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Zakat, Trust, and the Digital Window: A Comparative Analysis of Web Disclosure Practices Among Indonesia's National Zakat Institutions

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Abstract
The National Zakat Amil Institutions (LAZNAS) play a vital role in Indonesia's zakat ecosystem as independent non-governmental organizations connecting muzakki with beneficiaries nationwide, and official websites have become a primary medium through which they communicate identity, programs, and fund management accountability to the public. This study examines digital disclosure patterns across all 15 nationally licensed LAZNAS websites through qualitative content analysis conducted in June 2026, using a five-dimensional rubric adapted from global NPO web disclosure frameworks and enriched with Islamic accountability principles. Findings reveal considerable variation across dimensions and websites, with program reporting the most consistent and financial transparency the most varied. A fund efficiency summary is not yet explicitly available on any website in the sample, reflecting the absence of sectoral norms or regulatory provisions encouraging this type of public digital disclosure, and more than half of the websites face technical barriers that limit public accessibility. The study proposes technical website accessibility as a distinct analytical dimension in Islamic philanthropy web disclosure research and identifies innovative practices with potential for broader sectoral adoption.

Keywords:
Digital transparency; Zakat institution; Website content analysis; Islamic accountability; Voluntary disclosure.

1. INTRODUCTION

Zakat holds significant potential as an instrument of social welfare in Indonesia, the world's largest Muslim-majority country. BAZNAS estimates the national zakat collection potential at over IDR 327 trillion annually, yet actual collection in 2024 reached only approximately IDR 40.5 trillion, representing less than 12% of potential (BAZNAS, 2024). Research consistently identifies low public trust as a primary contributor to this gap, with transparency and accountability emerging as the key determinants of trust in zakat institutions (Hamdani et al., 2024; Indrarini, 2017; Mutaqin & Yandri, 2024; Suselo et al., 2025). Among the institutional actors in Indonesia's zakat ecosystem, LAZNAS occupy a strategic position as independently managed, privately operated institutions licensed by the Ministry of Religious Affairs under Law Number 23 of 2011. As of June 2026, exactly fifteen LAZNAS hold active national-level licenses. Their independence from government authority means that donor trust must be actively built and maintained through open and accessible communication, making digital transparency particularly critical. In this study, the term "digital window" refers to the official website as the primary opening through which the public can observe an institution's identity, programs, and stewardship of entrusted funds without requiring any formal request. The term "comparative analysis" refers to the systematic assessment of all fifteen websites against a single common rubric, enabling patterns and variations to be identified across the complete population rather than within isolated cases.

Research on the digital transparency of zakat institutions can be grouped into four streams. The first stream comprises content analyses of Indonesian zakat institution websites. Wahyudi et al. (2021) found that average transparency scores across 26 Indonesian LAZ websites reached only 43%, with financial disclosure as the weakest dimension, while Khomsatun & Fikry (2023) observed that institutions tend to prioritize disclosure that encourages donations over information enabling critical evaluation of fund management. Bahri et al. (2021) identified a significant gap between transparency claims and actual disclosure practices, and Fitri et al. (2024) reached similar conclusions using web-based transparency and Islamic accountability indices on national zakat management organizations. Most recently, Suandi & Asrimiyanti (2025), analyzing 2021 data on 33 national-level zakat institutions, found that institutions disclose selectively, with online-specific dimensions such as accessibility and engagement scoring higher than financial disclosure. The second stream examines the donor perspective, confirming that perceived transparency directly influences trust and the intention to pay zakat through institutional channels (Hamdani et al., 2024; Mutaqin & Yandri, 2024; Suselo et al., 2025). The third stream offers international comparisons, with studies from Malaysia (Nair et al., 2023) and Portugal (Carvalho et al., 2020) finding similarly uneven web disclosure patterns among nonprofit and Islamic philanthropy institutions. The fourth stream provides theoretical frameworks: Saxton & Guo (2011) established the foundational web disclosure framework for nonprofits, distinguishing disclosure as one-way information provision from dialogue as meaningful two-way communication, a framework extended to Islamic philanthropy contexts by Nazuk & Shabbir (2018), Mohammad Qutaiba et al. (2024), and, through a maqashid shariah lens, Izzati et al. (2024).

Indonesia's zakat regulatory framework channels accountability primarily toward the state rather than the public. Law Number 23 of 2011 and its implementing regulation, Government Regulation Number 14 of 2014, require LAZ to submit periodic reports on zakat management to BAZNAS and regional governments, and recent compliance studies confirm that these reporting flows run to the regulator (Hanum et al., 2025). However, no provision explicitly requires the digital publication of financial or efficiency information for the general public, leaving web-based disclosure in the domain of voluntary practice (Indrarini, 2017; Suandi & Asrimiyanti, 2025). This regulatory landscape is also dynamic. In August 2025, the Constitutional Court, while upholding the constitutionality of Law Number 23 of 2011, called in its legal considerations for the law to be revised within two years (Decision Number 54/PUU-XXIII/2025 on the Judicial Review of Law Number 23 of 2011 concerning Zakat Management, 2025), and scholars have argued that adaptive public policy is needed to harmonize technical regulations with digital-era governance standards (Warto et al., 2025). This opens a policy window in which public-facing digital disclosure standards could be formally considered.

Four gaps remain unaddressed in this literature. First, prior web-based accountability studies of Indonesian zakat institutions relied on data collected several years ago under earlier licensing arrangements; the most comprehensive to date (Suandi & Asrimiyanti, 2025) used 2021 data on 33 institutions, a population that differs substantially from the fifteen LAZNAS currently holding active national licenses. No study has yet examined the complete population of currently licensed LAZNAS using recent data. Second, prior research treats accessibility primarily as a matter of website design and navigability; the deeper technical layer that determines whether content can be reached at all, including Single-Page Application (SPA) architecture without server-side rendering, robots.txt restrictions, and server errors, has not been examined as a factor limiting public access to information. Third, existing studies have observed that mandatory reporting requirements do not automatically translate into voluntary public disclosure (Suandi & Asrimiyanti, 2025), yet none has integrated this observation with a detailed reading of Indonesia's zakat regulatory framework, particularly the distinction between reporting obligations owed to regulators and disclosure practices directed at the public. Fourth, transparency innovations emerging organically within specific institutions have not been systematically documented as sectoral best practice references. In addition, this study responds directly to the call by Suandi & Asrimiyanti (2025) for future research incorporating Islamic accountability concepts into web-based accountability analysis of zakat institutions, which this study operationalizes through the principles of amanah and maqashid al-syariah embedded in its analytical rubric.

This study therefore aims to comparatively analyze how all fifteen nationally licensed LAZNAS in Indonesia use their official websites as a medium of public transparency and accountability, evaluating practices across five dimensions: institutional identity and legitimacy, financial transparency, program and social impact reporting, public dialogue and engagement, and accessibility and presentation quality.

This study contributes at three levels. Theoretically, it proposes technical website accessibility as a distinct analytical dimension in NPO web disclosure frameworks, extending prior conceptualizations relevant to developing-country digital contexts. Empirically, it provides the most comprehensive baseline mapping of digital transparency across all nationally licensed LAZNAS. Practically, findings offer actionable guidance for zakat institutions, regulators, and stakeholders in developing clearer digital disclosure standards for the sector, at a moment when the revision of Law Number 23 of 2011 places disclosure standards on the national policy agenda.

2. RESEARCH METHOD

2.1. Research Design

This study employs a qualitative approach with a descriptive content analysis design. The object of analysis is publicly accessible content on official websites, not the managing institutions as a whole. Qualitative content analysis was chosen to enable contextual assessment of how information is presented, how easily it can be accessed, and whether available content is meaningful to general visitors (Khomsatun & Fikry, 2023; Wahyudi et al., 2021).

2.2. Sample

The sample consists of the official websites of all 15 LAZNAS holding active national licenses listed on the official BAZNAS website (ppid.baznas.go.id) in June 2026, provided their website could be publicly identified and accessed. Total sampling was employed to represent the full picture of digital disclosure across the national LAZNAS sector. Each website is identified by an affiliation-based code to keep the analytical focus on website content rather than on individual institutional assessments. The four affiliation categories and corresponding websites are presented in Table 1. This categorization is solely for identification purposes, not for comparative evaluation based on affiliation type.

Table 1. Website Sample Based on Institutional Affiliation Category

Code	Affiliation Category	Website	quantity
LAZ-Ind	Independent		9
Ind-1		rumahzakat.org	
Ind-2		dtpeduli.org	
Ind-3		bmh.or.id	
Ind-4		dompetdhuafa.org	
Ind-5		nurulhayat.org	
Ind-6		izi.or.id	
Ind-7		yatimmandiri.org	
Ind-8		lmizakat.org	
Ind-9		ydsf.org	
LAZ-Ormas	Affiliated with National Islamic Organization		4
Ormas-1		nucare.id	
Ormas-2		lazismu.org	
Ormas-3		laznasdewandakwah.or.id	
Ormas-4		lazpersis.or.id	
LAZ-Bank	Affiliated with Islamic Financial Institution		1
Bank-1		bmm.or.id	
LAZ-Yay	Affiliated with Islamic Educational Foundation		1
Yay-1		alazharpeduli.or.id	
	Total		15

2.3. Analytical Framework

The analytical rubric was adapted from Chu & Luke (2023) and Saxton & Guo (2011), adjusted to the Indonesian zakat context based on Wahyudi et al. (2021), and enriched with Islamic accountability principles grounded in the concepts of amanah and maqashid al-syariah. The rubric comprises five dimensions and 20 indicators as presented in Table 2.

Table 2. LAZNAS Website Transparency Analysis Rubric

Dimension	Code	Indicator
D1. Identity & Legitimacy	1.1	Institutional profile and history
	1.2	Legality and operational license
	1.3	Organizational structure and management
	1.4	Sharia Supervisory Board
D2. Financial Transparency	2.1	Public financial reports
	2.2	External audit
	2.3	Collection and distribution reports
	2.4	Fund efficiency summary
	2.5	Timeliness of reporting
D3. Program & Social Impact	3.1	Program descriptions
	3.2	Beneficiary data
	3.3	Impact and outcome reports
	3.4	Visual documentation and beneficiary stories

D4. Public Dialogue & Engagement	4.1	Communication and complaint channels
	4.2	Interactive donation features
	4.3	Social media integration
D5. Accessibility & Presentation	5.1	Navigation and ease of access
	5.2	Language and readability
	5.3	Document format and completeness
	5.4	Content currency

Each indicator is assessed on a three-level scale: Strong, Moderate, or Limited. The term limited describes the condition of information availability on the website, not the overall commitment of the institution, as the absence of information online may result from technical choices or communication policies not determinable from external observation. For indicator 2.4, the scale is Available, Partial, or Not Yet Available, as no regulation explicitly requires this disclosure, placing it appropriately within a voluntary disclosure framework (Indrarini, 2017).

2.4. Data Collection and Analysis

Data were collected through direct access to each website in June 2026, systematically visiting the homepage, profile, organizational structure, financial reports, program, news, and contact pages. All relevant content was recorded descriptively with URL and access date as verification. Where technical barriers were encountered, the process involved accessing still-reachable pages on the same website, searching for search-engine-indexed content as secondary data, and consulting other publicly verifiable sources. Technical barriers including SPA architecture without server-side rendering, robots.txt restrictions, and server errors were recorded as findings in their own right, as they directly affect public information accessibility.

Data analysis proceeded in three stages: individual website assessment per dimension and indicator, comparative analysis across all 15 websites to identify recurring patterns and notable practices, and interpretation connecting findings to the theoretical and regulatory context. Each assessment is supported by specific, traceable content evidence to distinguish clearly between the absence of information on a website and the absence of information at the institutional level.

To maintain assessment credibility, four mechanisms were applied. First, initial assessments were conducted by the first author and subsequently reviewed by all authors, with assessments flagged as ambiguous resolved through discussion until consensus was reached. Second, every assessment was anchored to specific, traceable content evidence, including page URLs and access dates, forming a verifiable audit trail. Third, an explicit "not confirmable from pages accessed" category separated the absence of information from technical inaccessibility, preventing negative assessment of websites affected by technical barriers. Fourth, when indicator 2.4 was refined during the study, all 15 websites were re-assessed against the revised indicator, providing a second assessment pass that functioned as a consistency check. Formal inter-rater reliability statistics were not computed, and this is acknowledged in the concluding section as a limitation of the qualitative design.

3. RESULTS AND DISCUSSION

3.1. Results

Findings are organized by dimension, each preceded by a descriptive summary table serving as a map of patterns, followed by analytical narrative. All findings refer to publicly available website content at the time of access and are not intended to reflect on the overall capacity or performance of the institutions involved.

3.1.1. Institutional Identity and Legitimacy

Table 3. D1 Patterns of Identity and Legitimacy Disclosure

Indicator	General Pattern	Notable Variation
1.1 Profile and history	Almost all accessible websites present institutional profiles including history, vision-mission, and values	Narrative depth varies from brief mission statements to full chronological institutional journeys
1.2 Legality	Current Ministry of Religious Affairs decree numbers are generally included	Some websites document multi-generational legal history; others display only the current license
1.3 Organizational structure	Most websites display leader names and positions	Detail levels range from basic names and titles to full photos, credentials, and traceable backgrounds

1.4 Sharia Supervisory Board	SSB disclosure is the most limited indicator in this dimension	A small number of websites display full SSB identities; some provide a dedicated Sharia Audit menu; most do not display confirmable SSB information

Most accessible websites show adequate attention to institutional identity, consistent with Wahyudi et al., (2021). The most significant variation is in the depth of legality documentation, with some websites documenting the full legal history of the institution across multiple generations of ministerial decrees. Saxton & Guo (2011) describe this depth as institutional disclosure that goes beyond minimum requirements. SSB disclosure remains the widest gap in this dimension. Khomsatun & Fikry (2023) attribute this to the absence of established standards for SSB communication on websites. Three websites could not be assessed across all indicators in this dimension due to technical barriers described in Section 3.5.

3.1.2. Financial Transparency

Table 4. D2 Patterns of Financial Transparency Disclosure

Indicator	General Pattern	Notable Variation
2.1 Financial reports	More than half of websites provide directly downloadable reports	Historical coverage ranges from one to nine years; storage approaches vary from external cloud services to dedicated report pages
2.2 External audit	Some websites communicate audit status through various means	Approaches include homepage taglines, search-engine-visible meta descriptions, file name labels, and dedicated audit navigation pages
2.3 Collection and distribution	Data available in periodic reports, homepage counters, or per-campaign updates	Diversity of formats reflects the absence of a sectoral standard for operational financial data presentation
2.4 Fund efficiency summary	Not yet explicitly available on any website in the sample	Some websites present collection and distribution data side by side, enabling independent calculation; others do not present information enabling such assessment
2.5 Timeliness	Most regularly reporting websites had published 2024 reports by June 2026	One website proactively publishes a report release schedule; a practice not yet found elsewhere in the sample

Financial transparency shows the widest variation across all dimensions. The most consistent finding is that an explicit fund efficiency summary in a format accessible to the general public is not yet available on any website in the sample. Some websites display collection and distribution figures side by side, making independent calculation possible for motivated visitors, though this requires initiative beyond what can reasonably be expected of general visitors. This finding is consistent with Indrarini (2017), who observed that Indonesian zakat organizations do not yet have clarity about what information should be proactively published to the public, a condition rooted in the absence of explicit regulatory requirements. Unlike some other countries where voluntary efficiency disclosure has developed as a donor trust mechanism (Mudita & Suk, 2024), the Indonesian LAZNAS sector has not yet moved systematically in this direction. This represents an area of genuine potential for collective development across the sector. One website's proactive publication of a report release schedule reflects the kind of approach (Chu & Luke, 2023) describe as meaningful transparency that extends beyond content to the predictability of disclosure itself.

3.1.3. Program and Social Impact Reporting

Table 5. D3 Patterns of Program and Social Impact Disclosure

Indicator	General Pattern	Notable Variation
3.1 Program descriptions	All accessible websites present program descriptions, the most consistent indicator in the sample	Program areas range from one to seven dedicated fields; some have dedicated navigation pages per program; others use simple homepage lists
3.2 Beneficiary data	Most websites display beneficiary information in aggregate or per-program formats	Presentation varies from homepage counters and periodic distributions by asnaf category to highly specific per-campaign location documentation
3.3 Impact and outcome reports	Impact reporting beyond simple output figures is found on some websites	Formats include asnaf-distributed monthly reports, data-driven research documents, an

		ESG/GRI sustainability report, and impact narratives in institutional publications
3.4 Visual documentation and stories	Storytelling is a collective strength across almost all accessible websites	Models include consistent per-campaign narratives, field reportage from remote areas, and donation interfaces integrated with impact reporting

Program and social impact reporting is the most consistently developed dimension and represents a collective strength of the LAZNAS sector, consistent with Khomsatun & Fikry (2023). The diversity of impact reporting models is particularly noteworthy. One website has developed a Sustainability Report within the ESG/GRI framework, the only institution in the sample to adopt global sustainability reporting standards. These innovations, developed organically within specific institutions, hold potential as references for broader sectoral standard development.

3.1.4. Public Dialogue and Engagement

Table 6. D4 Patterns of Public Dialogue and Engagement Disclosure

Indicator	General Pattern	Notable Variation
4.1 Communication and complaints	Almost all websites provide basic communication channels such as phone, WhatsApp, or contact forms	Some websites have developed structured complaint systems with reporting guides, confidentiality guarantees, response timelines, and independent case status tracking via unique codes
4.2 Interactive donation	Online donation features with diverse payment channels are available on almost all websites	Innovations include thematic donation products, donor login for donation history, donation tracking, standalone mobile apps, and donation-impact integration
4.3 Social media	All websites have a presence on at least one social media platform	Platform count ranges from one to five; one website has an English-language version; one operates an instant messaging channel for follower updates

Most websites are more developed in disclosure as one-way information provision than in dialogue as structured two-way communication, confirming the pattern identified by Saxton & Guo (2011). The most notable innovation in this dimension is a complaint system with an independent status-tracking feature using unique codes, representing a shift from reactive toward more proactive accountability. This practice has not previously been documented in web disclosure research on Indonesian zakat institutions. The presence of an English-language website at one institution reflects orientation toward international stakeholders, consistent with (Gandía, 2011).

3.1.5. Accessibility and Presentation Quality

Table 7. D5 Patterns of Accessibility and Presentation Quality

Indicator	General Pattern	Notable Variation
5.1 Navigation	Most websites have navigation enabling visitors to locate key information without excessive steps	Financial report and governance menu placement varies across main navigation, footer, and deeper page layers
5.2 Language	Indonesian is used consistently; most content is written accessibly	Some websites use parent-organization-specific terminology; one offers an English version
5.3 Document format	Financial reports are generally available as downloadable PDFs	Some websites separate ZIS and waqf reports as distinct documents; some provide year-filter archive browsing
5.4 Content currency	Most accessible websites show relatively active content updates	Update frequency varies from near-daily news to content appearing stagnant for several months

The most significant finding in this dimension is the prevalence of technical barriers meaningfully limiting public access to available information. Of the 15 websites studied, eight experienced at least one form of technical barrier during data collection. Two websites use full SPA architecture without server-side rendering, making all content inaccessible without active browser JavaScript, potentially affecting users with limited connectivity and those relying on search engines. One website applies robots.txt restrictions blocking all content from search engines, meaning the institution's information cannot be discovered through the digital channels most commonly used by the public. Another applies partial robots.txt restrictions on accountability-relevant pages. One website experienced server error on its legality and profile pages during data collection.

These conditions create a notable paradox: a website with strong transparency commitment and potentially the most comprehensive reporting documents in the sample cannot be reached through the digital channels most commonly used by the public. This finding extends the observation of Nazuk & Shabbir (2018) that technical barriers are an overlooked accountability dimension in Islamic philanthropy research, and proposes that technical website accessibility be treated as a distinct dimension in future web disclosure frameworks. Importantly, these barriers should not be interpreted as reflecting institutional commitment to transparency but as technical limitations addressable with appropriate support and guidance. The implications of these barriers for public trust are examined further in Section 3.7.

3.1.6. Cross-Dimensional Patterns

Three primary patterns characterize the digital disclosure landscape of Indonesia's LAZNAS sector. The first is uneven development across dimensions within individual websites. Strength in one dimension does not consistently correspond to strength in another, reflecting the influence of institutional priorities, technical capacity, and communication traditions on each institution's digital disclosure development trajectory.

The second is the presence of distributed transparency innovations yet to become sectoral norms. Each website in the sample demonstrates at least one disclosure practice not found on any other, including an ESG/GRI sustainability report, a complaint system with status tracking, separate ZIS and waqf reports, a proactive report release schedule, a dedicated Sharia Audit navigation menu, and a donation-impact integrated portal. This richness of innovation offers a strong foundation for sectoral standard development.

The third is the structural nature of the fund efficiency communication gap. The absence of an easily understandable fund efficiency summary across all 15 websites reflects the absence of sectoral norms and regulatory provisions in Indonesia at this time. It is an area of collective opportunity rather than individual institutional shortcoming.

3.2. Discussion

Findings reinforce and extend the NPO web disclosure framework of Saxton & Guo (2011). The disclosure-dialogue distinction is confirmed as relevant in the Indonesian LAZNAS context, with most websites more developed in disclosure than in structured two-way dialogue, consistent with Lee & Joseph (2013). The principal conceptual contribution of this study is the proposal that technical website accessibility be treated as a distinct analytical dimension, separate from content completeness, particularly relevant for developing-country contexts with diverse digital infrastructure (Nazuk & Shabbir, 2018). The principle of amanah in Islamic accountability is also reflected in the communication orientation of several websites, where program narratives are explicitly linked to values of trust and responsibility, reflecting transparency as value-driven rather than merely compliance-driven (Bahri et al., 2021; Rahim Abdul Rahman, 2010), and consistent with recent efforts to ground online accountability assessment in the maqashid shariah framework (Izzati et al., 2024).

The variability observed across dimensions and websites can be understood not merely as uneven capacity but as the outcome of strategic institutional choices. Suandi & Asrimiyanti (2025), applying Social Exchange Theory to Indonesian zakat institutions, found that organizations disclose selectively: information perceived as strengthening reciprocal relationships with stakeholders, such as program narratives and beneficiary stories, is shared generously, while financial details are held back out of concern over misinterpretation and criticism. The pattern found in this study is consistent with this calculus. Program and social impact reporting, the dimension most likely to generate goodwill, is the most consistently developed across the sample, while explicit fund efficiency communication, the disclosure most exposed to critical scrutiny, has not yet emerged anywhere in the sample. This reading suggests that the fund efficiency gap reflects a risk-benefit consideration shared across the sector as much as the absence of regulatory encouragement, and that closing it will require not only standards but also reassurance that efficiency disclosure will be received constructively by the public.

The technical barriers documented in Section 3.5 also carry implications beyond infrastructure. Suselo et al. (2025) found that public trust in digital zakat platforms rests on three factors, namely digital security, transparency and reporting, and ease of use, indicating that the technical layer of a platform is itself a determinant of institutional credibility. Viewed through this lens, a website whose content cannot be reached by search engines or rendered without active JavaScript is not merely experiencing a technical inconvenience; it is foregoing a channel through which trust is formed. This connection strengthens the case for treating technical accessibility as an accountability dimension in its own right, since the conditions that block researchers from confirming content are the same conditions that block prospective muzakki from encountering it.

At the regulatory level, the universal fund efficiency gap points to the value of policy initiatives encouraging voluntary disclosure, and the current moment offers an unusually concrete pathway. Following the Constitutional Court's call for the revision of Law Number 23 of 2011 within two years (Decision Number 54/PUU-XXIII/2025 on the Judicial Review of Law Number 23 of 2011 concerning Zakat Management, 2025), disclosure standards can be placed on the legislative agenda rather than remaining an aspiration. A staged approach appears most realistic. In the near term, BAZNAS, LAZNAS, and sector stakeholders could jointly develop a voluntary guideline specifying a minimum set of publicly disclosed items, including a plain-language fund efficiency summary, machine-readable and search-engine-accessible report pages, and a published reporting schedule. In the medium term, adherence to the guideline could be incorporated as aconsideration in periodic LAZNAS evaluation, complementing the reports already submitted to regulators (Hanum et al., 2025). In the longer term, the guideline could inform the disclosure provisions of the revised law itself, harmonizing technical regulations with digital-era governance standards as called for by Warto et al. (2025). At the practical level, several low-resource steps can meaningfully improve digital transparency in the interim: presenting collection-to-distribution proportions in a concise homepage format, ensuring content is indexed by search engines, publishing report release schedules proactively, and developing complaint mechanisms with independent status tracking. Hamdani et al. (2024), Mutaqin & Yandri (2024), and Suselo et al. (2025) confirm that perceived transparency directly influences zakat payment intentions, meaning investment in digital disclosure can contribute to bridging the substantial gap between zakat potential and realization.

4. CONCLUSION

This study analyzed digital disclosure practices across 15 nationally licensed LAZNAS websites in Indonesia through qualitative content analysis in June 2026. Three main conclusions emerge. First, disclosure patterns are uneven both across dimensions within individual websites and between websites, with program and social impact reporting as the most consistent dimension and financial transparency as the most varied. Most websites are more developed in one-way disclosure than in two-way dialogue, consistent with comparable research in other countries (Carvalho et al., 2020; Nair et al., 2023). Second, a fund efficiency summary in a publicly accessible format is not yet available on any website in the sample, reflecting the structural absence of sectoral norms and regulatory provisions encouraging this type of disclosure, consistent with Indrarini (2017). Third, technical barriers including SPA architecture, robots.txt restrictions, and server errors were found on more than half of the websites in the sample and meaningfully limit public access to available information, proposing the need for technical accessibility as a distinct dimension in future digital transparency research.

Beyond these conclusions, the study documents transparency innovations that have developed organically across the sample, including an ESG/GRI sustainability report, a complaint system with status tracking, and a proactive report release schedule. These innovations reflect that the capacity for more comprehensive digital disclosure already exists and is growing within the sector. Three future research directions follow naturally from this study's design. The most immediate is a user-perspective study examining how muzakki actually perceive, navigate, and evaluate LAZNAS website content, which would test whether the disclosure patterns documented here correspond to the trust responses the literature predicts. Longitudinal tracking of disclosure changes over time, particularly as the revision of Law Number 23 of 2011 proceeds, would capture the dynamics that a single observation window cannot. Cross-country comparisons with zakat institutions in Malaysia, Singapore, or Gulf countries would situate the Indonesian experience within the broader Islamic philanthropy landscape.

The findings translate into recommendations at three levels. For LAZNAS, four low-resource steps are actionable immediately: presenting the proportion between collection and distribution in a concise homepage format, ensuring all website content is indexable by search engines, publishing a proactive report release schedule, and providing complaint mechanisms with independent status tracking. For BAZNAS and sector stakeholders, the near-term priority is a jointly developed voluntary disclosure guideline specifying a minimum set of publicly available items, whose adherence could later inform periodic LAZNAS evaluation. For policymakers, the mandated revision of Law Number 23 of 2011 within two years of the Constitutional Court's 2025 decision offers a concrete window to embed public-facing digital disclosure standards, including technical accessibility requirements, into the revised legal framework.

This study has several limitations. The cross-sectional design captures website content at a single point in time, June 2026, and therefore cannot speak to how disclosure practices change over time or respond to regulatory developments. Data were limited to publicly accessible website content, excluding information published by institutions through other channels, and the study does not capture how muzakki or other stakeholders actually perceive and use the disclosed information, which remains an empirical question for the user-perspective research proposed above. Technical barriers on some websites prevented full confirmation of indicators. Finally, while all assessments were reviewed collaboratively by the authors and ambiguous cases were resolved by consensus, formal inter-rater reliability statistics were not computed, and qualitative content analysis inherently involves interpretive judgment, mitigated here by grounding every assessment in specific, traceable content evidence.

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