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DIGITALIZING ZAKAT MANAGEMENT TO IMPROVE EFFICIENCY AND PUBLIC TRUST

Fika Lestari
Universitas Islam Negeri Fatmawati Sukarno Bengkulu
Fikalestaribkl77@gmail.com

Abstract

The development of digital technology has driven changes in the zakat management system toward more modern, transparent, and efficient governance. Digitizing zakat management is a crucial strategy for improving the quality of zakat institution services while strengthening public trust in the management of community funds. The phenomenon of low transparency, limited access to services, and weak accountability in some zakat institutions underpins the need to implement digital systems in the collection, management, and distribution of zakat. This study aims to analyze the role of digitalization in zakat management in improving operational efficiency and public trust in zakat institutions. The study used a qualitative approach with descriptive methods through literature review and analysis of various implementations of digitalization at zakat institutions in Indonesia. The results show that the application of digital technology through online payment platforms, zakat applications, management information systems, and digital-based financial reporting can improve service effectiveness, accelerate transaction processes, expand the reach of fundraising, and enhance transparency in zakat management. Furthermore, information transparency and easy access to digital services contribute to increased public trust and loyalty of zakat payers. However, the implementation of digitalization still faces several obstacles, such as low public digital literacy, data security, and limited human resources. Therefore, strengthening technological infrastructure, increasing institutional capacity, and providing digital education to the public is necessary to ensure optimal and sustainable digital-based zakat management.

Keywords: Zakat digitalization, management efficiency, public trust, transparency, zakat institutions.

1. Introduction

In Indonesia, the national zakat potential is considered very large, given its predominantly Muslim population. However, the actual zakat collection remains disproportionate to this potential. Data from the National Zakat Agency (BAZNAS) shows that the national zakat collection rate remains far below the estimated zakat

potential. This situation indicates structural and managerial issues within the zakat management system.

Zakat is one of the pillars of Islam that plays a vital role in reducing social inequality and improving the welfare of society, especially the poor. Zakat is one of the main pillars of Islam and is obligatory for every Muslim. From an Islamic perspective, zakat has two dimensions: the vertical dimension (hablumminallah) and the horizontal dimension (hablumminannas). In other words, zakat embodies a servant's obedience to Allah SWT and a sense of social concern for improving the economic welfare of others. As stated in Article 3 of Law Number 23 of 2011 concerning Zakat Management, zakat management aims to increase the effectiveness and efficiency of zakat management services, increase the benefits of zakat for realizing community welfare and poverty alleviation. (Rival, Romi & Syaifuddin, 2026)

In the digital era, technological advancements not only increase efficiency in zakat management but also play a role in driving zakat growth by strengthening accountability and transparency. In Indonesia, the implementation of zakat digitalization is a key strategy to address the low zakat collection realization compared to its significant potential. Through collaboration between the government, zakat institutions, and academics, the digital-based zakat system can continue to be developed to achieve optimal effectiveness and better meet community needs.

The digitalization process in zakat management has experienced rapid development through the introduction of zakat payment applications, zakat management information systems, and digital platforms such as *e-commerce* and *mobile banking.* However, these developments have not yet consistently impacted institutional efficiency or increased zakat compliance. Many zakat institutions still face technical and structural challenges, such as inconsistent database systems, uneven technology integration, and service transparency that has not yet fully built a sustainable perception of public trust. This situation indicates a gap between the potential of digital technology and the results achieved in the field. (A. Fahrur, 2026)

Managing zakat is not an easy task. It requires trust. Trust is earned through trustworthy, professional management, and a strong understanding of zakat jurisprudence. Managing zakat today demands reliable, proactive, trustworthy, and sincere human resources. This is crucial, given that muzzaki (religious payers) now expect transparency and reliable reporting of zakat funds that is accessible to the entire community. (Rijal Allamah Harahap, 2018)

Trust in zakat collection institutions can influence people's decisions to distribute zakat to the relevant institution. Trust is born through a gradual process that accumulates into a form of trust. In other words, trust is our belief that a product possesses certain attributes. This belief arises from repeated perceptions, learning, and experience. (Ade Elpina 2022).

Based on this, researchers will focus on digitizing zakat management to increase efficiency and public trust. This research aims to analyze how this digitalization system can be applied to society.

2. Literature review

2.1. The Concept of Digitalization of Zakat

Digital zakat, or online zakat, is a zakat payment mechanism that encompasses online platforms such as electronic banking and financial technology. Online zakat is the process of paying, receiving, collecting, and distributing zakat through a digital system or the internet. Digital zakat offers several advantages, including increasing zakat payments, simplifying collection, and providing up-to-date information on the collection and distribution process. This makes it easier for zakat payers to pay their zakat anytime and anywhere. They can easily monitor the distribution of their zakat and also have easy access to the financial reports of zakat collecting institutions. (Nur Aulia, Muhammad Yamin & Mansyhuri, 2024)

Zakat has several important purposes, including alleviating the burdens of life for the poor, providing support to those in need, such as debtors and travelers, and fostering solidarity and brotherhood among community members. Furthermore, zakat serves as a balancing mechanism between capitalist and communist ideologies, purifying the hearts of wealth owners and

capital holders of greed and avarice, preventing the unfair accumulation of wealth, and helping prevent social conflict resulting from economic inequality. (Jihan Nazila, 2024)

One of the key innovations being developed is the use of mobile applications and digital payment systems. For example, BAZNAS has launched a smartphone-based application that allows zakat payers to easily pay zakat without having to physically visit a zakat institution office. Through an integrated electronic payment system, the zakat process becomes more practical and efficient. (Suparman, 2025)

2.2. Public Trust in Zakat Institutions

Professional and accountable zakat management is a key factor in increasing public trust in zakat institutions. Although Indonesia has significant zakat potential, zakat fundraising remains suboptimal, partly due to low levels of public trust in the governance of zakat institutions. In this context, the application of Good Sharia Business Governance (GSBG) principles is crucial as a governance framework that emphasizes transparency, accountability, and integrity in the management of community funds. (Bahtiar Effendi, 2026)

Transparency and accountability play a central role in building zakat payers' trust in digital zakat platforms. Zakat payers tend to choose platforms that present financial reports openly, in real time, and easily accessible. This demonstrates that transparency in zakat fund management significantly influences zakat payers' interest in distributing their zakat through official institutions. Integrating digitalization with transparent reporting not only improves accountability but also strengthens public trust. (Roikhatul Jannah, Indah Purwati, 2025)

Digital technology can help zakat management forums increase service accessibility, expand the reach of zakat payments, and reduce operational costs through automation and digitization of processes. Furthermore, technology also enables more transparent zakat management, allowing muzaki (zakat payers) to directly monitor how their zakat is used and distributed to mustahik (zakat recipients).

2.3. Efficiency of Zakat Management

Digital technology plays a crucial role in improving the operational efficiency of zakat institutions. The use of digital zakat platforms, as reviewed by Mufid (2024), has been shown to facilitate the collection and distribution of zakat, particularly through user-friendly features and adequate transaction security. This demonstrates that technology not only speeds up transactions but also promotes transparency and accountability within institutions.

However, this efficiency is not evenly distributed. (S. Rahman et al., 2024) and (Rudi, 2024) highlight the persistence of significant obstacles at the local level, such as low human resource preparedness, lack of training, and inadequate digital infrastructure. This highlights that the positive impact of technology on efficiency can only be achieved if supported by internal institutional preparedness and supportive external conditions. (Tetty Handayani, Shabri Abd Majid & Sugianto, 2025)

3. Research methods

This study employed a qualitative research method with a library research approach . This approach was used to gain a deeper understanding of the digitalization of zakat management to increase efficiency and public trust, and is based on various previous studies.

Research data was obtained from scientific journals, research articles, books, and official reports from zakat institutions relevant to the research topic. Data collection techniques included identifying, reviewing, and analyzing various literature sources related to zakat digitalization to increase efficiency and public trust.

The data analysis technique was carried out descriptively and qualitatively by collecting, classifying, and summarizing data from various relevant sources so that an understanding of the effectiveness of digitalizing zakat management to increase efficiency and public trust was obtained.

4. Results and Discussion

4.1. Implementation of Digitalization in Zakat Institutions

With the advancement of digital technology, the use of zakat payment applications has become increasingly popular. These applications provide convenience and efficiency for Muslims in fulfilling their zakat obligations without the need to visit zakat institutions in person. For example, the application implemented by BAZNAS has proven effective in assisting busy users, speeding up transactions, and improving the professionalism of zakat collectors. Our application can also facilitate online zakat distribution, making it more practical and beneficial for the community.

Thus, implementing a digitalization strategy not only simplifies the zakat payment process but also expands the reach of zakat payers to remote rural areas, promotes Islamic financial inclusion, and supports equitable economic distribution. Zakat digitalization is a crucial pillar in strengthening the role of zakat institutions and Islamic cooperatives in empowering the community economy, particularly in rural areas. (Roikhatul Jannah, Indah Purwanti, 2025)

4.2. Digitalization in Increasing Efficiency

Efficiency is a key indicator in assessing the success of digital transformation in the public sector. In this context, efficiency is measured by the ability of a digital service system to reduce operational costs, accelerate service delivery times, and improve data and service accuracy. Previous research has shown that digital public services can reduce administrative burdens and increase accountability and transparency within public institutions. Furthermore, increased efficiency is also evident in the shift in workforce from repetitive administrative tasks to strategic functions oriented toward public service. Thus, digitalization is not only a tool but also an agent of change in the public service paradigm.

Increase Efficiency in service public Efficiency is a key indicator that demonstrates the extent to which resources can be optimally utilized to

provide the best possible service to the public. In the context of the digital public economy, efficiency is understood not only as cost savings but also includes accelerating service times, improving data quality, reducing administrative burdens, and increasing the accountability and transparency of public institutions. (Ahmad Wahyudi Zein et al. , 2025)

4.3. The Use of Digitalization to Build Public Trust

Technology and information can be used to simplify the collection and payment of zakat. Mobile apps and other digital platforms can help people pay zakat more easily and ensure that funds are disbursed on time and in full. Digitization allows for more transparent financial reporting, which helps build public trust in zakat institutions .

The development of digital technology has opened up new opportunities in zakat management. A digital zakat payment system allows zakat payers to conduct transactions anytime and anywhere they wish. This flexibility will not only increase community participation in fulfilling zakat obligations but also expand the reach of zakat fundraising. Several zakat institutions in Indonesia have implemented digital technology to increase efficiency and transparency in zakat management. (Rahmadi Fauzan Alwi, et al., 2025)

The digitalization of zakat can transform it into a more strategic instrument for alleviating poverty, empowering the beneficiaries, and realizing a well-thought-out strategy, increasing digital literacy, and fostering multi-stakeholder collaboration to ensure efficient and secure zakat management in the digital era. (Ratu Aisyah et al., 2025)

5. Conclusion and Suggestions

Digitizing zakat management is a crucial innovation in increasing efficiency and public trust in zakat institutions. The use of digital technology, such as zakat payment applications, online platforms, and management information systems, simplifies the process of collecting, managing, and distributing zakat, making it fast, transparent, and accountable. Digitization can also reduce operational costs, expand service reach, and increase the ease of paying zakat for the public.

In addition to improving efficiency, digitalization has a significant impact on increasing public trust. Transparency in financial reporting, real-time access to information, and an open reporting system increase public confidence in the management of zakat funds by official institutions. This increased public trust can encourage increased participation by zakat payers and optimize zakat's potential to contribute to community well-being.

However, the implementation of zakat digitalization still faces challenges, such as low digital literacy, limited technological infrastructure, and data security. Therefore, government support, improved human resource quality, and the development of secure and user-friendly digital systems are needed to ensure optimal and sustainable digital zakat management .

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