ABSTRACT

Technological advancements have brought about changes in various aspects of life, including religious practices such as the payment of zakat. These changes are driven by the convenience and efficiency offered by fintech (Financial Technology). As a result of these technological changes, there is a lack of public trust in paying zakat mal, which has led to suboptimal collection of zakat mal funds on BMH's (BaitulMaal Hidayatullah) official website due to a lack of financial technology (fintech) literacy and a lack of public trust in fintech stemming from the prevalence of cybercrime. This study aims to analyze the influence of income, knowledge, and trust among zakat payers on their interest in paying zakat mal digitally.

The method used in this study was multiple linear regression analysis using SPSS version 21. Primary data were collected through an online questionnaire, with a sample size of 100 muzakki across Central Java.

The results of the analysis reveal that all tested variables income, knowledge, and trust have a positive and significant effect on the willingness to pay zakat mal digitally. This study suggests that technology has created new opportunities that are easier, more practical, and more efficient for managing and distributing zakat, as well as increasing public participation in learning about and paying zakat online.

Keywords: *Zakat on Wealth*, BMH, *Financial Technology, Revenue, Knowledge, The Trust of the Donor*