



---

## Optimizing the Potential of Zakat Management in Indonesia Through Technology Integration

Rinda Asytuti<sup>1\*</sup>, Fathul Arifin<sup>2</sup>, Khalimi Shubhi<sup>3</sup>  
<sup>1,2,3</sup> UIN K.H. Abdurrahman Wahid Pekalongan

[rindanadirin@gmail.com](mailto:rindanadirin@gmail.com), [fathularifin111@gmail.com](mailto:fathularifin111@gmail.com), [khalimishubhi20@gmail.com](mailto:khalimishubhi20@gmail.com)

---

### ABSTRACT

*Zakat has significant potential in improving the welfare of individuals and communities in Indonesia. As a pillar of Islamic finance, zakat is the obligatory act of giving a certain portion of one's wealth to support the less fortunate. The purpose of this study is to provide a comprehensive understanding to policymakers, zakat institutions, and stakeholders about potential challenges and solutions for effective zakat management in Indonesia. The method used in this research is the literature study method or commonly referred to as literature review or secondary research. Effective zakat management in Indonesia can be significantly improved by integrating technological elements, such as digital platforms. Digital media offers a convenient and secure zakat payment system, increasing efficiency and expanding participation.*

### ABSTRAK

*Zakat memiliki potensi yang signifikan dalam meningkatkan kesejahteraan individu dan masyarakat di Indonesia. Sebagai pilar keuangan Islam, zakat merupakan tindakan wajib memberikan porsi tertentu dari kekayaan seseorang untuk mendukung yang kurang beruntung. Tujuan dari penelitian ini adalah untuk memberikan pemahaman yang komprehensif kepada pembuat kebijakan, lembaga zakat, dan pemangku kepentingan tentang tantangan dan solusi potensial untuk pengelolaan zakat yang efektif di Indonesia. Metode yang digunakan dalam penelitian ini adalah metode studi kepustakaan atau biasa disebut dengan literature review atau secondary research. Pengelolaan zakat yang efektif di Indonesia*

### Article History

Submitted : 20 Februari 2025

Accepted : 14 April 2025

Published : Mei 2025

### Keywords

*Zakat; Management; Technology*

### Kata Kunci

*Zakat; Manajemen; Teknologi*

*dapat ditingkatkan secara signifikan dengan mengintegrasikan elemen teknologi, seperti platform digital, . Media digital menawarkan sistem pembayaran zakat yang nyaman dan aman, meningkatkan efisiensi dan memperluas partisipasi*

**Publisher :**

UIN K.H. Abdurrahman Wahid Pekalongan  
Jl. Pahlawan No. 52, Rowolaku, Kab. Pekalongan, Indonesia

## INTRODUCTION

Zakat is a compulsory worship in the life of the Muslim community in the social dimension of the community. Every Muslim who is able is obliged to issue zakat as part of the implementation of the third pillar of Islam. Zakat is the worship of *maaliyyah ijtima'iyah* which has a very important and strategic position. Both in terms of Islamic teachings and in terms of developing the welfare of the people (Al-Qaradhawi 1993). As a basic worship, zakat is one of the pillars (third pillars) of the five pillars of Islam, as expressed in various hadiths of the prophet. The zakat potential of Muslims in Indonesia is very large, ranging from Rp327.6 trillion in 2020, so it needs to be managed professionally, safely, and regularly. Zakat is a religious institution that aims to improve justice and welfare of the community so that it needs to be regulated to increase efficiency and results. Zakat management must be based on Islamic law, Amanah, expediency, justice, legal certainty, integration and accountability.

Despite the potential of zakat, zakat management in Indonesia faces various challenges. Although, there have been laws and regulations governing the management of Zakat, namely Law No. 23 of 2011. The lack of massive and comprehensive governing guidelines leads to inconsistencies in the practice of collecting and distributing zakat. In addition, limited human resources and technical capacity in zakat institutions hinder the efficient management and monitoring of zakat activities (Dikuraisyin 2020). In addition, the absence of a comprehensive zakat database makes it difficult to track and evaluate the impact of zakat programs, hindering effective decision-making and strategic planning.

The distribution of zakat funds is also a big challenge in Indonesia (Sandika, R., Kisworo, B., & Khudhori 2023). While zakat is primarily aimed at supporting people who fall into the eight *asnaf*, there is a lack of effective mechanisms to ensure funds reach their intended recipients. Issues such as corruption, misallocation, and inadequate monitoring systems hinder zakat equity, limiting its impact on poverty alleviation and socioeconomic development.

This article seeks to address these issues by proposing a comprehensive framework for effective zakat management in Indonesia. The framework incorporates technological elements, such as digital platforms and blockchain, to improve the process of collecting, distributing, and monitoring zakat.

By leveraging technological advances, the proposed framework aims to address challenges related to transparency, accountability, and efficiency in zakat management, ultimately maximizing the impact of zakat in poverty alleviation and socioeconomic development (Akbar 2021).

Digital technology is a process of transitioning the work system from its operation no longer using a lot of human labor but more inclined to an automatic and sophisticated operating system with a computer system.<sup>2</sup> The rapid development of digital technology today can be seen with the emergence of various sophisticated and modern communication tools, where a person can do whatever he wants through the digital communication tools he has starting from Online shopping, online food ordering, online transaction payments, online motorcycle taxis (*ojol*) and all other online-based activities, which can be accessed without having to be limited by space and time. New media (digital era) is a term used in the emergence of digital, internet networks, especially computer information technology. New media is often used to describe digital technology.

Then many institutions / agencies take advantage of the digital era both for marketing and increasing revenue. In this case, one of the institutions / agencies that take advantage of the development of this digital era is the National Amil Zakat Agency (Baznas). As an institution that oversees the management of national zakat in Indonesia, Baznas has its duties and functions in accordance with Law Number 23 of 2011 concerning Zakat Management, namely the collection, distribution, utilization and reporting of zakat.

The presence of innovation is a form of the emergence of a new idea that can be used to facilitate the community in carrying out every activity. Innovation is something new or it can also be said to be an important improvement, which is the result of the creation or

transformation of inventions, discoveries, ideas, analysis, knowledge and data / information.8 Where as we feel today that information technology is something that can help all types of business activities, ranging from increasing efficiency and effectiveness of business processes, managerial system and cooperation within the business group.

For this reason, utilizing a digital system is one example of innovation carried out by Baznas in terms of zakat management with the aim of increasing the effectiveness and efficiency of zakat fund management. This can be seen by the emergence of a digital technology-based zakat management program called the Baznas Information Management System (SIMBA), where this system functions to record and report zakat integrated online so that the management of collected zakat funds is more transparent to the public.

This article discusses zakat management in Indonesia which faces various challenges despite having great zakat potential. Some of the main challenges identified were the lack of comprehensive zakat management guidelines leading to inconsistencies in zakat collection and distribution practices. Limited human resources and technical capacity in zakat institutions hinder the efficiency of zakat management and monitoring. The absence of an integrated zakat database makes it difficult to evaluate zakat programs and strategic planning. Issues such as corruption and misallocation of zakat funds hinder equitable distribution and achievement of poverty alleviation goals.

Several previous studies have explored the use of technology for zakat management, such as digital platforms (Akbar 2021), blockchain (Dikuraisyin 2020), and integrated information systems (Sandika, R., Kisworo, B., & Khudhori 2023). However, there is no comprehensive framework to integrate these technologies to address systemic challenges in zakat management in Indonesia. Thus, this article contributes by proposing solutions that have not been explored much before to improve transparency, accountability, and the impact of zakat in Indonesia through optimizing the use of digital technology

The purpose of this study is to provide a comprehensive understanding to policymakers, zakat institutions, and stakeholders about potential challenges and solutions for effective zakat management in Indonesia. By exploring the role of technology and proposing a robust framework, this research aims to contribute to the ongoing discourse to improve zakat management practices, increase transparency and accountability, and ultimately maximize the social and economic impact of zakat in Indonesia.

## **METHOD**

The method used in this research is the literature study method or commonly referred to as literature review or secondary research. The study of literature involves the review and analysis of existing academic research, scientific articles, books, reports, and other relevant publications on the potential of zakat in improving the welfare of society.

The data is then analyzed descriptively, through the stages of editing, data classification, data reduction, and interpretation to obtain conclusions. The interpretation of data in the analysis effort is carried out with the help of related social theories. To test the validity of the data, triangulation techniques are used by checking through other sources.

## **RESULTS AND DISCUSSION**

### **The Potential of Zakat in Indonesia**

Zakat has significant potential in improving the welfare of individuals and communities in Indonesia. As a pillar of Islamic finance, zakat is the obligatory act of giving a certain portion of one's wealth to support the less fortunate. With a Muslim-majority population, Indonesia can harness the potential of zakat to address poverty, reduce income inequality, and promote social justice.

Building a comprehensive zakat database is essential to ensure effective collection and distribution of funds. By utilizing zakat resources, Indonesia can provide essential services such as food, shelter, health care, education, and other basic needs to those living in poverty (Ely 2019).

Zakat has the potential to empower individuals and communities economically in Indonesia. The state can encourage economic development and create sustainable livelihoods by using zakat funds for productive activities and entrepreneurial programs. Zakat contributes to community empowerment by providing microfinance and business support, enabling individuals to start or expand their businesses and improve their economic conditions. This financial empowerment has the potential to increase income, employment opportunities and ultimately improve the overall welfare of society (Arif et al. 2020; Cantika 2015).

In carrying out zakat management, each institution carries out planning, data collection, collection and distribution of zakat assets. This causes each institution to have different data, funds and distribution programs. So that the existing zakat management is far from uniformity, let alone a centralized system (Huda et al. 2013). This certainly causes several obstacles in the management of zakat in Indonesia.

By effectively harnessing the potential of zakat, Indonesia can work to create a society where individuals have equal access to resources and opportunities, improve their overall well-being, and contribute to the country's sustainable development goals. The implementation of transparent and accountable zakat collection, management, and distribution mechanisms is very important.

The role of zakat management information systems in enabling effective zakat distribution in Indonesia, ensuring efficient use of funds, and maximizing their impact on improving welfare (Amymie 2017; Astuti 2018; Efendi 2017).

The integration of technology in the collection and distribution of zakat has significantly changed the way BAZNAS engages with both donors and beneficiaries. Digital solutions, such as mobile applications and online platforms, enhance the ease and transparency of zakat transactions. BAZNAS has introduced several mobile applications, including BAZNAS Digital and Zakat Mobile, which enable zakat contributions through smartphones, thereby simplifying the process for donors. This development is in line with global trends towards the digitalization of charitable contributions, where technology serves to optimize operations and boost donor involvement (Musa et al., 2022; Salaudeen, n.d.).

Nonetheless, despite the achievements of these technological efforts, accessibility continues to be a major concern. Digital platforms may not be reachable for individuals residing in rural or remote regions where internet connectivity is inadequate. As noted by Mohamed et al. (2020), the technological gap between urban and rural locations restricts the complete effectiveness of digital zakat systems. In rural communities, numerous potential zakat beneficiaries do not have access to smartphones or the internet, which complicates their ability to receive zakat electronically. This digital divide creates an obstacle to fair zakat distribution. (Andriyanto I, 2004 )

### **Optimization of Zakat Management**

Optimization of zakat management is very important to maximize its impact on community welfare. Several key strategies can be used to ensure efficient and effective zakat management. One important aspect is to build a centralized and transparent zakat collection system. By implementing a centralized system, such as the national zakat institution, coordination and accountability can be improved. This allows for better monitoring and tracking of zakat funds and ensures fair distribution. According to Andriyanto (2016), the establishment of a centralized zakat institution in Indonesia can increase efficiency and transparency, which leads to more effective utilization of zakat funds for public welfare.

Effective zakat management also requires the implementation of strong governance and accountability mechanisms. Transparent financial reporting and regular audits of zakat institutions are essential to ensure that zakat funds are used appropriately. The importance of good governance in managing zakat distribution. Strong governance practices, including transparent policies, procedures, and supervision, build trust and confidence among donors and beneficiaries, encouraging efficient and accountable management of zakat (Dyarini, S. J., & Jamilah 2017; Suhaimi 2021; Akbar 2021).

Community awareness and involvement play an important role in optimizing zakat management for community welfare. Education campaigns and outreach programs can raise awareness about zakat, its purpose, and its impact on the underprivileged. By fostering a culture of giving and social responsibility, zakat institutions can encourage wider community participation and support. This engagement can lead to increased zakat collection, a larger pool of resources for welfare programs, and a greater sense of social cohesion. Public participation and support are critical to the success of sustainable zakat management initiatives (Adachi 2018).

### **Effective Zakat Management Using Technology**

Effective zakat management in Indonesia can be improved by integrating elements of technology. Digital platforms offer opportunities to streamline the collection, distribution, and monitoring of zakat. Online zakat payment systems and mobile applications can facilitate convenient and secure zakat transactions, making it easier for individuals to fulfill their obligations. This digitalization of zakat collection can increase efficiency and wider participation. According to Alfarizi (2023), adopting digital solutions in zakat distribution in Indonesia can increase transparency, accessibility, and accountability.

The study revealed that the absence of real-time monitoring and reporting of zakat funds can occasionally result in delays or misallocation. Sulaiman and Majid (2017) highlighted that inadequate internal audits and ineffective tracking systems can create challenges in fund management, hindering the ability to ensure complete transparency. To mitigate these challenges, BAZNAS should adopt more stringent and real-time monitoring systems capable of tracking each zakat distribution from the point of collection to the recipient. A promising solution is the application of blockchain technology in zakat management. Blockchain offers immutability and transparency, making it an excellent tool for monitoring the flow of zakat funds. This technology could provide real-time visibility to both donors and mustahik, thereby minimizing the risk of corruption or misuse. Hasan et al. (2019) noted that the integration of such technologies would greatly improve the credibility of zakat management and foster greater trust among donors.

Another technological element that can improve zakat management is blockchain technology. Blockchain provides a decentralized and transparent ledger system that ensures secure and tamper-proof recording of zakat transactions. By using blockchain technology, zakat institutions can increase transparency, traceability, and efficiency in the collection and distribution process. The decentralized nature of blockchain reduces the risk of corruption and fraud, instilling trust among stakeholders. A study by Urfiyya, K., & Sulastiningsih (2021) discusses the potential of blockchain to improve accountability and effectiveness of zakat management in Indonesia.

Using digital platforms and blockchain technology can also give zakat institutions access to valuable data and analytics. This technology enables the collection and analysis of zakat-related information, such as donor demographics, distribution patterns, and impact assessments. Insights from data analysis can inform zakat management strategies and decision-making processes, leading to more targeted and effective allocation of zakat funds. Study conducted by Kasri, R. A., & Putri (2018).

It is important to note that successfully integrating technological elements in zakat management requires strong governance and capacity building. Zakat institutions should invest in building technical expertise and ensuring the security and integrity of digital platforms and blockchain systems. In addition, clear policies and guidelines should be developed to regulate the use of technology in zakat management. Capacity building programs can equip zakat institution staff and stakeholders with the necessary skills and knowledge to utilize and manage these technological solutions effectively. Combining technical elements with strong governance and capacity building measures can optimize zakat management in Indonesia, increasing transparency, efficiency, and welfare impact.

## CONCLUSION

Effective zakat management in Indonesia can be significantly improved by integrating technological elements, such as digital platforms and blockchain technology. Digital media offers a convenient and secure zakat payment system, increasing efficiency and expanding participation. Blockchain technology ensures transparency, traceability, and accountability in zakat transactions, reducing the risk of fraud and corruption. The integration of this technology also enables monitoring and tracking of zakat funds, providing real-time updates and increasing overall transparency. In addition, using digital platforms and blockchain technology offers access to valuable data and analytics, enabling informed decision-making and targeted allocation of zakat funds. However, successful integration of technological elements requires strong governance, capacity building, and clear policies to ensure the security, integrity, and effective utilization of these technologies in zakat management. By utilizing technology, zakat management in Indonesia can be optimized, increasing transparency, efficiency, and welfare impact.

## REFERENCES

- Adachi, M. 2018. "Discourses of Institutionalization of Zakat Management System in Contemporary Indonesia: Effect of the Revitalization of Islamic Economics." *International Journal of Zakat* 3: 25–35.
- Akbar, I. 2021. "Tata Kelola Zakat Dalam Perspektif Good Governance (Studi Kasus Baitul Mal Provinsi Aceh)." *UIN Ar-Raniry*.
- Al-Qaradhawi, Yusuf. 1993. *Al-Ibadah Fil Islam (Beirut:Muassasah Risalah)*. Beirut:Muassasah risalah.
- Alfarizi, M. 2023. "Zakat Melalui FinTech: Analitik Literatur Perspektif Hukum Ekonomi Islam." *Jurnal Kawakib* 1: 41–56.
- Amymie, F. 2017. "Optimalisasi Pendistribusian Dan Pendayagunaan Dana Zakat Dalam Pelaksanaan Tujuan Program Pembangunan Berkelanjutan (SDGs)." *Anida (Aktualisasi Nuansa Ilmu Dakwah)* 17 (1): 1–18.
- Andriyanto, I. 2016. "Pemberdayaan Zakat Dalam Meningkatkan Kesejahteraan Umat." *ZISWAF: Jurnal Zakat Dan Wakaf* 1: 1–22.
- Andriyanto Irsad Hidayah Islamiah Makrufah 'Optimizing Zakat Management Through Integration of Zakat Core Principles, Digital Transformation, and Internal Control: A Case Study of BAZNAS.'" International Conference on Research Issues and Community Service (ICORES) 2024 p.276-280
- Arif, Z., E. S. Bahri, Z Zulfitriah, and M. Shibgotullah. 2020. "Peran Pesantren Entrepreneur Dalam Pengembangan Masyarakat." *Al Maal: Journal of Islamic Economics and Banking* 1 (2): 207–17.
- Astuti, M. 2018. "Peran PSAK 109 Dalam Peningkatan Akuntabilitas Dan Transparansi Pelaporan Zakat Di Indonesia." *Jurnal Akuntansi Bisnis* 10 (1).
- Cantika, S. B. 2015. "Optimalisasi Peran Wakaf Dalam Pemberdayaan Usaha Mikro, Kecil Dan Menengah (UMKM)." *Journal of Innovation in Business and Economics* 6 (1): 1–16.
- Dikuraisyin, B. 2020. "Manajemen Aset Wakaf Berbasis Kearifan Lokal Dengan Pendekatan Sosio-Ekonomi Di Lembaga Wakaf Sabilillah Malang." *Ziswaf: Jurnal Zakat Dan Wakaf* 2: 100–117.
- Dyarini, S. J., & Jamilah, S. 2017. "Manajemen Risiko Pengelolaan Zakat." *Ikhraith-Humaniora* 1 (2): 45–52.
- Efendi, M. 2017. "Engelolaan Zakat Produktif Berwawasan Kewirausahaan Sosial Dalam Pengentasan Kemiskinan Di Indonesia." *Al-Ahkam Jurnal Ilmu Syari'ah Dan Hukum* 2 (1).
- Ely, Husniyati. 2019. "Analisi Distribusi Dana Zakat Mal Di LAZISNU Boja." *In Fakultas Ekonomi Dan Bisnis Islam. Universitas Islam Negeri Walisongo*.
- Huda, N., Sawarjuwono, and T. 2013. "Akuntabilitas Pengelolaan Zakat Melalui Pendekatan

- Modifikasi Action Research.” *Jurnal Akuntansi Multiparadigma* 4.  
<https://doi.org/https://doi.org/10.18202/jamal.2013.12.7204>.
- Kasri, R. A., & Putri, N. I. S. 2018. “Fundraising Strategies to Optimize Zakat Potential in Indonesia: An Exploratory Qualitative Study.” *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah (Journal of Islamic Economics)* 1: 1–24.
- Sandika, R., Kisworo, B., & Khudhori, K. U. 2023. “Implementasi Manajemen Risiko Penyaluran Dana Zakat Di Baznas Rejang Lebong.” *Institut Agama Islam Negeri Curup*.
- Suhaimi, R. 2021. “Engembangan Ekonomi Melalui Pembangunan Manajemen Zakat.” *Al-Muraqabah: Journal of Management and Sharia Business* 1 (1): 79–94.
- Urfiyya, K., & Sulastiningsih, S. 2021. “Digital System Blockchain Sebagai Strategi Untuk Optimalisasi Pengelolaan Dana Zakat: Studi Konseptual.” *Jurnal Studi Agama Dan Masyarakat* 2: 83–95.