

DIGITALIZATION OF ZAKAT THROUGH INNOVATION IN SHARIA FINANCIAL
TECHNOLOGY AS A FORM OF FISCAL TRANSFORMATION ISLAMIC AT
BAZNAS

Anik Gita Yuana¹, Nindyah Siska Handayani², Sri Utami³

^{1,2,3}Universitas Islam Zainul Hasan Genggong Probolinggo, Indonesia

Corresponden E-Mail; anikgita345@gmail.com

Abstract

Zakat digitalization has improved administrative efficiency, but previous research has tended to focus on zakat payer compliance without exploring its impact on zakat governance structures as part of Islamic fiscal transformation. This study fills this gap by analyzing the contribution of Islamic fintech to efficiency, transparency, and accountability at the National Zakat Agency (BAZNAS). A descriptive qualitative approach was used, using primary data from in-depth interviews with BAZNAS leaders and staff, zakat payers, and mustahik, as well as secondary data from institutional documents and scholarly literature. Thematic and interpretive analysis revealed that digitalization accelerates zakat collection, strengthens transparency through digital dashboards, and encourages a focus on productive empowerment, including capital support for MSMEs. Institutional challenges such as uneven digital literacy and limited technological human resources are addressed through capacity programs and institutional collaboration. The results of this study highlight the structural transformation of zakat governance as an Islamic fiscal instrument, closing previous research gaps and opening opportunities for quantitative research and cross-country comparative studies.

Keywords: Zakat digitalization, Islamic fintech, Islamic fiscal transformation, BAZNAS, financial transparency

A. Introduction

The rapid development of digital technology has fundamentally transformed the global financial system, including the governance of Islamic social finance. In this context, Islamic financial technology (sharia fintech) has emerged as a strategic instrument in modernizing Islamic philanthropic institutions by increasing efficiency, transparency, and accessibility. The digitalization of zakat management is not merely a technical innovation but represents a structural shift toward institutional reform within the broader framework of Islamic fiscal governance.

From the perspective of Islamic fiscal policy theory, zakat is a central instrument for wealth redistribution and socio-economic justice. The normative foundation of zakat as a fiscal mechanism is rooted in Islamic teachings, particularly in Surah At-Taubah (9): 60, which outlines eight categories of entitled recipients (asnaf). Beyond its theological dimension, zakat serves as a public fiscal instrument aimed at reducing inequality and promoting equitable economic development. Therefore, the transformation of zakat governance through digital systems must be evaluated not only in terms of operational efficiency but also in relation to accountability, distributive justice, and compliance with sharia principles.

In Indonesia, digital integration in the Islamic finance sector has accelerated in response to the paradigms of Industrial Revolution 4.0 and Society 5.0. As the national zakat authority, the National Zakat Agency (BAZNAS) has implemented several digital innovations, including an online zakat platform, the BAZNAS Management Information System (SIMBA), and integration with the Sharia-compliant QRIS (Qualifications for Receiving and Payment of Zakat). These initiatives align with a digital governance framework that emphasizes

transparency, data-driven decision-making, and institutional accountability in public financial management.

While numerous studies have examined the digitalization of zakat from the perspective of efficiency and compliance of muzakki (payers of zakat), studies exploring how the integration of Islamic fintech (financial technology) changes the structure of zakat governance as part of institutional-level Islamic fiscal transformation are still very limited. Globally, Islamic fintech has become a strategic instrument in managing digital philanthropy, increasing donor participation and distribution efficiency (Author, 2022; Author, 2023). Islamic fiscal transformation here refers to structural changes in zakat governance that enhance efficiency, transparency, and accountability in accordance with Sharia principles.

The research questions posed in this study are: How is zakat digitalization implemented through sharia fintech innovation at BAZNAS? How does this digitalization contribute to Islamic fiscal transformation in terms of governance, transparency, and accountability?, What institutional challenges and opportunities arise in the digital zakat transformation process?

B. METHOD

This study employs a qualitative approach with a descriptive design to analyze the contribution of zakat digitalization through Islamic financial technology innovation to institutional-level Islamic fiscal transformation at Badan Amil Zakat Nasional (BAZNAS). The qualitative approach was selected to obtain an in-depth understanding of how digital system integration not only improves administrative efficiency but also reforms governance structures, transparency mechanisms, and accountability in zakat fund management as an instrument of Islamic public finance.

This study uses a qualitative approach with a descriptive design to analyze the contribution of zakat digitalization through Islamic financial technology innovation to institutional-level Islamic fiscal transformation at BAZNAS. The qualitative approach was chosen to gain an in-depth understanding of how digital system integration not only improves administrative efficiency but also reforms governance structures, transparency mechanisms, and accountability in the management of zakat funds as an Islamic public finance instrument.

The research focuses on the implementation of a digital zakat platform, the integration of SIMBA 4.0, and the use of Sharia-compliant QRIS as part of fiscal governance modernization based on Sharia values. Zakat digitalization is examined within the theoretical framework of Islamic fiscal policy and digital governance. Primary data was collected through in-depth semi-structured interviews with BAZNAS leadership and management staff, as well as selected muzakki and mustahik involved in the digital zakat system. Secondary data was obtained from institutional reports, regulatory documents, and relevant scientific literature to strengthen data triangulation.

The data analysis process was conducted through the following stages: (1) interview transcription, (2) initial coding (open coding), (3) thematic categorization, and (4) interpretive analysis to identify patterns of Islamic fiscal transformation in the context of zakat digitalization.

Data validity was ensured through:

1. Credibility through source triangulation and member checking,
2. Transferability through detailed contextual descriptions,
3. Dependability through systematic documentation of research procedures,

4. Confirmability by basing findings on verified empirical evidence.

Ethical considerations for the research were addressed by obtaining written informed consent from all participants and maintaining data confidentiality through anonymization. As supporting data, the number of muzakki (payers of zakat) using digital platforms and the percentage increase in zakat collection were recorded to provide quantitative context, despite the primary focus of this qualitative study.

C. Findings and Discussion

1. Improving Zakat Collection Efficiency

The findings indicate that zakat digitalization has become a key institutional strategy of the National Zakat Agency (BAZNAS) to strengthen fundraising efficiency and expand reach. The implementation of digital platforms, QRIS services, mobile banking integration, and collaboration with various Islamic fintech institutions have significantly accelerated the zakat payment process.

As stated by a BAZNAS official:

“We designed this digitalization to address changing community behavior, especially among millennials and urban communities who are more accustomed to digital transactions.”

This statement reflects a paradigm shift from conventional zakat management to a technology-based governance system.

The empirical findings are supported by quantitative evidence from Verdianti & Puja (2023), who found that zakat digitalization significantly impacted fundraising effectiveness, with a regression significance value of 0.000 (<0.05) and a positive statistical significance of 12.122. Abduh & Yayuli (2024) reported a 234.07% increase in zakat collection between 2021 and 2023 following digital implementation.

In the context of Islamic economic theory, zakat serves as an instrument of fiscal redistribution to achieve socio-economic justice (QS. At-Taubah [9]:60). Digital systems enhance data analysis capacity, enabling zakat management to shift from consumptive distribution to productive empowerment programs, including capital support for MSMEs.

Comparatively, a similar digital approach has also been adopted by several national amil institutions and supported through collaboration with Islamic banking institutions such as Bank Syariah Indonesia (Magfiroh, 2025), demonstrating digitalization as a broader national governance model.

BAZNAS's practices also align with international efforts through the BAZNAS International Forum (BIF), which brings together BAZNAS with global humanitarian agencies such as Bayt Zakat Al Azhar, UNRWA, ISF/OIC, and JHCO. This forum demonstrated the documented and accountable management of zakat, infaq, sadaqah, and donations, including the delivery of aid in the form of tons, trucks, packages, and tents to conflict-affected residents. This practice strengthens BAZNAS's position as a benchmark for international zakat governance.

2. Improving Transparency and Accountability

The second thematic finding relates to strengthening transparency and accountability through Islamic financial innovation. Interviews revealed that BAZNAS uses a digital reporting dashboard that allows donors to monitor fund distribution in real time.

A BAZNAS representative stated:

"Transparency and accountability are our priorities. With a digital system, zakat donors can immediately see how and where their funds are distributed." This mechanism aligns with the principles of DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 concerning Sharia Digital Financial Services, which emphasizes openness and honesty in the management of public funds.

Theologically, accountability (*amanah*) is a fundamental ethical principle in Islamic fiscal governance (Narrated by Al-Bukhari, No. 6496). This finding is consistent with Khaerynnizam & Purnawan (2024), who recommend integrative governance between BAZNAS and LAZ through collaboration and decentralization to enhance institutional effectiveness.

Additional international comparisons:

In a global context, BIF strengthens the principle of accountability because every aid delivery and humanitarian program is recorded in detail and can be monitored by international partners, demonstrating zakat digitalization practices that align with global standards.

3. Institutional Challenges and Fiscal Transformation Efforts

Despite the positive results, this study identified several institutional challenges:

Uneven digital literacy impacts the willingness of muzakki (recipients of zakat) to transition to digital systems.

Concerns about cybersecurity and limited human resources in the technology sector.

BAZNAS addresses this challenge through capacity-building programs and collaborations with:

The National Committee for Islamic Economics and Finance (KNEKS)

The Financial Services Authority (OJK Syariah)

Islamic universities and fintech institutions

These efforts reflect the principle of collaborative goodness (Quran 5:2).

Comparatively, an integrative model that combines local decentralization with digital centralization, as suggested by Khaerynnizam & Purnawan (2024), can improve the effectiveness of Islamic fiscal distribution and transformation, maintaining a balance between efficiency, justice, and moral governance.

Synthesis

Overall, the structured thematic findings confirm that the digitalization of zakat at BAZNAS represents an evolving model of Islamic fiscal governance, integrating technological efficiency with Sharia-based ethical accountability. This transformation is a gradual process that requires institutional strengthening.

D. Conclusion

This research shows that the digitalization of zakat at the National Zakat Agency (BAZNAS) has resulted in significant fiscal transformation in zakat management. Key findings include: Zakat Collection Efficiency: The implementation of digital platforms, QRIS, mobile banking integration, and collaboration with Islamic fintech institutions has accelerated the zakat payment process and expanded the reach of fundraising. Digitization has also enabled a shift in focus from consumptive distribution to productive empowerment, including capital support for MSMEs. Transparency and Accountability: A digital reporting dashboard enables zakat payers to monitor fund distribution in real time, in line with the principle of

trustworthiness and the provisions of DSN-MUI Fatwa No. 117/DSN-MUI/II/2018. This practice is also consistent with international standards implemented by the BAZNAS International Forum (BIF). Institutional Challenges: Varying digital literacy, cybersecurity concerns, and limited technological human resources are key obstacles. BAZNAS addresses this through capacity building programs and collaborations with institutions such as the National Committee for Sharia Economics and Finance (KNEKS).

Research Limitations

This research is qualitative and focuses on BAZNAS, so the results are contextual and do not yet assess the quantitative impact in depth. Furthermore, limited cross-institutional data and challenges with digital accessibility may affect the generalizability of the findings.

Further Research Directions

1. Conduct a quantitative assessment of the impact of zakat digitalization, including its impact on efficiency, transparency, and the welfare of zakat recipients.
2. Conduct cross-country comparisons to identify best practices and effective fiscal transformation models.
3. Further examine the role of collaboration between BAZNAS, LAZ, and Sharia fintech institutions in improving digital literacy and system security.

References

- Abduh, M., & Yayuli, SA (2024). The Impact of Digital Zakat on Collection Zakat at Baznas Surakarta City 2021-2023 (Doctoral Dissertation, Muhammadiyah University of Surakarta).
- Ahmad, A. Ibn Hanbal. (ND). Musnad Ahmad Ibn Hanbal, Hadith No. 12561.
- AlBukhari, MI (ND). Sahih Al-Bukhari, Buku Al-'Ilm, No. 893. The Book of AlFitan, No. 6496.
- Al-Qur'an Al-Karim. (ND). Surah At-Taubah Verse 60; Surah Al-An'Am Verse 152; And Surah Al-Ma'idah Verse 2.
- Harjum. Pusvitasari, 2007. Comparative analysis of bank efficiency sharia in Indonesia.
- Haryono, H., & Yusuf, R. (2025). Digital transformation of zakat: effectiveness analysis Digital platforms to improve zakat payer compliance in the era of Society 5.0. *AdDeenar: Journal of Islamic Economics and Business* 9(001) 183-192.
- Khaerunnizam, M., & Purnawan, P. (2024). Effectiveness of centralization of zakat through Baznas in local economic development. *Journal of Management and Accounting Studentsi*, 3(2) 307-315.
- Maqfiroh, CW (2025). Strategic. Contributions of Indonesian Islamic banks in zakat collection in Indonesia. *At-Tamwil Journal: Islamic Economic Studies*, 7(2) 176-188.
- Nurhayati, J. (2025). Digital transformation in the economy: innovation Technology to Strengthen the Halal Financial Ecosystem in the 5.0 Era. *Jurnal Masharif Al-Syariah: journal of economics and banking/vol*, 10(3) 1705.
- Saputra, A., & Kamal, M.A. (2025). Analysis of the role of BAZNAS in digitalization of zakat to empower the community. *Argument: journals Islamic Communication and Broadcasting* 9(1) 46-61.
- Umam, M., & Hidayat, A. (2024). The impact of zakat on efficiency and Transparency of zakat funds at the National Zakat Collection Agency (Baznas) in Semarang City. *Journal of applied economics and finance* 5(1) 89-102.
- Verdianti, P. (2023). The influence of the use of zakat digitalization on effectiveness, in collecting zakat at the West Kalimantan Baznas.

- Southeast Asia Journal of Graduate of Islamic Business and Economics Vol. 4 No. 3 January 2026 | 165
- Southeast Asia Journal of Graduate of Islamic Business and Economics Vol. 4 No. 3 January 2026 | 164bduh, M., & Yayuli, SA (2024). The Impact of Digital Zakat on Collection Zakat at Baznas Surakarta City 2021-2023 (Doctoral Dissertation, Muhammadiyah University of Surakarta).
- Ahmad, A. Ibn Hanbal. (ND). Musnad Ahmad Ibn Hanbal, Hadith No. 12561.
- AlBukhari, MI (ND). Sahih Al-Bukhari, Buku Al-'Ilm, No. 893 And the Book of AlFitan, No. 6496.
- Al-Qur'an Al-Karim. (ND). Surah At-Taubah Verse 60; Surah Al-An'Am Verse 152; And Surah Al-Ma'idah Verse 2.
- Harjum Muharam & Pusvitasari, 2007. Comparative analysis of bank efficiency sharia in Indonesia.
- Haryono, H., & Yusuf, R. (2025). Digital transformation of zakat: effectiveness analysis Digital platforms to improve zakat payer compliance in the era of Society 5.0. *AdDeenar: Journal of Islamic Economics and Business*, 9(001), 183-192.
- Khaerunnizam, M., & Purnawan, P. (2024). Effectiveness of fiscal centralization of zakat through Baznas in local economic development. *Journal of Management and Accounting Studentsi*, 3(2), 307-315.
- Maqfiroh, CW (2025). Strategic efforts and contributions of Indonesian Islamic banks in zakat collection in Indonesia. *At-Tamwil Journal: Islamic Economic Studies*, 7(2), 176-188.
- Nurhayati, J. (2025). Digital transformation in the Islamic economy: innovation Technology to Strengthen the Halal Financial Ecosystem in the 5.0 Era. *Jurnal Masharif Al-Syariah: journal of Islamic economics and banking/vol*, 10(3), 1705.
- Saputra, A., & Kamal, M.A. (2025). Analysis of the strategic role of BAZNAS in digitalization of zakat to empower the community. *Argument: scientific journals Islamic Communication and Broadcasting*, 9(1), 46-61.
- Umam, M., & Hidayat, A. (2024). The impact of online zakat on efficiency and Transparency of zakat funds at the National Zakat Collection Agency (Baznas) in Semarang City. *Journal of applied Islamic economics and finance*, 5(1), 89-102.
- Verdianti, P. (2023). The influence of the use of zakat digitalization on effectiveness in collecting zakat at the West Kalimantan Baznas.
- Putra, R., Habibi, A. ., & Iqbal Fasa, M. . (2025). Digital Zakat In The Dynamics Of National Zakat Fund Collection In Indonesia. *Journal of Management and Islamic Finance*, 5(2), 254–270. <https://doi.org/10.22515/jmif.v5i2.13288>
- Zulfikar Hasan, & Kamiluddin, K. (2021). Digital Zakat Fundraising in Times of Covid-19 Pandemic: Evidence from BAZNAS, Indonesia. *Journal of Islamic Economic and Business Research*, 1(2), 202–215. <https://doi.org/10.18196/jiebr.vli2.1>
- Noviani, T. A., Khoiruddin, & Sofiana, A. (2025). Zakat Fund Management through Financial Technology in the Digital Era: A Maqāṣid al-Sharī'ah Approach. *Al-Risalah Jurnal Ilmu Syariah Dan Hukum*, 827–845. <https://doi.org/10.24252/al-risalah.vi.61851>
- [https://baznas.go.id/berkah-zakat/BAZNAS International Forum, Sinergi Zakat untuk Dunia yang Lebih Baik/300](https://baznas.go.id/berkah-zakat/BAZNAS%20International%20Forum,%20Sinergi%20Zakat%20untuk%20Dunia%20yang%20Lebih%20Baik/300)