

The Impact of Digitalization on the Optimization of Zakat Fund Collection at Baznas Republic of Indonesia

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Article	Abstract
<p>Article History : Received : April, 8, 2025 Reviewed : June, 14, 2025 Accepted : June, 29, 2025 Published : June, 30, 2025</p> <p>Keywords : <i>Digitalization, Zakat, BAZNAS, Transparency</i></p>	<p>This study aims to analyze the effect of digitalization on optimizing the receipt and distribution of zakat funds at the National Amil Zakat Agency (BAZNAS) Indonesia. The background of this research is based on the polemics over the free lunch program which raises the discourse on the utilization of zakat, infaq, and sadaqah (ZIS) funds, as well as the importance of transparent, targeted, and sharia-compliant ZIS fund management. Digitalization is seen as a strategic solution in improving the efficiency and accountability of ZIS fund management. This study uses a quantitative approach with a secondary data analysis method from the financial and operational reports of the central BAZNAS and 26 provincial BAZNAS during the period 2022-2024. Data were obtained through documentation, exploration of the BAZNAS Information Management System (SiMBA) database, and study of related literature. Preliminary results show that the application of digital technologies such as e-wallet, marketplace, SIMZIS, and artificial intelligence has increased the number of muzakki, accelerated fund distribution, and strengthened transparency. However, challenges such as limited digital infrastructure and low technological literacy are still major obstacles. This research is expected to provide strategic recommendations for the development of more inclusive and effective digitalization of zakat institutions in Indonesia.</p>

INTRODUCTION

Zakat, infaq, and sadaqah (ZIS) funds are one of the important pillars in supporting the socio-economic welfare of the community. Optimal utilization of ZIS funds can help alleviate poverty and improve the quality of life of mustahik or zakat recipients. Allah SWT says in QS. At-Taubah: 9/60, "Indeed, zakat is only for the poor, the needy, the zakat collectors, those whose hearts have been softened (new converts), for the emancipation of slaves, for the release of those in debt, for the cause of Allah, and for those in need while traveling, as a duty imposed by Allah. Allah is All-Knowing and All-Wise" (Kementrian Agama RI, 2015).

In Indonesia, the National Zakat Agency (BAZNAS) plays a key role in managing ZIS funds, and its presence in various regions is expected to maximize the collection and distribution of these funds to achieve community welfare. As the Prophet Muhammad (peace be upon him) said, "Yahya bin Ayyub, Qutaibah, and Ibn Hujr narrated to us, saying: Isma'il bin Ja'far narrated to us, from al-'Alaa', from his father, from Abu Hurairah, from the Prophet Muhammad (peace be upon him), who said: 'Charity does not decrease wealth. Whoever forgives a servant's mistake, Allah will increase his honor. And whoever humbles himself for the sake of Allah, Allah will elevate his status'" (HR. Muslim No. 4689, 2020)

Therefore, zakat will create balance between the rich and the poor, thereby strengthening social bonds within the community. Zakat must be managed properly, including through digitalization to facilitate transparency and public trust in zakat institutions. However, to optimize ZIS management, transparency, efficiency, and appropriate

management strategies are needed, particularly through the application of digital technology (Rosmiati & Emba, 2023).

Digitalization, in the context of ZIS fund management, has brought significant changes in the efficiency of management and transparency of zakat, infaq, and sadaqah funds. Previous studies have shown that digital systems, such as the Zakat Management Information System (SIMZIS), help accelerate and facilitate the collection and distribution of funds to beneficiaries (Muhammad, 2022). In addition, technologies such as blockchain offer greater transparency, thereby increasing public trust in zakat institutions (Urfiyya & Sulastiningsih, 2021).

Studies on zakat management in various regions show that digitization plays a role in optimizing ZIS fund management. In Cimahi City, for example, digitization has been proven to support the optimization of productive zakat fund management in improving the economic welfare of the community (Dueramae, 2023). In OKI Regency, digitization at BAZNAS also helped in the economic recovery of the community after the COVID-19 pandemic, demonstrating the importance of technology in adapting and improving the efficiency of zakat funds in times of crisis (Erisa, 2022).

In line with this, digitization also opens up opportunities for the application of Good Corporate Governance (GCG) principles in the management of ZIS funds. GCG principles, which include transparency, accountability, and professionalism, are increasingly relevant in the management of digital-based zakat institutions to ensure that funds are managed effectively and appropriately (Adzkiya, 2023). By implementing GCG, BAZNAS can improve accountability and increase public trust, thereby encouraging community participation in the payment of zakat, infaq, and sadaqah on an ongoing basis.

Although various studies have been conducted on the optimization of zakat fund management and the application of digital technology in zakat institutions, there are still some gaps that have not been fully addressed, particularly in specific regional contexts and aspects of digitalization. Previous studies have shown that digitalization can improve the efficiency and transparency of zakat fund management. For example, research conducted by Adzkiya (Adzkiya, 2023) highlights the application of Good Corporate Governance (GCG) principles through digitalization in zakat institutions such as NU Care-Lazisnu in Purbalingga. On the other hand, Muhammad's research shows that the implementation of the Zakat, Infak, and Sedekah Management Information System (SIMZIS) at NU Care-Lazisnu Cilacap is effective in increasing public trust and participation through transparency and operational efficiency.

BAZNAS Republic of Indonesia has implemented various digitalization initiatives over the past three years to optimize the collection and distribution of zakat funds. Digitalization in zakat collection is carried out through collaboration with digital payment platforms such as e-wallets (OVO, GoPay, Dana) and marketplaces (Tokopedia, Shopee, Bukalapak), which have been intensified since 2021 (Erisa, 2022). This step successfully increased the number of muzakki who paid zakat online. In 2022, BAZNAS continued its innovation by launching a mobile application and artificial intelligence-based chatbot to facilitate zakat transactions and consultations (Muhammad, 2022). Then, in 2023, the implementation of the Zakat Management Information System (SIMZIS) and blockchain technology further strengthened transparency in the recording and management of zakat funds (Urfiyya & Sulastiningsih, 2021).

In addition to the collection aspect, digitization is also applied in the distribution of zakat funds to make it more effective and targeted. In 2021, BAZNAS began using a digital tracking system to ensure that the distribution of zakat funds runs efficiently and in accordance with the needs of the mustahik (Dueramae, 2023). Furthermore, in 2022, an e-

reporting system was introduced, allowing mustahik to access information about the assistance they received, thereby increasing the transparency and accountability of zakat fund management (Adzkiya, 2023). This innovation was reinforced in 2023 with the application of artificial intelligence in mapping mustahik, which enables the distribution of zakat funds to be carried out more precisely in accordance with the specific needs of the beneficiaries (Erisa, 2022).

BAZNAS operates 250 digital offices with ZIS collection through digital platforms reaching Rp158.4 billion, contributing 24% of the total collection in 2022 (Baznas, n.d.-a). In 2023, ZIS collection through digital platforms increased significantly to Rp882 billion, with more than 50% of transactions conducted through digital channels (*Infobanknews*, t.t.). And in 2024, it will rise again to Rp1 trillion, with 60% of total transactions conducted digitally (Baznas, n.d.-b). This data shows a significant increase in the collection and percentage of digital transactions, reflecting the effectiveness of BAZNAS' digitalization strategy in optimizing the collection and distribution of zakat funds.

The implementation of digitalization has proven to enhance efficiency in the collection and distribution of zakat funds. BAZNAS has noted an increase in the number of zakat payers using digital channels, as well as faster distribution of funds to recipients. However, there are still some challenges that need to be addressed, such as limited digital access in certain areas and low technological literacy among recipients (Ali, 2024). Therefore, the digitalization strategy at BAZNAS still requires further development to be more inclusive and effective in supporting the optimization of zakat collection and distribution in Indonesia.

However, research on the application of digitalization in zakat institutions in regional contexts with different cultural, economic, and infrastructure characteristics is still limited. To date, there has been limited research on how digitalization can be tailored and optimized specifically for BAZNAS. This study aims to address this gap by focusing on zakat collection and the challenges of digitalization in zakat fund management at BAZNAS, identifying the extent to which technology can influence the effectiveness, transparency, and accessibility of zakat fund management.

Indonesia, as a country with a Muslim majority, has great potential for collecting ZIS funds. However, the application of technology in ZIS management at BAZNAS still requires further study to identify opportunities and challenges in optimizing fund management. Thus, this research is expected to provide new insights relevant to local policies and the development of digitalization strategies for zakat institutions in the region.

RESEARCH METHOD

This study uses a quantitative method with a secondary data analysis approach. This method was chosen because it allows for analysis based on historical data available in official reports from relevant institutions. In this way, the study can produce more objective and reliable findings, without the subjectivity of respondents influencing the results.

This approach aims to analyze the impact of digitalization on the optimization of zakat fund collection and distribution. Digitalization in the financial system of zakat institutions can improve efficiency in fund collection and distribution. By analyzing the financial and operational reports of BAZNAS over the past three years (2022-2024), this study will provide an overview of the effectiveness of technology in facilitating zakat management.

This research will be conducted over five months, from March to July 2025, but there is a possibility of re-collecting data if there are errors, omissions, or inaccuracies. The selection of research locations will be adjusted to the required sample, namely 26 provinces that have implemented digitalization in zakat collection. The data sample used in this study is sourced from secondary data, i.e., data collected by the 26 Provincial BAZNAS. Primary sources

include the BAZNAS RI Financial Report and the Provincial BAZNAS Annual Report for 2022-2024. Additionally, this research may also refer to official publications such as the BAZNAS Information Management System (SiMBA) and reports from Infobanknews or other relevant sources. The use of data from reliable sources aims to ensure the validity and reliability of the research, particularly in analyzing the impact of digitalization on the optimization of zakat fund collection and distribution.

Data in this research is collected through several structured techniques. First, official reports from BAZNAS, both at the central and regional levels, were documented to obtain information related to zakat fund collection and the development of digitalization in the process. Second, this study will also explore the BAZNAS Information Management System (SiMBA) database for 2022 and 2023 to obtain data on digital-based zakat transactions in various provinces and districts/cities. Third, an analysis of academic publications and independent financial reports discussing the implementation of digitalization in zakat management will be conducted. In addition, the study will verify and standardize data to ensure consistency in measurement units, such as the use of billions of Rupiah for financial data or percentages for digital transactions.

RESULTS AND DISCUSSION

Digitization and Optimization of Zakat Collection

Digitization is a process that refers to the use of digital technology to change or improve services and systems that were previously carried out conventionally. In the context of zakat management, digitization enables efficiency in the collection, distribution, and reporting of zakat funds through various digital platforms (Muhammad, 2022). Digitization also helps improve the accessibility of zakat services for the wider community, including those who live in remote areas and do not have direct access to zakat institutions (Erisa, 2022). By utilizing digital technology, zakat institutions can reduce operational costs and accelerate the process of distributing funds to mustahik.

According to research conducted by Urfiyya & Sulastiningsih, (2021) The digitization of zakat management also covers data security. By implementing encryption and blockchain technology, zakat transactions can be more transparent and protected from the risk of misuse. This system enables stricter and real-time auditing of zakat fund usage, thereby increasing public trust in zakat institutions.

Digital Marketing

Digital marketing in zakat management is the use of digital technology such as social media, websites, and internet-based applications to increase muzakki participation. The application of digital marketing has been proven to increase public awareness of zakat and expand the reach of zakat institutions (Adzkiya, 2023). With an effective digital campaign, zakat institutions can attract more muzakki and make it easier for them to distribute zakat through various digital payment channels (Rosmiati & Emba, 2023).

Research conducted by Muhammad, (2022) shows that the use of digital marketing strategies through social media such as Instagram, Facebook, and Twitter can increase community engagement in zakat. Social media enables direct interaction between zakat institutions and potential donors, provides education on the importance of zakat, and presents real-time reports on zakat distribution to recipients. Additionally, digital marketing allows zakat institutions to utilize analytical technology to understand donor behavior. By analyzing user interactions on digital platforms, zakat institutions can tailor their marketing strategies to more effectively reach relevant audiences.

Digital Services

Digital services in zakat management include various platforms such as the Zakat Management Information System (SIMZIS), e-wallets, mobile applications, and artificial intelligence-based chatbots. These systems make it easier for muzakki to pay zakat and enable zakat institutions to be more transparent in managing funds (Urfiyya & Sulastiningsih, 2021). Digital services have been proven to increase the speed of zakat transactions and reduce dependence on conventional payment methods.

In addition, the development of digital services in zakat also includes the application of AI-based applications that can provide recommendations to muzakki regarding the amount of zakat they must pay in accordance with sharia provisions. This application not only helps muzakki in calculating zakat, but also provides information about the mustahik who will receive the zakat funds (Dueramae, 2023). The application of digital technology in zakat services also has a positive impact in terms of transparency. With a digital system in place, muzakki can directly monitor how their zakat is used and to whom the funds are distributed. This increases public trust in zakat institutions and encourages greater participation in zakat payments.

Digital Targeting

Digital targeting is a strategy that uses technology to target potential muzakki through data analysis, artificial intelligence, and digital algorithms. With this technology, zakat institutions can identify groups that have the potential to become muzakki and tailor their communication strategies accordingly (Dueramae, 2023). Digital targeting enables zakat institutions to send more personalized and relevant messages to potential muzakki based on their behavior and preferences in giving zakat. Digital targeting also helps increase muzakki retention (Muhammad, 2022). By using historical zakat payment data, zakat institutions can send reminders to muzakki so that they remain consistent in paying zakat every year. This technology also enables automation in sending zakat reports to muzakki to increase their involvement in zakat activities.

In addition, digital targeting can be applied through e-commerce platforms and digital payment systems. Several zakat institutions have collaborated with marketplaces such as Tokopedia and Shopee to display zakat payment options when users make transactions. This innovation increases opportunities for the public to distribute zakat in an easier and more convenient way.

Digital Reporting

Digital reporting allows zakat institutions to present financial reports and zakat distribution transparently to the public. The implementation of digital systems in reporting enhances accountability and public trust in zakat institutions (Rosmiati & Emba, 2023). Digital reporting enables zakat institutions to present transaction data in a more understandable format, such as infographics and digital dashboards. In addition, digital reporting also facilitates internal and external audit processes. With a digital system, zakat data can be easily traced and analyzed to ensure that zakat funds are distributed in accordance with sharia provisions (Muhammad, 2022). Like the use of blockchain technology, which can increase transparency and prevent manipulation, thereby ensuring security and accuracy in zakat reporting.

Optimization of zakat fund collection

Optimization of zakat fund collection refers to systematic efforts to improve efficiency and effectiveness in collecting zakat funds (Saputa, 2024). The goal is to maximize the potential of zakat through appropriate strategies, including the use of digital technology and raising public awareness of the importance of zakat. These measures are expected to increase the amount of funds collected and ensure that they are distributed to the right targets.

In a modern context, optimization also involves integrating information technology into the zakat management process. The use of applications and zakat management information systems (SIMZ) enables zakat institutions to manage data on zakat payers and recipients more efficiently, thereby streamlining the collection and distribution of funds. The implementation of this technology also facilitates real-time monitoring and evaluation of zakat programs (Rohmaniyah, 2021). In addition, educating and raising awareness among the public about the obligation of zakat and its benefits for social welfare is also part of optimizing zakat fund collection. With a good understanding, it is hoped that the participation of muzakki will increase, so that the potential of zakat can be maximized.

Muzakki Participation

The participation of muzakki, or individuals who are obliged to pay zakat, is a key factor in optimizing zakat fund collection. A high level of participation will increase the amount of funds collected, thereby helping more mustahik. Transparency in the management of zakat funds is very important for all parties, especially zakat collection agencies (LAZ) and muzakki. When LAZs practice financial transparency, muzakki will have more trust and motivation to channel their zakat through these agencies (Novitasari et al., 2020). In addition, easy access and a simple zakat payment process can also increase muzakki participation. The use of digital platforms, such as mobile applications and e-wallets, makes it easier for muzakki to fulfill their obligations without having to come directly to the zakat institution's office (Nasution et al., 2024). This innovation not only improves convenience, but also reaches muzakki in different geographical locations.

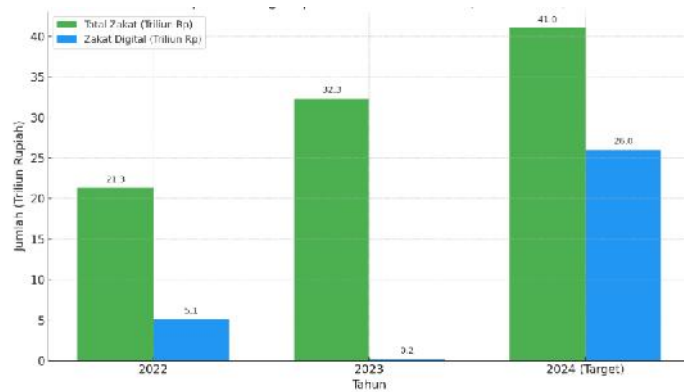
Security Transparency

Security and transparency in zakat fund management are crucial aspects that affect muzakki trust and the effectiveness of fund distribution. Security includes the protection of muzakki and mustahik personal data, as well as ensuring that zakat funds are managed in accordance with sharia provisions and applicable regulations. Transparency in zakat management is very important for all parties, especially LAZ and muzakki. When LAZ practices financial transparency, muzakki will have more trust and motivation to channel their zakat through the institution (Novitasari et al., 2020). In addition, the implementation of information security standards, such as ISO 27001, can improve data protection and prevent unauthorized access (Aurabillah et al., 2024). Thus, good security and transparency will increase the trust of muzakki and the overall effectiveness of zakat fund management.

Zakat Collection Results

In collecting and analyzing research data related to zakat digitalization, the author refers to various official and credible sources. One of the main sources is the Financial and Annual Reports of BAZNAS Republic of Indonesia and BAZNAS at the provincial level for the period 2022 to 2024, which can be accessed through the official BAZNAS website. Additionally, the researcher also referred to data from the BAZNAS Management Information System (SiMBA), an internal digital platform used to record zakat transactions nationwide. To strengthen field data and provide additional perspectives, the author also reviewed publications from various Islamic economic and financial media, such as Antara News and others. These media outlets regularly report on BAZNAS' digitalization achievements, including articles highlighting the institution's significant accomplishments in collecting zakat funds through digital channels, such as the news article titled "BAZNAS Reaches Rp 1 Trillion from Digital Channels" (antaranews.com, 2024).

Summary of BAZNAS Achievements (2022–2024)



Data source: Author's analysis of BAZNAS Annual Reports for 2022–2024

The National Zakat Agency (BAZNAS) of Indonesia has shown a significant upward trend in the collection of zakat, infak, sedekah, and other religious social funds (ZIS-DSKL) both digitally and offline during the period from 2022

to 2024. In 2022, the total national zakat collection reached Rp21.3 trillion. Of this amount, approximately 24 percent was collected through digital channels, reflecting an impressive 128 percent growth in digital zakat over the past three years since 2019. This trend continued to rise in 2023, with BAZNAS recording a total national collection of Rp32.32 trillion, an increase of 59.2 percent compared to the previous year. In the same year, digital zakat collected through BAZNAS Central reached Rp195.5 billion, with more than half (approximately 53.35 percent) collected through BAZNAS' official website.

Entering 2024, BAZNAS targets a national collection of Rp41 trillion. By the third quarter, collections had reached Rp1 trillion, up from Rp882 billion in the same period the previous year. Interestingly, this year it is estimated that over 64 percent of zakat transactions will be conducted digitally, marking a shift in donors' behavior toward the use of technology. BAZNAS is actively developing various digital channels such as websites, apps, zakat pickup services, and integration with marketplace and fintech platforms. Additionally, BAZNAS is expanding the number of Digital Service Offices and implementing the BAZNAS Management Information System (SIMBA) to enhance the efficiency and transparency of zakat management. With this massive digitalization strategy, BAZNAS demonstrates a strong commitment to addressing the challenges of the times and facilitating public access to zakat, while also increasing public trust in the national zakat management institution.

Barriers to digital zakat collection

In the digital collection of zakat, there are several barriers that still hinder the optimization of fund collection through technological channels. One of the main challenges is the limited digital infrastructure, particularly in remote and rural areas of Indonesia that lack stable and widespread internet access. This makes it difficult for communities in these regions to access the digital applications or platforms used by zakat institutions such as BAZNAS, whether for paying or receiving zakat.

Additionally, low levels of technological and financial literacy also pose a significant barrier. Many zakat payers, especially the elderly or those with lower levels of education, are not yet accustomed to using e-wallets, mobile applications, or online transactions. They tend to prefer paying zakat through conventional methods such as directly handing it over to a mosque or traditional zakat collectors, which are perceived as easier and more trustworthy.

Not only that, the level of public trust in digital security and transparency is also still a challenge. Concerns about personal data leaks and doubts about the accountability of online zakat fund management make some muzakki reluctant to switch to digital channels. When zakat institutions do not provide transparent reports or real-time access to the use of funds, public trust declines. On the other hand, social and economic disparities also complicate the digitization of zakat. Many mustahik do not have bank accounts, digital devices, or the knowledge to receive assistance online. This complicates the technology-based zakat

distribution process and forces zakat institutions to continue using manual systems for some recipients.

Furthermore, it should be noted that the national zakat digitalization system, such as the BAZNAS Information Management System (SiMBA), is not yet fully integrated across all regions. There are still disparities between provincial BAZNAS offices in the implementation of this system, which affects the synchronization of data on muzakki, mustahik, and transaction reporting. Lastly, the lack of awareness and promotion about digital zakat channels also contributes to low public participation. Many people are unaware that they can pay zakat through digital platforms like Tokopedia, Shopee, OVO, and GoPay. However, with more aggressive and educational digital marketing strategies, participation from the younger generation and urban communities has significant potential for improvement.

Therefore, zakat institutions need to adopt a more practical approach, such as providing digital literacy training for the public, strengthening regional digital infrastructure, ensuring real-time transparency of digital reports, and collaborating with digital financial service providers to expand access and ease of zakat payment. These strategies will be key to making digitalization the primary means of managing zakat in an inclusive, efficient, and trustworthy manner.

Interpretation of Research Results

The interpretation of these research results shows that digitization has a significant impact on optimizing zakat collection at BAZNAS Republic of Indonesia, particularly in terms of efficiency, transparency, and increased participation of zakat payers. The implementation of technologies such as e-wallets, marketplaces, the SIMZIS application, AI-based chatbots, and digital reporting has proven to accelerate the process of zakat collection and distribution. This aligns with the findings of Muhammad (2022) and Urfiyya & Sulastiningsih (2021), who state that digitalization enables operational efficiency, data protection, and increased public trust in zakat institutions. In this context, the use of blockchain technology, for example, represents a concrete effort to achieve real-time transparency and auditability of zakat transactions.

Additionally, the implementation of digital marketing strategies through social media platforms like Instagram and Facebook has proven to increase public awareness of the importance of zakat, as highlighted by Adzkiya (2023) and Rosmiati & Emba (2023). This implementation also strengthens the position of zakat institutions in reaching younger generations and urban communities who are more responsive to digital approaches. Digital targeting strategies utilizing analytics and AI to identify muzakki behavior support the findings of Dueramae (2023) and Muhammad (2022) on the importance of personalized and data-driven strategies in maintaining and increasing muzakki participation. This approach has proven effective in enhancing muzakki loyalty and retention while attracting new muzakki from diverse social backgrounds.

However, the success of digitalization has not been evenly distributed across Indonesia. This study found that the main barriers to the acceptance of digital zakat are technological infrastructure disparities, low digital literacy, and the lack of integration of the zakat information system (SIMBA) in various regions. This limits the ability of zakat institutions to reach communities living in remote areas or those who are digitally vulnerable, such as the elderly or those with low levels of education. In this context, the research findings reinforce the arguments of Rohmaniyah (2021) and Sugeng et al. (2024) that strengthening the digital zakat ecosystem requires adequate infrastructure and education support, as well as policy approaches that are adaptive to local conditions.

Referring to the theory of Good Corporate Governance (GCG) as proposed by Adzkiya (2023), digitization also plays an important role in building the accountability and

professionalism of zakat institutions. Enhanced transparency and security through digital reporting, as well as the implementation of information standards such as ISO 27001 (Aurabillah et al., 2024), are important factors in increasing public trust. However, this study also criticizes the lack of promotion of digital zakat channels, even though various platforms such as Tokopedia, Shopee, and e-wallet services are available and can be maximized through public education.

Thus, the interpretation of this research findings reinforces that the success of digitalization in zakat management heavily depends on technological readiness, the public's social-digital literacy, and appropriate public communication strategies. Although the trend of zakat digitalization shows significant growth from Rp158 billion (2022) to Rp1 trillion (2024), integrative and social challenges still need to be addressed to ensure that digitalization does not become an exclusive solution enjoyed only by certain groups of society. Therefore, zakat digitalization at BAZNAS should be directed not only toward technology adoption but also toward institutional and social transformation that is inclusive, sustainable, and aligned with sharia principles and social justice.

CONCLUSION

Based on the research results, it can be concluded that digitization has contributed significantly to optimizing zakat fund collection at BAZNAS Republic of Indonesia. The implementation of technologies such as e-wallets, marketplaces, the SIMZIS application, AI-based chatbots, and digital reporting systems has driven efficiency, accelerated distribution, and strengthened transparency and accountability within zakat institutions. Digital marketing and digital targeting strategies have proven effective in increasing muzakki participation, particularly among young people and urban communities. However, this study also identified serious challenges, such as limited digital infrastructure in remote areas, low technological literacy among mustahik and some muzakki, and uneven integration of zakat information systems across regions. Therefore, digitalization must be complemented by inclusive and contextual approaches, such as community-based digital literacy training, strengthening the capacity of BAZNAS human resources in regional areas, and enhancing collaboration with technology partners.

As a follow-up, further research is recommended to qualitatively explore the experiences and perceptions of donors and recipients regarding digital zakat services, particularly in areas with technological limitations. Additionally, the development of a zakat governance model based on big data and AI, aligned with Good Corporate Governance (GCG) principles, is an urgent need to ensure transparency, efficiency, and fairness in zakat distribution. An evaluation of the effectiveness of digitalization at the provincial level is necessary to identify best practices that can be adopted nationally. Research also needs to analyze the readiness of the digital infrastructure and human resources of zakat institutions so that digital transformation is not only concentrated in big cities but is evenly distributed and has an impact at the grassroots level. With this strategy, zakat digitalization will not only be a symbol of technological progress but also a real solution in realizing inclusive, fair, and sustainable zakat management.

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