

Analysis of Digital Zakat Philanthropy Development Model: A Systematic Literature Review

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ABSTRACT

This study aims to identify effective models for the future implementation of digital zakat that can be recommended to zakat management organizations. The methodology employed is qualitative, utilizing a literature review approach. Data analysis is conducted using the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) technique. The study utilizes secondary data obtained from the Publish or Perish software on the Google Scholar database. The findings indicate that there are 68 written works in the population, which were then filtered to yield 22 final articles that serve as the primary data sources for the research. From these 22 articles, all present models of digital zakat that can effectively contribute to community welfare, enhance the collection and management of zakat through digital platforms, and ensure transparency and accountability. The study identifies three future models for the implementation of digital zakat that can serve as key references for zakat organizations looking to transition to digital frameworks. These models are: (1) the development of digital zakat, (2) digital zakat platform models within financial institutions and zakat organizations, and (3) zakat models based on fintech and digital wallets. Despite Indonesia having the largest Muslim population in the world, the significant potential of zakat remains underutilized. The main challenges include a lack of awareness about zakat and low public trust in zakat institutions, leading many individuals to prefer direct zakat distribution. The digitization of zakat through digital platforms—such as those offered by zakat organizations, GoPay, DANA, OVO, and mobile banking—provides practical solutions that facilitate zakat payments and enhance public trust in zakat institutions..

Keywords: *Digitalization of Zakat, Digital Zakat Model, PRISMA*

INTRODUCTION

Zakat is a form of charitable worship that holds significant value in fostering solidarity. It is not merely a financial obligation; rather, it serves as an expression of social concern, teaching Muslims the importance of sharing and strengthening their sense of responsibility within the community. Furthermore, zakat can have a positive impact on society. Through the zakat system, the wealthy can allocate a portion of their wealth to the poor, fostering a harmonious environment and contributing to a stable economy.

This makes zakat crucial for community welfare, as it helps bridge the gap between the rich and the poor, serving as a vital contribution to economic equity and social cohesion. (Abdul Hafiz, 2021)

According to Pew-Templeton data from the Global Religious Futures project, Indonesia has a Muslim population of 82.7 percent, making it the country with the largest Muslim population in the world (Siti Zubaidah & Afifah, 2020). Given this ranking, Indonesia has significant potential for the development of zakat. However, public trust in zakat institutions remains a

challenge that must be addressed. A lack of zakat literacy leads many individuals to prefer distributing their zakat directly to beneficiaries (mustahik) rather than through established zakat organizations (Amelia Nur et al., 2023).

Additionally, as Eid al-Fitr approaches, many direct zakat payers distribute their zakat to mustahik, which can lead to chaos during the distribution process. This situation is unfortunate, as numerous zakat management institutions exist, yet many people still opt for personal distribution (Ummi Hanik & Hendry, 2023).

Another ongoing issue is the disparity between the potential and actual collection of zakat in the country. Statistical data from the National Alms Agency (BAZNAS) indicate that in 2020, the zakat potential in Indonesia was estimated at IDR 327.6 trillion, yet only IDR 71.4 trillion was realized, representing about 21.7 percent (Sujano Harto Mulyono et al., 2022). This data highlights significant issues that, if unaddressed, could hinder the growth of zakat in Indonesia. Therefore, it is essential to collaboratively tackle these challenges.

In the digital era, technology offers solutions to the challenges faced by zakat organizations. According to We Are Social and Hootsuite, Indonesia experienced a 15.5 percent increase in internet users—from around 27 million in 2020 to a total of 202 million users in 2021, out of a population of 207.9 million. The rise in smartphone usage and the growing popularity of social media are likely influencing changes in how individuals pay zakat.

Statistical data from the online zakat fundraising platform Kitabisa.com indicate a significant spike in donations in 2020, reaching IDR 871.9 billion compared to IDR 502 billion in 2019. This suggests that digitalization can address the disparities between the

potential and actual collection of zakat (Sujano Harto Mulyono et al., 2022).

Moreover, Malaysia also utilizes digitalization in its zakat management systems. One notable example is the Financial Process Exchange (FPX), managed by the Malaysian Electronic Payment System (MEPS), which facilitates online zakat payments. According to Khairul Azhar et al., digital zakat platforms enhance credibility and transparency of zakat institutions, thereby increasing public trust. These platforms provide efficient services, fast and accurate information delivery, improved systematic data management, and greater data security (Khairul Azhar et al., 2022).

Various publications highlight effective online zakat digitalization models for facilitating digital zakat payments. One notable example is the use of the Quick Response Code Indonesian Standard (QRIS) by Baitul Mal Aceh (BMA). Through this model, BMA has successfully collected zakat funds totaling IDR 55.4 million and donations amounting to IDR 16.7 million via QRIS, which provides payment access through BSI m-banking and Bank Aceh Syariah m-banking. This approach significantly eases the process for zakat givers, allowing them to fulfill their obligations without needing to visit the zakat institution in person (Khairul et al., 2024).

According to Isnalia (2022), Bukalapak, a digital platform in the e-commerce sector, has introduced an online zakat feature called "Open Zakat." This feature allows users to pay zakat and provides calculations for prospective muzakki. Since 2017, Open Zakat has established partnerships with six trusted zakat institutions, including NU Care-Lazizmu, Dompot Dhuafa, BAZNAS, Rumah Zakat, Islamic Economic Zakat Center, and Lazizmu (Isnalia Adrin et al., 2022).

Additionally, zakat crowdfunding platforms like Kitabisa.com provide a

new avenue for donating zakat. These platforms not only expand the reach of zakat but also encourage public participation in social activities with real-time effects. Due to its rapid development, Kitabisa.com has gained the trust of zakat management organizations (OPZ) in optimizing zakat collection (Windi Astuti & Budi, 2021).

From the various examples of zakat digitalization models mentioned above, the researchers aim to analyze effective and superior models for zakat digitalization that can be recommended to zakat collection institutions. This study is expected to serve as a valuable reference for these institutions seeking to enhance their digitalization systems to become more effective and competitive. The research employs a systematic literature review, gathering insights from various journals that will be analyzed and discussed as references for zakat institutions aiming to develop forward-looking digitalization strategies.

LITERATURE REVIEW

Digitalization of Zakat

Digital technology refers to systems that do not rely on manual processes (Aji, 2016; Verdianti and Puja, 2023). The digital system is an evolution from the analog system. The transition from analog to digital has transformed many aspects of life, significantly impacting the existence of print media. Most consumers of print media have shifted to more flexible technologies, allowing them to access the latest information anytime and anywhere.

Digital theory is closely related to media, as media continuously evolves alongside technological advancements, transitioning from older forms to the latest digital formats. This evolution facilitates various fields of human activity linked to digital theory (Verdianti and Puja, 2023).

Digital technology is essential in modern life due to its sophistication and adaptability. Understanding the evolution

of the Age of Technology and Science reveals a transition from manual processes to automated systems, simplifying what was once complicated (Aji, 2016; Verdianti and Puja, 2023).

The National Alms Agency (BAZNAS) has embraced digitalization in its comprehensive management of zakat, infaq, and 12 forms of almsgiving (ZIS). This digitalization aims to expedite and simplify public access to zakat payments while facilitating the management of donor and recipient data for BAZNAS.

BAZNAS has implemented digital zakat payment systems aligned with Islamic law, ensuring convenience for zakat givers. Collaborative efforts with digital partners such as GoPay, OVO, and mobile banking apps, which can be downloaded for free on smartphones, enhance this process (Rohmaniyah, 2022).

These applications allow donors to make zakat payments easily and provide donation reports. It is hoped that the availability of digital payment options will increase zakat contributions and significantly benefit the mustahik (those entitled to receive zakat).

Zakat Philanthropy

Zakat is one of the five obligatory pillars of Islam, mandated for every Muslim who meets certain conditions. Etymologically, the word "zakat" comes from Arabic, meaning purification, growth, and blessing. In the context of Sharia, zakat is the obligation to give a portion of one's wealth to entitled groups (mustahik), as outlined in QS. At-Tawbah [9]: 60. There are two main types of zakat: zakat fitrah, which is obligatory before Eid al-Fitr, and zakat maal (wealth), which is imposed on specific assets once the nisab (minimum amount) and haul (lunar year) criteria are met (Al-Qaradawi, 1999).

Zakat serves as a unique instrument of philanthropy in Islam due to its mandatory and regular nature, distinguishing it from other forms of philanthropy that are generally voluntary.

According to QS. At-Tawbah [9]: 60, zakat is directed towards eight categories of mustahik: the poor, the needy, amil (zakat managers), converts, riqab (those seeking liberation from slavery), gharim (the indebted), fisabilillah (in the way of Allah), and ibnu sabil (travelers in need). Through zakat, the wealth of Muslims is channeled to those who need it most, thereby achieving economic and social justice (Sadeq, 1997). Zakat acts as an effective tool for wealth redistribution, helping to reduce poverty and economic inequality. The obligation of zakat ensures that wealth does not remain concentrated in the hands of a few wealthy individuals but is distributed to empower the economically weaker classes.

Zakat Applications

Zakat applications are technology-based platforms designed to simplify the processes of payment, collection, and distribution of zakat. The digitalization of zakat not only facilitates ease of payment for muzaki (zakat givers) but also enhances the transparency and accountability of zakat management institutions (Amilin, 2021).

These applications provide several benefits for muzaki, amil (zakat managers), and mustahik (zakat recipients):

1. Convenience for Muzaki: Muzaki can pay zakat online anytime and anywhere, eliminating the need to visit physical zakat institutions (Nasution, 2022).
2. Accurate Calculation: A significant feature of zakat applications is the zakat calculator, which helps users accurately calculate their zakat obligations in accordance with Islamic law.
3. Transparency and Accountability: Zakat applications allow philanthropists to monitor the distribution of their zakat in real time, which helps increase trust in zakat institutions and encourages

public participation in zakat payment (Hamid, 2020).

Various zakat institutions in Indonesia have adopted zakat applications. For example, Baznas Digital is a platform developed by the National Zakat Agency (BAZNAS) that enables users to pay zakat digitally. This application also provides information about mustahik and financial reports in real time, enhancing transparency in zakat management (BAZNAS, 2022). Other zakat applications, such as Wallet Dhuafa and Rumah Zakat, have successfully increased donor engagement through user-friendly features and accessible financial reports (Rumah Zakat, 2021).

RESEARCH METHODOLOGY

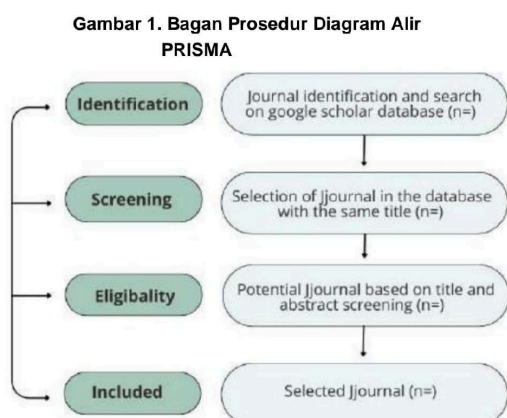
This study is designed using a qualitative approach with a literature review. The aim is to identify the determining factors for the successful development of zakat digitalization in the future. The data sources are derived from journal databases referenced on Google Scholar, and data collection techniques utilize the Publish or Perish application.

The selection of articles is performed using the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) method. According to the PRISMA approach, the data selection process is conducted in four stages: Identification, Screening, Eligibility, and Inclusion.

1. Identification: In this stage, articles are identified and searched in the database using the keywords "Digitalization of Zakat" and "Digitalization Model of Zakat."
2. Screening: Articles selected in the database are filtered by excluding those that exhibit similarities.
3. Eligibility: The eligibility of articles is determined based on filtering criteria applied to the title and abstract. Exclusions are made using three criteria:

4. The document is not an article or conference proceeding.
5. The full text is not available.
6. The content is not relevant (Handayani, 2017).
7. Inclusion: Finally, the articles that meet the eligibility criteria are included in the review for further analysis.

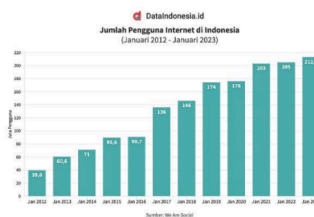
This systematic approach ensures a comprehensive and rigorous examination of the literature on zakat digitalization models.



Sumber : Diolah dari Bahri, (2023)

DISCUSSION

Referring to the research by Hidayatul Hafizah and Muhaimin (2023), the development of digital technology is advancing rapidly in several countries, including Indonesia. According to a study by the Indonesian Internet Service Providers Association (APJII), the internet penetration rate in Indonesia reached 78.19% in 2023, which corresponds to approximately 4.44 billion users out of a total population of 275,773,901. The growth in the number of internet users each year can be seen in the following image:



Peningkatan Penetrasi Internet di Indonesia diakses tanggal 25 April 2023

With the development of digital technology, various means of communication are now available via smartphones, allowing us to communicate anytime and anywhere without being limited by distance or time. Digital technology represents a transformative process in work systems. According to German Chancellor Angela Merkel, the era of Industry 4.0 signifies a comprehensive transformation across all aspects of industrial production by integrating digital technology and the internet into industrial practices.

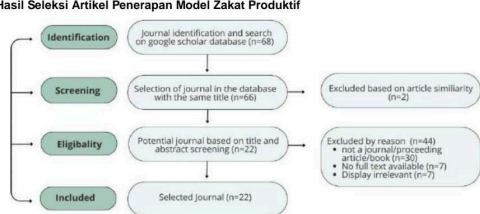
This transformation demonstrates the significant impact of technology on payment systems, with various applications being used by the public as non-cash payment tools. The effects of this era are profound, particularly as digital technology becomes integrated into daily life, enhancing productivity and fostering social and economic connections, especially in the digitalization of zakat, which has considerable potential for future growth.

In 2016, BAZNAS noted that one of the main solutions for national zakat management is the use of information technology. The implementation of digital systems is a key innovation in the management of zakat funds.

Articles Related To The Digital Zakat Model

After undergoing the selection process, this research has summarized a number of articles using the keywords "Digitalization of Zakat" and "Digitalization Model of Zakat." The selection was conducted using the PRISMA method, as illustrated in the following image:

Gambar 2. Hasil Seleksi Artikel Penerapan Model Zakat Produktif



Sumber: Diolah dengan prosedur diagram alir PRISMA

In the identification process, 68 articles were found that had titles matching the keywords. In the next step, which was filtering, one journal with a duplicate title was eliminated. From the results of the

second selection stage, a total of 44 articles were excluded. The reasons for this were that 30 articles were in the form of books or conference proceedings, 7 articles were not available in complete versions, and 7 articles discussed topics that were not relevant to the research. As a result, 22 articles were ultimately selected from the PRISMA approach, which proceeded to the data processing stage. The author presents a list of the articles that passed the final selection in table form to make it easier for readers to find the sources in question. Below is the list of the chosen article.

Table 1. List of Articles about the Digital Zakat Model

No	Author & Years	Title	Digital Zakat Model
1.	Rasyid Ramadhan, Ahmad Alfiansyah, Abdul Hafiz (2024)	Memanfaatkan Teknologi untuk meningkatkan Potensi Pengelolaan Zakat di Indonesia	Pengembangan Zakat Digital
2.	Noraini Saro, Azri Bhari, Affandi Mat Rani (2023)	The Level Of Acceptance And Intent To Continue Using Digital Zakat Applications Among The Community: A Preliminary Study	Pengembangan Zakat Digital
3.	Putri Oktavia Rusadi, Ahmad Zikry Fadillah, Asih Karsinih (2022)	Digitalization Of Zakat, Infaq, And Shadaqah (ZIS) Through The Use Of QRIS (Case Study: Generation Z)	Pengembangan Zakat Digital
4.	Nurasiah Yaakub, Natasha Mazna Ramli, Nurul Aini Muhamed, Izlawanie Muhammad (2017)	Application Of Online Payment At Pusat Zakat Negeri Sembilan	Pengembangan zakat digital
5.	Mukhid (2024)	Systematic Analysis of Zakat Distribution Models in Modern Islamic Finance	Pengembangan zakat digital
6.	Maulana Khalid, Muhammad Ghazali Rahman, Yongki Setiawan (2023)	Memanfaatkan Potensi QRIS (Quick Response Indonesian Standard) untuk Meningkatkan Penghimpunan ZIS (Zakat Infaq Shodaqoh)	Pengembangan zakat digital
7.	Ahmad Musthofa Lutfiyanto (2020)	Pengembangan Inovasi Zakat Berbasis Digital Pada Lembaga Amil Zakat Infaq dan Shadaqah (Zakat Inklusif)	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat
8.	Azizah Mudrikah, Muhammad Yafiz (2022)	Analisis Efektifitas Sistem Fundraising Berbasis Digital Bangking Pada Lazismu Kota Medan	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat

9.	M. Azmi, Ratna Susanti, Zurkarnaen, Mario Rahmad Adi Pratama (2023)	Analisis SWOT perkembangan Zakat dan Strategi Pengembangan Zakat di Indonesia dalam Revolusi Era Society 5.0	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat
10.	Ridwanto, Mukhtar Lutfi, Abdul Wahid Haddade (2024)	Strategi Sosialisasi Model Crowdfunding Sebagai Alternatif Penghimpunan Dana Zakat Infak Sedekah Pada Dompot Dhuafa Sulawesi Selatan	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat
11.	Mansur Efendi, Ferdi Arifin, IAIN Surakarta, IAIN Surakarta (2019)	Islamic Philanthropy Development in Digital Era: New Strategy of Fund Raising and Supervision Program	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat
12.	Budi Tamil and Mukhaer Pakanna (2023)	Digital Strategy in Paying Zakat Non-Cash at Baitul Maal Hidayatullah (BMH) Pontianak	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat
13.	Moh Imron dan Ahmad Fadil (2024)	Transformasi Digital Organisasi Pengelolaan Zakat (Indeks Kesiapan dan Ekosistem Zakat Pada Baznas Pamekasan)	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat
14.	Waadarramah, Abdul Haris (2024)	Penentu Niat Membayar Zakat, Infak, Sedekah Secara Digital	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat
15.	Afiful Ichwan & Ruslan Abdul Ghofur (2020)	Pengaruh Technology Acceptance Model Terhadap Keputusan Muzakki Membayar Zakat Melalui Fintech Gopay	Model Zakat Berbasis Fintech dan Dompot Digital
16.	Patra Yunita (2021)	Pengembangan Model Pengelolaan Zakat Modern Teknologi Digital Versi 4.0	Model Zakat Berbasis Fintech dan Dompot Digital
17.	Fadilah Mat Nor, Junainah Idris, Nur Syaheera Atan, Aza Shahnaz Azman (2023)	Potensi E-pembayaran Sebagai Medium Kutipan Sumbangan: Satu Tinjauan Di Masjid Luar Bandar	Model Zakat Berbasis Fintech dan Dompot Digital
18.	Muhammad Ikhlas Rosele, Abdul Muneem, Noor Naemah Binti Abdul Rahman, Abdul Karim Ali (2022)	The Digitalized Zakat Management System in Malaysia and the Way Forward	Model Zakat Berbasis Fintech dan Dompot Digital
19.	Fahmi Ali Hudaefi Irfan Syauqi Beik Muhammad Hasbi Zaenal Muhammad Choirin Hidayaneu Farchatunnisa Ulfah Lathifah Junari (2020)	How Does Zakat Institution Respond To Fintech? Evidence From Baznas, Indonesia	Model Zakat Berbasis Fintech dan Dompot Digital
20.	Munir & Rimi Gusliana Mais (2023)	Determinan Keputusan Pembayaran Zakat Muzakki Milenial Berbasis Fintech	Model Zakat Berbasis Fintech dan Dompot Digital
21.	Aman Shah Siraj, Mohd Faisol Ibrahim, Nuradli Ridzwan Shah Mohd Dali (2022)	Conceptual Framework: Determinant Factors for Paying Zakat Fitrah Via	Model Zakat Berbasis Fintech dan Dompot Digital

		Fintech	
22.	Widyar VR, MH Ainulyaqin, Y Ahmad, S Edy (2024)	Analisis Penggunaan Instagram dan Fintech Crowdfunding Terhadap Minat Membayar Zakat dengan Transparansi Badan Amil Zakat Sebagai Variabel Intervening	Model Zakat Berbasis Fintech dan Dompot Digital

Source : Results of PRISMA analysis from various reference

RESULTS

Findings of the Digital Zakat Model

Based on the observations of the selected articles, the authors classified the existing digital zakat models into three general categories of distribution. This classification combines similar zakat model programs, although there are differences in practice across the field.

The variation in the names of programs in different regions and among zakat managers reflects the diverse interests of stakeholders. However, these models can still be generally divided into three categories. The classification of digital zakat models is illustrated in the following table.

Table 2. Results of Productive Zakat Model Research

No	Classification of Productive Zakat Models	Indicator Success	Source
1.	Pengembangan Zakat Digital	(1) Digitalisasi zakat mensejahterakan masyarakat, tingkatkan pengelolaan zakat melalui platform digital dan blockchain; (2) QRIS meningkatkan transaksi dan jumlah penghimpunan zakat, transparansi alokasi dana melalui laporan digital, penurunan biaya operasional penggalangan dana, pemudahan zakat kapan saja dan di mana saja, bertambahnya zakat otomatis dan jangkauan kampanye digital; (3) Tata kelola meningkatkan transparansi, kebijakan kuat, dan peningkatan kapasitas; (4) Efektivitas aplikasi tingkat penerimaan tinggi di beberapa wilayah; (5) Meningkatkan pengumpulan dana ZIS melalui teknologi digital; (6) Aksesibilitas, mempermudah masyarakat dalam berzakat. (7) Transparansi meningkatkan kepercayaan dan keyakinan pengguna terhadap sistem zakat; (8) Mengurangi angka kemiskinan, efisiensi operasional mengurangi biaya dan memperluas muzakki.	(Ahmad Alfiansyah et al., 2024), (Noraini Saro et al., 2023), (Putri Oktavia Rusadi et al., 2022), (Nurasiah Yaakub, et al., 2017), (Mukhid, 2024), (Maulana Khalid, et al., 2023),

2.	Model Platform Digital Zakat di Lembaga Keuangan dan Lembaga Zakat	(1) Meningkatkan pendapatan melalui crowdfunding dan fektif untuk memperluas aksesibilitas; (2) Meningkatkan motivasi berzakat di masyarakat dengan pembayaran elektronik di lembaga keuangan dan lembaga zakat; (3) Meminimalkan kesenjangan distribusi zakat dan meningkatkan kepercayaan publik; (4) Meningkatkan partisipasi, memperluas jangkauan, mempercepat pengumpulan dana, penyaluran, dan pelaporan zakat secara lebih efektif.	(Ahmad Musthofa Lutfiyanto, 2020), (Azizah Mudrikah & Muhammad Yafiz, 2022), (M. Azmi, et al., 2023), (Ridwanto et al., 2024), (Mansur Efendi et al., 2019), (Budi Tamil & Mukhaer Pakanna, 2023), (Moh Imron & Ahmad Fadil, 2024), (Waadarramah & Abdul Haris, 2024)
3.	Model Zakat Berbasis Fintech dan Dompert Digital	(1) Meningkatkan efisiensi, transparansi, dan melibatkan generasi muda, terutama di masjid luar bandar dalam pembayaran zakat digital; (2) Menjaga nilai dana dan pengembalian dengan risiko minimal dalam penggunaan surat berharga investasi zakat modern; (3) Kemudahan masyarakat dalam penggunaan zakat melalui teknologi digital dan pengaruh sosial meningkatkan pembayaran ZIS secara digital; (4) Memperbaiki distribusi zakat dan menanggulangi kemiskinan nasional dengan sistem blockchain zakat; (5) Meningkatkan spiritualitas Muzakki; (6) Meningkatkan kepercayaan dan kesadaran melalui digitalisasi, crowdfunding serta media sosial; (7) Pengumpulan zakat mengalami perkembangan, efisiensi dana zakat melalui peran generasi muda dan digitalisasi dalam modernisasi masjid.	(Afiful Ichwan & Ruslan Abdul Ghofur, 2020), (Patra Yunita, 2021), (Fadilah Mat Nor et al., 2023), (Muhammad Ikhlas Rosele et al., 2022), (Fahmi Ali Hudaefi et al., 2020), (Munir & Rimi Gusliana Mais, 2023), (Aman Shah Siraj et al., 2022)

Source : *Results of PRISMA analysis from various reference*

Classification of Digital Zakat Models

In the first classification, the digital zakat model focuses on technical developments aimed at ensuring that zakat can have a maximum impact on societal welfare; its management must be optimized. Several main steps can be applied to achieve better management of zakat that is effective and efficient.

First, a centralized and transparent zakat collection system is necessary. With a system like a national zakat institution, coordination and accountability can be increased, allowing zakat funds to be tracked more effectively and distributed evenly to recipients. A centralized zakat management organization also has the potential to increase efficiency and transparency, so that the use of zakat funds

can be more optimal and provide real benefits to the public.

Technology also plays an important role in zakat management. Digital applications and platforms can greatly assist and simplify data management, provide secure online zakat payment options, and increase efficiency in fundraising. Additionally, digital technology can reduce operational costs, improve productivity, and attract more donors. One promising technology is blockchain, which can provide transparency, traceability, and security in zakat transactions. Thus, blockchain can become a solution to optimize zakat management while ensuring a greater impact for the public.

Equally important, strategic planning and proper allocation of funds must be prioritized. With careful planning, zakat can

be managed more effectively and provide significant benefits for those in need (M. Rasyid Ramadhan et al., 2024).

One prominent development in digital zakat is the utilization of QRIS to increase the collection of zakat, infaq, and alms (ZIS). QRIS (Quick Response Code Indonesian Standard) provides various conveniences for zakat institutions to optimize ZIS collection in the following ways:

- For convenience, QRIS donations can be attached to campaign materials, notes, and posters to make it easier for zakat givers to donate directly through their mobile phones. This process is practical, without the need for cash or visiting an ATM.
- Transparency and accountability allow muzakki to monitor the use of ZIS funds through QRIS, which directs them to financial reports, fund allocation, or zakat institution programs, thereby increasing public trust.
- With QRIS, muzakki can set up automatic zakat donations periodically, providing a stable cash flow for ZIS managers to support long-term programs.
- To expand the reach of QRIS, muzakki can share it physically or digitally through social media and messaging applications. This way, the network of zakat givers can reach more people efficiently.
- The efficient use of QRIS reduces costs for printing promotional materials, travel for officers, and other expenses, so that the funds collected can be used more for the mustahik.
- QRIS can direct to a dedicated microsite containing information about ZIS programs, transparency reports, and online zakat options, making it easier for zakat givers to access all the necessary information on one platform (Maulana Khalid et al., 2023).

Digital Zakat Platform Model in Financial Institutions and Zakat Institutions

The second digital zakat model identified in this study is the Digital Zakat Platform Model in Financial Institutions and Zakat Institutions. The digital zakat platform is a technology-based means designed to facilitate payment, reporting, and distribution of zakat transparently. Technologies such as crowdfunding, QRIS, mobile applications, and blockchain are aimed at attracting more muzakki and optimizing zakat management (Ridwanto et al., 2024).

The main motivations for the public to pay zakat online include convenience and practicality, allowing zakat givers to contribute without needing to visit zakat institutions physically. Transparency in zakat fund reports, accessible in real-time, enhances trust in zakat institutions. Social influences from group norms and digital trends motivate society, especially younger generations, to use online platforms. Security in online payments, supported by encryption technology, provides a sense of safety for muzakki (Waadarramah & Abdul Haris, 2024).

In financial institutions, such as Islamic banks, features are provided to support online zakat payments, including integration with mobile banking for fast and easy access. Automatic donation features encourage regular zakat contributions. Transparent reports can be accessed directly by users through applications (Budi Tamil and Mukhaer Pakanna, 2023).

In zakat institutions, digital platforms are utilized to maximize the motivation of zakat givers, with applications and QRIS providing easy and quick access to zakat payments. Social media helps spread awareness and encourages public participation through digital campaigns. Zakat microsites provide comprehensive information and tools, such as zakat calculators, to simplify the payment process (Moh Imron and Ahmad Fadil, 2024).

The positive impacts observed include increased participation among digitally savvy young people who are more inclined to pay zakat through online applications. Transparency allows muzakki to monitor fund allocation, enhancing trust in zakat institutions, while convenient access and operational efficiency reduce manual costs and expedite fund management (Azizah Mudrikah & Muhammad Yafiz, 2022).

Fintech and Digital Wallet Based Zakat Model

The three digital zakat models developed are based on fintech and digital wallets. This development has had a significant impact on zakat management, affecting various aspects of collection, management, and distribution. The convenience and efficiency of zakat collection have improved immensely. The use of fintech and digital wallets such as GoPay, OVO, Dana, and ShopeePay allows zakat payments to be made instantly. Muzakki no longer need to visit zakat institution offices or use traditional methods, making the payment process faster and more practical (Afiful Ichwan & Ruslan Abdul Ghofur, 2020).

The digital zakat model based on fintech and digital wallets also expands the reach of zakat institutions to communities that are difficult to access physically (Aman Shah Siraj et al., 2022).

Fintech and digital wallet-based models enhance transparency through digital transaction reports that allow zakat givers to directly monitor the allocation of their zakat funds. Every transaction is automatically recorded in a system that facilitates audit reporting. An interactive dashboard provides real-time information on zakat programs and their distribution (Fahmi Ali Hudaefi et al., 2020).

Positive impacts include improved participation of muzakki and increased interest among younger generations due to the integration of technology with applications they frequently use. The convenience of periodic donations through

auto-debit features enhances this engagement. Effective digital campaigns via social media, websites, and applications make it easier for the public to participate in zakat contributions. Fintech and digital wallets reduce the need for manual processes like physical collections and administrative management, which lowers operational costs. This integration allows efforts to be redirected towards empowerment programs for mustahik (Widyar VR et al., 2024).

Zakat institutions are beginning to use fintech to distribute zakat directly to mustahik through digital wallets. This approach provides the benefits of faster and more accurately targeted distribution. Recipients can use funds according to their specific needs, and the distribution system is enhanced by data-driven technology (Muhammad Ikhlas Rosele et al., 2022).

In this research, it was found that the digitalization of zakat significantly influences public behavior in fulfilling zakat obligations. During the COVID-19 pandemic, many activities transitioned from offline to online, leading to the emergence of popular digital innovations such as online shopping platforms like Bukalapak, Tokopedia, Shopee, and others. Digital wallets like Dana, OVO, and GoPay also became widely available. Furthermore, in the era of Industry 4.0, the ongoing development of zakat digitalization is indeed promising. As Muslims, there is an inherent duty to continue benefiting others, as highlighted in the following hadith: the Prophet Muhammad (peace be upon him) said:

Hadith and the Importance of Zakat

خَيْرُ النَّاسِ أَنْفَعُهُمْ لِلنَّاسِ

Translation: *The best people are those who are most useful to others.* (HR. Ath-Thabari in al-Mu'jam al-Awsath VI/58. Shaykh al-Albani stated hasan in ash-Shahihah no. 426).

From this hadith, we understand that to become the best person, one must be beneficial to others. This principle is

especially relevant in light of the negative economic impact many communities have faced due to COVID-19. Reports circulating on social media and television highlight the struggles of various groups, particularly the poor, who have been significantly affected. Some wealthy individuals have even fallen into poverty as their businesses went bankrupt during this time. The impact of COVID-19 continues to affect many people, particularly those in vulnerable situations (Arum Nanda Listiana et al., 2022). Therefore, the digitalization of zakat is considered crucial for optimizing welfare through zakat in Indonesia.

Development of Zakat Collection through Digitalization

The development of zakat collection through digitalization can take the form of information technology. "Today, almost all BAZNAS activities utilize information technology; it is rare to see BAZNAS centers accepting zakat payments in cash. Currently, BAZNAS programs and services strongly support the development of Islamic Social Finance, such as Payroll Systems, Bizzakat, E-cards, E-Payments, Islamic Banking, Online Consultation Services, Muzakki Corners, Online Registration, Zakat Collection, and UPZ BAZNAS," said H. Mokhamad Mahdum, Deputy Chairman of BAZNAS RI.

"Specifically, at BAZNAS Pusat, digital zakat collection began in 2016, reaching Rp 0.49 billion. The collection of digital zakat has shown very positive trends, and by 2023, BAZNAS Pusat was able to collect zakat funds amounting to Rp 195.5 billion through digital channels," he added. In 2023, about 53.35% of these funds were received by muzakki/munfiq via the BAZNAS website (<https://baznas.go.id/bayarzakat>).

Mokhamad Mahdum discussed digital possibilities with Fauzia, referencing a study conducted in 2021, which stated that the potential for digital zakat collection in Indonesia reached IDR 63.9 trillion in 2019. In 2023, BAZNAS plans to measure the

index of muzakki's trust, focusing on their preferences for paying zakat, infaq, and alms. "The most in-demand BAZNAS service, according to respondents, is payment by bank transfer (53.5%), followed by digital donations (21.3%) and direct payments at the zakat counters provided by BAZNAS," he explained. All these efforts reflect a commitment to providing the best service for muzakki, mustahik, and the community.

Room for Improvement

Although digital zakat platforms and applications have been developed well, many features identified in the literature review are still considered in need of enhancement. In 2022, zakat collection reached Rp 22.475 trillion, while the potential for zakat collection in 2023 is estimated at IDR 33 trillion, with actual realization only reaching 10%. According to BAZNAS research, the public is paying zakat directly, amounting to approximately Rp 61 trillion, which is distributed directly to beneficiaries rather than through public institutions like BAZNAS. Mr. Rizaluddin, from the National Alms Agency, stated that they are currently striving to ensure zakat funds can be directly distributed to public institutions. "We are aware that there are licensed zakat organizing institutions. Currently, the number of zakat managers is nearly 700, both government and community-owned." Therefore, the study emphasizes the need for improvements in the digitalization of zakat within Islamic banks and digital platforms for zakat institutions (Rizka Khaerunnisa, 2024).

Based on the discussion above, the simple digital zakat implementation model can be summarized as follows:

1. Development of Digital Zakat

- **Efficiency and Transparency:**

Digital zakat requires a centralized, transparent, and accountable management system, such as a national zakat institution,

to enhance fund tracking and ensure equitable distribution.

- **Technology Supporters:**

Digital applications, blockchain, and QRIS are key technologies that facilitate management, improve trust, and reduce operational costs. QRIS offers convenient donation options, transparent financial reporting, periodic zakat automation, and expands the reach of zakat givers through social media and messaging applications.

- **Positive Impact:**

The use of technology attracts more donors, increases productivity, and ensures that the impact of zakat is felt by communities in need.

2. Digital Zakat Platform Model in Financial Institutions and Zakat Institutions

- **Features and Implementation:**

Digital platforms such as crowdfunding, mobile applications, and QRIS simplify payment, reporting, and distribution of zakat. Islamic banks provide integration with mobile banking and automatic donation features, while zakat institutions utilize applications, microsites, and social media to boost public participation.

- **Security and Transparency:**

Encryption technology ensures transaction security, while real-time reporting enhances public trust.

- **Positive Impact:**

Increased participation among younger generations is driven by the convenience and practicality of technology. Operational efficiency improves, reducing manual costs and expediting fund management.

3. Fintech and Digital Wallet-Based Zakat Model

- **Convenience and Efficiency:**

The use of fintech and digital wallets such as GoPay, OVO, and Dana enables instant cash payments of zakat, reaching more people and enhancing collection efficiency.

- **Transparency and Accuracy:**

Fintech-based systems support automatic recording, making audit reporting easier and

ensuring accurate distribution through data technology.

- **Positive Impact:**

This technology engages younger generations, improves participation through auto-debit features, and reduces manual operational costs. Additionally, the distribution of zakat to mustahik becomes faster and more accurately targeted.

CONCLUSION

Based on the results and discussion above, we can conclude the following:

1. Research Landscape:

There has been a substantial amount of research regarding digital zakat in Indonesia. However, most of the significant studies focus on fintech and digital wallet-based zakat models. Research on the development of digital zakat in areas such as QRIS and blockchain, as well as on digital zakat platform models in financial institutions and other zakat institutions, remains relatively limited.

2. Models of Digital Zakat:

There are three current models of digital zakat that can serve as references for zakat institutions:

- **Development of Digital Zakat:** This model emphasizes efficiency and transparency through centralized management and technology support.
- **Digital Zakat Platform Model in Financial Institutions and Zakat Institutions:** This model focuses on the integration of digital platforms to facilitate payments, reporting, and distribution.
- **Fintech and Digital Wallet-Based Zakat Models:** This model leverages fintech solutions and digital wallets to enhance the convenience and efficiency of zakat payments.

These three models have been tested by various researchers and demonstrate effective results in increasing societal

welfare and improving the collection and distribution of zakat.

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