this study include the fact that it focuses solely on the analysis of two digital *zakat* portals, namely, *baznas.go.id* and *zakat.com.my*; consequently, the findings cannot be fully generalized to all digital *zakat* platforms in other Muslim countries. Additionally, this study's evaluation of technical performance and usability emphasizes interface and performance aspects. Furthermore, the study did not involve a broader range of informants and remained limited in scope. Therefore, future research could expand the study's scope to include more complex cross-national cases and a more diverse range of informants.

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Author Contributions Statement

Toto Andri Puspito contributed to the conceptualization of the study, research design, data collection, formal analysis, manuscript drafting, and overall project administration. Zezen Zainul Ali contributed to the development of the research framework, methodological refinement, validation of findings, supervision of the research process, and critical review and editing of the manuscript. Ali Akram Kadhim was responsible for data curation, investigation, provision of research resources,

validation of data, and manuscript review. Essa Lafi Hassan Al Smadi contributed to formal data analysis, visualization of research findings, validation of results, and critical revision of the manuscript. Hamdan Ghunemat contributed through supervision, provision of resources, project management, and manuscript review and editing. All authors participated in the discussion of the results, critically revised the manuscript for important intellectual content, and approved the final version of the manuscript for publication.

AI Usage Statement

The use of artificial intelligence (AI) tools in this study was in a supporting capacity. AI tools were used for language editing, grammar checking, and improvements in clarity and readability. In this study, AI was not used to generate core ideas or conduct substantive analyses.

Conflict of Interest

The authors declare that there are no conflicts of interest regarding the publication of this article. The authors have no financial, professional, or personal relationships that could have influenced the work reported in this study. All authors have approved the final version of the manuscript and agree to its submission for publication.

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