

Artikel Bahasa inggris ISLAMIC ECONOMIC Strategi Optimalisasi Pengumpulan dan Distribusi Zakat di Era Digital.id.en.docx

by Seffianidwiazmi@gmail.com 1

Submission date: 04-Jul-2025 06:29AM (UTC-0700)

Submission ID: 2710111008

File name:

Artikel_Bahasa_inggris_ISLAMIC_ECONOMIC_Strategi_Optimalisasi_Pengumpulan_dan_Distribusi_Zakat_di_Era_Digital.id.en.docx
(124.66K)

Word count: 3849

Character count: 24270



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Optimization Strategy for Zakat Collection and Distribution in the Digital Era

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ABSTRACT

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This study aims to analyze the strategy for optimizing zakat collection and distribution in the digital era, especially in the context of efficiency, transparency, and service reach. The background of this study is the still low realization of zakat collection compared to the very large national potential, as well as the challenges of unequal zakat distribution. The research method used is qualitative descriptive with data collection techniques in the form of in-depth interviews, document studies, and secondary data analysis from zakat institutions and other relevant sources. The results of the study show that digitalization of zakat through applications, e-wallets, and online payment systems can increase ease of access for muzakki and expand the reach of distribution to mustahik. Transparency of digital reports also encourages public trust, while infrastructure challenges and digital literacy remain obstacles that need to be overcome. This study emphasizes the importance of collaboration between the government, zakat institutions, and the technology sector to build an effective zakat system in the digital era. The findings of this study indicate that the use of digital technology, such as mobile-based zakat applications, QRIS systems, e-wallets, and online payments, have made a real contribution to increasing ease of access for muzakki and streamlining the zakat fund collection process. Furthermore, zakat distribution has become more structured and more widely accessible due to the integration of data and technology-based tracking systems. In addition, the transparency of real-time digital reports has been proven to increase the level of public trust in zakat institutions. However, this study also found that infrastructure challenges, technological gaps between regions, and low digital literacy, both among zakat managers and recipients, are still serious obstacles in efforts to optimize the digital zakat system.

Keywords: digital zakat, distribution, collection, strategy, optimization

How to cite:

Example:(2024)Implementation of Shariah Financial Principles in Enhancing Economic Sustainability: A Case Study of Islamic Banking. Journal of Islamic Economics, 1(1), 1-10.
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INTRODUCTION

Indonesia is a country with the largest Muslim population in the world, which directly makes zakat one of the Islamic social financial instruments that has extraordinary potential in supporting development and the welfare of the community.(Herianingrum et al., 2024). Based on data from Bappenas and BAZNAS, the national zakat potential is estimated to reach more than Rp300 trillion per year if



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managed optimally.(SaiD, 2023). The potential comes from various types of zakat, such as income **zakat**, corporate **zakat**, agricultural **zakat**, and trade **zakat** from individuals and business entities. Unfortunately, the realization of zakat collection by official institutions such as BAZNAS and LAZ is still far from the ideal potential. In the last few years, the achievement of zakat that has been collected has only been in the range of Rp20-30 trillion, or less than 10% of the estimated potential.(Azid & Sunar, 2019). This gap reflects the existence of structural and cultural challenges in the zakat collection system in Indonesia, including a lack of public awareness, minimal transparency and accountability of zakat management institutions, and limited public access to practical and modern zakat payment channels. Therefore, strategic and innovative efforts are needed, one of which is through the use of digital technology, to optimize zakat collection and distribution more effectively and measurably.(Mukhlislin et al., 2024).

One of the main problems in the zakat management system in Indonesia is that the zakat collection and distribution process is still conventional.(Harahap, 2022). Many zakat institutions, both national and local, face challenges in reaching muzakki widely, especially due to limited access to information, infrastructure, and the uneven use of communication technology.(M. Ahmad, 2019). In addition, the low level of transparency in financial reporting and the use of zakat funds also becomes an inhibiting factor that reduces the trust of some people in zakat institutions. On the distribution side, obstacles that often arise are the distribution of zakat that is not on target, uneven, and sometimes overlaps between one institution and another.(Maisyar & Hamzah, 2024). This is due to the weak data collection system for mustahik, lack of coordination between zakat institutions, and the absence of an integrated database that can be used to verify and validate zakat recipients. As a result, the effectiveness of zakat as an instrument for empowering the people's economy is less than optimal and risks creating new inequalities. Therefore, improving the zakat collection and distribution system as a whole is very urgent to do, especially by encouraging digital transformation as an adaptive solution to the needs of the times.(Maspul & Mubarak, 2025).

The development of digital technology has brought significant changes in various sectors of life, including in the management of zakat. Digital transformation provides great opportunities for zakat institutions to expand the reach of services, improve operational efficiency, and strengthen transparency and accountability. Through the use of digital platforms, mobile applications, Quick Response Code Indonesian Standard (QRIS), electronic wallets (e-wallets), and even blockchain-based technology, the zakat payment process can now be done faster, safer, and more practically(Yunita, 2021). This technology not only makes it easier for muzakki to fulfill their obligations without time and location restrictions, but also provides convenience in tracking and reporting funds collected and distributed by zakat institutions. In addition, digitalization of zakat also plays an important role in attracting the participation of the younger generation, who have a strong tendency toward the use of technology in everyday life, including in religious and social activities.(Al Arif et al., 2023). In fact, the Indonesian Muslim diaspora abroad now has wider access to contribute to the collection of national zakat through digital channels. Thus, the digital era is a strategic momentum to reform the zakat system to be more adaptive to the needs of the times and in line with the principles of good governance and modern sharia finance.(Napitupulu et al., 2024).

Although zakat digitalization offers various opportunities and conveniences, its implementation in the field still faces a number of complex challenges. Not all zakat institutions, especially those on a local scale and based on communities, have adequate technological capacity and human resources (HR) to carry out a comprehensive digital transformation. Limitations in terms of infrastructure, knowledge of information

technology, and the ability to manage digital systems are real obstacles in adopting a technology-based zakat system.(Kabanov et al., 2019). In addition, there are still doubts among the public about the security of digital transactions and the legal validity of zakat paid through online platforms. Concerns about misuse of funds, lack of transparency of digital institutions, and lack of understanding of the digital zakat distribution process have caused resistance for some muzakki, especially the generation that is less familiar with technology.(Jalal & Che Abdullah, 2024). On the other hand, the gap in digital access in underdeveloped, remote, and border areas also hampers the effectiveness of zakat distribution. These areas still experience limitations in internet networks, digital infrastructure, and adequate technology education, so that the digitalization process cannot be implemented evenly. Therefore, the zakat digitalization strategy must be designed by considering the social and geographical context of the community, and accompanied by education, training, and infrastructure development efforts that support the distribution of technology-based zakat services.(Rizal & Pakkanna, 2023).

This study aims to analyze in depth the strategy for optimizing zakat collection and distribution in the digital era, with a focus on how information technology can be utilized to improve efficiency, effectiveness, and transparency in zakat management. In this context, the study seeks to identify various best practices that have been implemented by zakat institutions, both at the national and local levels, in adopting digital innovations to expand reach and strengthen muzakki trust. In addition, this study also aims to explore various obstacles and challenges faced by zakat institutions in the digitalization process, including technical, institutional, social, and cultural aspects. By understanding these dynamics, it is hoped that this study can provide applicable strategic recommendations to strengthen the technology-based zakat system, as well as encourage the formation of a more inclusive, adaptive, and sustainable digital zakat ecosystem in Indonesia.

METHOD

This study uses a descriptive qualitative approach to explore in depth the strategy for optimizing zakat collection and distribution in the digital era. This method was chosen because it is appropriate for understanding complex social and institutional dynamics, especially related to the adoption of technology in zakat management.(1 Ahmad et al., 2025). Primary data collection techniques were conducted through in-depth interviews with key informants such as zakat institution managers (BAZNAS, LAZ), zakat digital platform developers, and relevant muzakki and mustahik. In addition, this study also utilized the Systematic Literature Review (SLR) to examine academic findings from various trusted sources such as scientific journals, policy reports, and zakat institution publications that discuss zakat digitalization.(Paul et al., 2021). The SLR approach was used to gain a comprehensive understanding of best practices, digital innovations, and challenges identified in previous studies, as well as to strengthen thematic analysis of field data. Data validity was maintained through source triangulation, by comparing interview results, institutional documents, and academic literature to ensure consistency and accuracy of research results.(Natow, 2020).

RESULTS AND DISCUSSION

Digitalization Drives Efficiency of Zakat Collection

31

Digitalization has proven to be a major driver in increasing the efficiency of zakat collection in various zakat institutions. The application of technology such as mobile applications, QRIS, e-wallets, and website platforms makes it easier for muzakki to fulfill their zakat obligations without having to come directly to the zakat institution office.(Nor et al., 2024). This innovation not only speeds up the payment process, but

also provides greater flexibility of time and place for users, thereby increasing community participation, especially the younger generation who are accustomed to digital transactions. On the other hand, digitalization allows the zakat collection process to be documented systematically and accurately, both in the form of transaction data, muzakki profiles, and contribution history. This greatly assists zakat institutions in conducting financial reporting, audits, and periodic evaluations of collection performance. In addition, the use of technology also makes it easier to track zakat payment trends and analyze muzakki behavior, which in turn can be used as a basis for developing more targeted and sustainable collection strategies. Thus, digitalization not only strengthens the operational side of zakat institutions, but also builds the foundation of a modern, professional, and trusted zakat system.(Azwar & Nasir, 2025).

Muzakki's Trust Level is Influenced by Platform Transparency

In the digital zakat ecosystem, transparency is a crucial element that greatly influences the level of trust of muzakki towards zakat management institutions. Trust tends to increase significantly when zakat institutions provide a real-time zakat distribution tracking feature, which allows muzakki to know directly where and to whom the zakat they pay is distributed. Open and informative reporting creates a sense of involvement and confidence that the funds distributed are truly used in accordance with sharia principles and are on target.(Jaradat & Oudat, 2025). In addition, zakat institutions that routinely publish digital financial reports transparently, either through official websites or data-based applications, are considered more professional and accountable. Provision of information such as the amount of zakat collected, program budget allocation, performance indicators, and testimonials from mustahik(Aziz, 2024), can build positive perceptions and strengthen the loyalty of muzakki. In the era of open information, society demands zakat management that is not only sharia-compliant, but also managed with the principles of good governance. Therefore, digital transparency is no longer just an option, but a basic need in building a modern, trusted, and sustainable zakat system.

Digital Innovation Expands Zakat Distribution Reach

Digital innovation in zakat management not only has an impact on the collection process, but also provides a major breakthrough in the aspect of zakat distribution that is more even, efficient and on target.(Al-Faruq et al., 2025). With the use of integrated data, zakat institutions can now compile an accurate and verified database of mustahik, including demographic information, economic conditions, and the geographic location of zakat recipients. This system allows the distribution process to be carried out based on real needs in the field, while preventing duplication of recipients and overlapping assistance. In addition, the use of geographic information system (GIS) technology or digital mapping helps zakat institutions identify areas with high poverty rates that require priority zakat intervention.(Nurul Izzah Mohamad Ghazali, 2024).

Furthermore, the digitalization of zakat distribution also contributes to reaching remote and underdeveloped areas, which have previously been difficult to access through manual approaches. This is made possible through strategic collaboration between zakat institutions, digital volunteers, and local communities utilizing online communication platforms, aid delivery through digital logistics networks, and real-time coordination in distribution. With this approach, zakat distribution becomes more inclusive and adaptive to geographical and social challenges. These innovations mark an important shift in the way zakat is managed, from being a conventional charity activity to being part of a more structured and sustainable data-driven socio-economic system.(Kailani & Slama, 2020).

Infrastructure and HR Challenges Remain Obstacles

Although digital transformation in zakat management has shown a lot of positive potential, its realization in various regions still faces significant obstacles, especially related to infrastructure and human resources (HR). (Mohammed et al., 2021). Many zakat institutions, especially those located in rural areas or outside large cities, do not yet have supporting facilities such as a stable internet network, adequate technological devices, and an integrated digital-based management system. In addition, the quality and capacity of human resources managing zakat institutions are also still a major challenge, where most managers do not yet have adequate technical skills or digital literacy to run and manage digital systems optimally. This limitation causes a quite striking gap between urban-based zakat institutions and those in the regions, both in terms of service quality, transaction speed, and distribution reporting. As a result, service disparities between regions have emerged, which can reduce the level of muzakki participation and the effectiveness of distribution to mustahik in areas that have not been touched by technology. Therefore, there needs to be strategic intervention through HR training, provision of basic infrastructure, and policy support from the government to ensure that zakat digitalization is not only the domain of developed areas, but can also be accessed evenly by all zakat institutions in Indonesia. (Darsono et al., 2019).

Collaborative Strategy is the Key to Optimization

In an effort to optimize digital-based zakat management, a collaborative approach is a crucial strategy that cannot be ignored. Collaboration between the government, zakat institutions such as BAZNAS, sharia fintech platforms²⁵ and private sector actors has encouraged the emergence of various innovations in the zakat collection and distribution system. (Mutamimah et al., 2021). The involvement of sharia fintech enables the development of a secure and efficient payment system, while regulatory support from the government provides legitimacy and a legal umbrella for the digitalization of zakat. This partnership also enables the strengthening of data management systems, the use of blockchain technology, and transparent financial reporting. In addition, collaboration with marketplaces and social media has proven effective in expanding the reach of information and education about digital zakat, especially among the younger generation who are more familiar with the digital ecosystem. Through digital campaigns, da'wah influencers, and the integration of zakat features in popular applications, public literacy about the importance of digital zakat has increased significantly. This collaborative strategy not only strengthens the digital zakat infrastructure, but also builds a more inclusive, modern, and participatory zakat ecosystem. (Amilahaq et al., 2021).

Digital Zakat Literacy Still Low Among Mustahik

Even though the digitalization of zakat has developed rapidly, major challenges still arise from the side of zakat recipients (mustahik) who have not been fully able to adapt to the digital system. (Luqmanul Hakim et al., 2023). Many mustahik, especially in remote areas and marginalized communities, still have low digital literacy, some even do not have access to technological devices or adequate internet connections. This causes the digital zakat distribution process to not be implemented comprehensively and still requires a manual approach or a hybrid model, namely a combination of digital and conventional. The ignorance of mustahik regarding digital verification procedures, the use of zakat applications, and understanding their rights in the digital system are real obstacles in the field. Therefore, continuous education is needed, either through direct training, community assistance, or local-based socialization, so that mustahik can

gradually understand and participate in the digital zakat ecosystem. Increasing the digital capacity of mustahik not only facilitates zakat distribution, but also supports their empowerment towards long-term economic independence.

CONCLUSION

Based on the results of the analysis, it can be concluded that digitalization is the main strategy in increasing the effectiveness and efficiency of zakat collection in the modern era. The use of mobile applications, online payment systems, digital platforms, and sharia-based financial technology has made it easier for muzakki to fulfill their obligations quickly, practically, and safely. This innovation not only simplifies the zakat payment process, but also expands accessibility for community groups that were previously difficult to reach by conventional zakat services. In addition, the application of digital technology has been proven to increase the level of transparency and accountability of zakat institutions, especially when collection and distribution reports are presented openly, in real time, and can be monitored by the public. Zakat distribution based on digital data is also able to increase the accuracy of targeting to mustahik through a more accurate mapping and verification system, even reaching people in remote areas. However, the optimization of digital zakat still faces serious challenges, such as technological infrastructure gaps, limited human resource capacity, and low digital literacy among both zakat institution managers and recipient communities. Therefore, cross-sector collaboration between the government, zakat institutions, technology providers, and the community is essential to build an inclusive, adaptive, and sustainable digital zakat ecosystem in order to realize the goals of zakat as an instrument of social justice and economic empowerment of the people.

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