



The Role of Digital Applications in the Zakat Collection Ecosystem: A Documentation and Policy Review

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ABSTRACT

Digitalization has driven a significant transformation in zakat collection practices in Indonesia. Application-based innovations not only facilitate transactions but also reshape the governance dynamics of Islamic philanthropy by expanding payment channels, increasing muzaki participation, and strengthening the transparency of amil zakat institutions. This study aims to analyze the role of digital applications within the zakat collection ecosystem through documentation and policy analysis. The research employs a documentary review and policy analysis approach, utilizing policy documents, institutional reports, and relevant academic literature. Data are analyzed through processes of reduction, thematic categorization, policy analysis, and conceptual synthesis. The findings indicate that application-based digitalization provides a relative advantage in the form of transaction efficiency and expanded donor access, particularly among younger muzaki segments. In addition, digital applications enhance real-time accountability through digital reporting mechanisms, which contributes to increased public trust. However, the study also identifies structural challenges at the policy and institutional readiness levels. Regulatory fragmentation and capacity gaps among amil zakat institutions create a form of digital dualism within the national zakat ecosystem. This study concludes that digital applications function as ecosystem agents in zakat governance, indicating that digitalization should be understood not merely as a technological innovation but as an institutional innovation that requires regulatory harmonization and inter-actor coordination.

Keywords: zakat, digital, ecosystem

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INTRODUCTION

The development of digital technology has brought fundamental transformations in Islamic philanthropic practices, especially in the zakat collection system. Digitalization opens up innovation space for amil zakat institutions (LAZ) in expanding the reach of fundraising, improving service efficiency, and strengthening aspects of transparency and accountability in zakat management. The integration of information technology allows the zakat payment process to be carried out faster, easier, and more flexibly, while encouraging more systematic management of muzaki and mustahik data. In addition, the use of digital platforms also contributes to increasing public trust through the provision of more open and measurable zakat management information and distribution reports.

In Indonesia, this transformation is reflected in the increasing use of mobile applications and digital platforms in zakat payments, especially among urban communities and the younger generation, in line with the increasingly massive penetration of sharia fintech (Financial Services Authority, 2023). Institutions such as BAZNAS, Dompet Dhuafa, and Rumah Zakat have developed application-based zakat payment systems that are integrated with various digital transaction instruments, such as e-wallets and virtual accounts. This digitalization is becoming increasingly strategic considering that the potential for national zakat is estimated to reach more than IDR 300 trillion per year, while the realization of collection is still in the range of 10–15 percent of the total potential (BAZNAS, 2022). This condition shows that there is a structural gap between the potential and realization of zakat, which emphasizes the urgency of digital innovation as a policy instrument and institutional strategy in optimizing the collection of zakat in a sustainable manner.

Academically, studies on digital zakat show significant developments, especially in the aspects of the use of sharia fintech, changes in muzaki behavior, and the effectiveness of zakat collection. Rahayu (2021) found that the digitization of zakat contributes to increasing transaction convenience and time efficiency in the zakat payment process. In line with that, Pratama and Aziz (2022) show that the use of zakat applications is able to expand the participation of the millennial generation muzaki through a more flexible and affordable micro-zakat payment scheme. However, several studies have also identified challenges in the implementation of digital zakat, especially related to data security issues, user trust levels, and the legitimacy of amil zakat institutions in the digital ecosystem (Hasan, 2020).

Nonetheless, a review of the literature shows that most of the research is still dominated by user perception-based approaches, technology adoption, and muzaki interest in using digital platforms. Studies that comprehensively describe the formation of the zakat collection ecosystem through policy tools, regulations, and institutional documentation are still relatively limited. In addition, the role of digital applications in building an integrated and sustainable zakat governance architecture has not received much academic attention. These limitations indicate that there is a research gap in the structural and institutional dimensions of zakat digitalization, which is important to be

studied in order to enrich the perspective of zakat management in the context of digital transformation.

This paper aims to provide a documentation-based conceptual and empirical analysis of the role of digital applications in the zakat collection ecosystem, by examining the interaction between amil zakat institutions, policy frameworks, technological devices, and user actors. The uniqueness of this paper lies in the policy and documentary review approach without being tied to survey data or field observations. This approach is considered important considering that the digitization of zakat is an institutional phenomenon that is closely related to the governance structure, not just individual behavior. By positioning digital applications as part of the ecosystem - not just a means of payment, this paper contributes to the literature that places zakat in the context of the transformation of the Islamic digital economy.

Based on this gap, this paper builds the argument that digital applications have a strategic role in strengthening the zakat collection ecosystem through ease of payment, expansion of distribution channels, and strengthening transparency, although institutionally it still requires policy harmonization and regulatory adaptation. Thus, the research hypothesis proposed is that the digitization of zakat applications strengthens the zakat collection ecosystem, but its effectiveness is greatly influenced by the readiness of institutions and the policy framework that governs their governance. This argument is important to explain why the digitization of zakat cannot be solely understood as a technological innovation, but needs to be seen as an institutional innovation in the Islamic philanthropic system.

RESEARCH METHODOLOGY

Penelitian ini menggunakan pendekatan kualitatif dengan desain documentary review dan policy analysis untuk menganalisis peran aplikasi digital dalam ekosistem pengumpulan zakat. Desain ini dipilih karena isu digitalisasi zakat merupakan fenomena yang banyak dipengaruhi oleh aturan institusional, kebijakan pemerintah, serta dokumen kelembagaan, sehingga dapat ditelusuri melalui data sekunder tanpa memerlukan pengumpulan data primer di lapangan. Pendekatan ini juga lazim digunakan untuk mengurai hubungan antara inovasi teknologi dan tata kelola ekonomi syariah, terutama pada konteks filantropi Islam dan fintech syariah.

Data yang digunakan dalam penelitian ini merupakan data sekunder yang diperoleh melalui tiga kelompok sumber utama, yaitu:

- a. The policy and regulatory documents in this study cover various legal and institutional tools that regulate the management of zakat and the use of digital technology. The document includes Law Number 23 of 2011 concerning Zakat Management as the main legal basis, Government Regulation Number 14 of 2014 as an implementing rule, as well as various regulations and guidelines issued by BAZNAS related to the governance and collection of zakat. In addition, this study also pays attention to the fatwa of the National Sharia Council-Indonesian Ulema Council (DSN-MUI) which regulates the validity of digital transactions from a

sharia perspective, as well as policies issued by the Financial Services Authority regarding the development and supervision of sharia fintech. The entire document is analyzed to understand the regulatory and institutional framework that forms the digital-based zakat collection ecosystem in Indonesia.

- b. The institutional documentation in this study is in the form of annual reports and performance reports issued by amil zakat institutions, such as BAZNAS, Dompet Dhuafa, Rumah Zakat, LAZISMU, and other similar institutions. These documents include information on fundraising strategies, performance achievements, and digital innovations applied in zakat management. In addition, this research also utilizes public archives that contain data related to the integration of zakat applications, the development of digital payment channels, and the platform-based zakat collection model. The analysis of this institutional documentation was carried out to obtain a comprehensive understanding of institutional practices and the dynamics of the implementation of zakat digitalization in the context of the governance of amil zakat institutions in Indonesia.
- c. The academic literature used in this study includes journal articles, scientific proceedings, and research reports that specifically discuss the topics of digital zakat, sharia fintech, muzaki behavior, transparency of Islamic philanthropy, and zakat governance. Literature search is carried out systematically through various scientific databases, such as Scopus, DOAJ, Google Scholar, and SINTA, in order to obtain relevant, up-to-date, and credible sources. The literature was analyzed to identify the development of the study, the methodological approach used, and the main findings in previous studies, as well as to map research gaps related to the structural and institutional dimensions in the digitization of zakat management.

RESULT AND DISCUSSION

Result

Digitalization as a Channel for Strengthening Zakat Collection

Documentation studies show that digitalization plays a significant role as a new channel in zakat collection. A number of national amil zakat institutions such as BAZNAS, Dompet Dhuafa, and Rumah Zakat have developed mobile applications and digital payment channels since the 2016–2019 period, in line with the growth of sharia fintech in Indonesia (BAZNAS, 2023; OJK, 2022). This digitalization includes integration with various payment instruments, such as e-wallets, virtual accounts, and sharia payment gateways, which allow the zakat payment process to be carried out faster and more flexibly (Ascarya, 2020; Hasan, 2020). In addition to expanding the reach of collection, the use of digital channels also encourages increased transparency and accountability of amil zakat institutions through an information technology-based reporting system (Beik & Arsyanti, 2016; Nurhasanah, 2018).

BAZNAS performance report data shows that the contribution of digital channels to total zakat collection increased from 11.2% in 2018 to 25.1% in 2022, with a dominant growth trend in the urban millennial segment (BAZNAS, 2023). This

finding is in line with the research of Rahayu (2021) and Pratama and Aziz (2022) who stated that digital-based zakat applications are able to increase muzaki participation through ease of transactions and micropayment schemes. In addition, the use of digital technology has been proven to reduce transaction costs and increase the efficiency of zakat collection (Huda et al., 2020; Wahyuni & Setiawan, 2021). Thus, digitalization not only functions as a technical innovation, but also as a strategic instrument in strengthening zakat collection and transforming zakat governance to be more adaptive and sustainable.

These findings are consistent with the literature on the adoption of fintech in sharia philanthropy which confirms that the use of digital technology is able to reduce payment friction and increase convenience and efficiency for users (Rahayu, 2021; Huda et al., 2020). The use of zakat applications allows the payment process to be carried out quickly, flexibly, and integrated with various digital financial instruments, thereby reducing transaction costs and administrative obstacles that have been obstacles to collecting zakat (Pratama & Aziz, 2022; Ascarya, 2020). In addition, ease of access through mobile devices also contributes to increasing muzaki participation, especially from the productive age group and urban communities who have a higher level of digital literacy (Wahyuni & Setiawan, 2021; OJK, 2022).

However, the digitization of zakat not only functions as a means of financial transactions, but also expands the space for interaction between amil zakat institutions and muzaki. Digital applications allow the submission of payment notifications, fund distribution reports, and the publication of empowerment programs on a regular basis, which strengthens muzaki's engagement and trust in amil zakat institutions (Hasan, 2020; Nurhasanah, 2018). This platform-based interaction encourages the transformation of the relationship between muzaki and amil from transactional relations to participatory relationships in the digital zakat ecosystem (Beik & Arsyanti, 2016; Kasri & Yuniar, 2021). Thus, digital applications play a strategic role not only as a collection channel, but also as a governance and communication instrument that strengthens the sustainability of zakat management.

The Role of Regulation in Developing the Digital Zakat Ecosystem

Policy analysis shows that regulatory infrastructure is a key factor in strengthening zakat governance based on digital applications. Until now, the management of zakat in Indonesia normatively still refers to Law Number 23 of 2011 concerning Zakat Management and Government Regulation Number 14 of 2014 as implementing regulations, which emphasize the institutional aspects, collection, and distribution of zakat in general (BAZNAS, 2022; Nurhasanah, 2018). However, the two regulations have not explicitly regulated the digital zakat payment mechanism, muzaki data protection, payment system interoperability, and technology standards used by amil zakat institutions. The limitations of these regulations have the potential to cause legal uncertainty in the practice of digitizing zakat, especially in the context of transaction

security and accountability of fund management (Hasan, 2020; Ascarya, 2020; Beik & Arsyanti, 2016).

On the other hand, sharia fintech regulation is under the authority of the Financial Services Authority, while zakat management is the domain of the Ministry of Religion and BAZNAS, thus creating fragmentation of authority in the development of the digital zakat ecosystem. This condition has the potential to hinder system integration between amil zakat institutions and sharia fintech service providers, especially in terms of technology standardization and data exchange (OJK, 2022; Kasri & Yuniar, 2021). A number of studies confirm that cross-regulator coordination and policy harmonization are the main prerequisites for building an effective and sustainable digital philanthropic ecosystem (Huda et al., 2020; Wahyuni & Setiawan, 2021). Therefore, strengthening the role of collaborative and adaptive regulations is an urgent need to support the transformation of digital zakat governance in Indonesia.

A document published by the Financial Services Authority (2023) confirms that sharia fintech has a strategic role in strengthening the Islamic economy through the digitization of payment and financing systems, but has not explicitly included zakat as part of the fintech regulatory domain. On the other hand, DSN-MUI has issued a number of fatwas regulating electronic transactions and the use of electronic money in sharia contracts, which are then used as the basis for sharia legitimacy by amil zakat institutions in developing digital features (DSN-MUI, 2017; Hasan, 2020). This condition shows that normatively the digitization of zakat has obtained adequate sharia legitimacy, but has not been fully supported by technocratic legitimacy in the form of integrated and cross-sectoral digital governance standards. The absence of a comprehensive regulatory framework has implications for an imbalance between the pace of technological innovation carried out by amil zakat institutions and the readiness of public policies, so that it has the potential to cause system fragmentation, governance risks, and legal uncertainty in the management of digital zakat (Ascarya, 2020; Huda et al., 2020; Kasri & Yuniar, 2021).

Institutional Readiness in Adopting Digital Infrastructure

A study of the annual document of the amil zakat institution shows that digital adoption requires institutional readiness at two main levels, namely technological infrastructure and human resource capacity. Technology infrastructure includes information systems, cybersecurity, database management, and the ability to integrate with external systems, while human resource capacity is related to digital competence, change management, and the use of technology for decision-making (Zainal et al., 2021; Al-Salem, 2020). Studies on the digital transformation of the philanthropic sector confirm that without adequate institutional support, digitalization tends to be symbolic and does not have a significant impact on organizational performance (Vial, 2019; Nambisan et al., 2019; Scott, 2014). Therefore, institutional readiness is an important foundation in strengthening digital-based zakat governance.

National-scale amil zakat institutions such as BAZNAS, Dompet Dhuafa, and Rumah Zakat show a relatively higher level of digital readiness than small-scale institutions. Institutional reports and previous studies indicate that large institutions have developed in-house technology units, implemented enterprise systems, and built technical integrations with banks and digital payment service providers (World Bank, 2020; UNDP, 2021). This capacity allows for the creation of system interoperability and the more optimal use of muzaki data for performance collection and reporting strategies (OECD, 2020; Bresciani et al., 2018; Mergel et al., 2019). Thus, technological readiness not only increases operational efficiency, but also strengthens the legitimacy of the organization in the digital philanthropic ecosystem.

On the other hand, small-scale or regional-based amil zakat institutions still face significant limitations in the adoption of digital technology. A number of studies show that budget limitations, low digital literacy of managers, and lack of system support are the main factors inhibiting digital transformation in small non-profit organizations (Salamon et al., 2017; Cordery & Sinclair, 2013). As a result, many institutions still rely on manual channels and static websites, and have not been able to utilize muzaki data strategically (Ebrahim, 2019; Gilchrist et al., 2020). This capacity gap has the potential to widen the performance disparity between amil zakat institutions and hinder the development of an inclusive and nationally integrated digital zakat ecosystem (Scott, 2014; UNDP, 2021).

Previous literature emphasizes that institutional capacity is a key determinant in the success of Islamic philanthropy's digital transformation, both in terms of technological infrastructure and human resources (Hasan, 2020; Vial, 2019). In line with these findings, this study shows that differences in the level of institutional readiness have the potential to give birth to the phenomenon of digital dualism, where large-scale amil zakat institutions are able to optimize the benefits of the digital economy through system integration and data utilization, while small-scale institutions tend to experience stagnation due to limited capacity and resources (Nambisan et al., 2019; Salamon et al., 2017). This gap emphasizes that the digitization of zakat does not take place neutrally, but is influenced by institutional structure and access to strategic resources.

In the context of the development of the national zakat ecosystem, this digital dualism has wider implications for the equitable distribution of access and distribution of digital transformation benefits. Inequality in institutional capacity has the potential to widen performance disparities between amil zakat institutions and hinder the creation of an inclusive and integrated digital zakat ecosystem (Scott, 2014; OECD, 2020). Therefore, these findings strengthen the argument that policy interventions, institutional capacity building, and cross-agency collaboration schemes are important prerequisites to ensure that the digitization of zakat not only benefits large actors, but also encourages equity and sustainability of zakat management at the national level.

Transparency and Accountability as Institutional Impacts

The zakat application not only functions as a means of payment, but also plays a role in strengthening the transparency of zakat fund management. A number of digital platforms provide features that allow muzaki to monitor the flow of collections, distribution programs, and periodic and open fund distribution reports. This practice is in line with the principles of good governance in Islamic philanthropy which emphasizes information disclosure and public accountability (Ebrahim & Weisband, 2007; Saad & Farouk, 2019; Muneeza et al., 2018). App-based transparency provides a participatory experience for muzaki and strengthens the relationship of trust between zakat givers and management institutions.

Increasing transparency through digital channels is also relevant in the context of Islamic philanthropy which often faces criticism related to the effectiveness and accountability of fund distribution. Several studies show that the disclosure of information presented visually and in real-time is able to increase public trust and improve the perception of the performance of amil zakat institutions (Sargeant & Shang, 2016; Tremblay-Boire & Prakash, 2017; Cordery et al., 2021). Thus, digital transparency is not only administrative, but also serves as an instrument of social legitimacy that strengthens the position of the amil zakat institution in the modern philanthropic ecosystem.

Furthermore, digital transparency creates a data-driven social control mechanism that takes place in real-time. Public access to information on collection and distribution allows the public to conduct indirect supervision of the performance of amil zakat institutions. The non-profit sector governance literature suggests that technology-based control mechanisms can replace traditional hierarchical oversight that is slow and limited (Fung, Graham, & Weil, 2007; Janssen & Van den Hoven, 2015; Bertot, Jaeger, & Grimes, 2010). In this context, digitalization contributes to the establishment of horizontal accountability between institutions and stakeholders.

However, increased transparency at the institutional level has not been fully followed by the integration of inter-agency and inter-authority reporting. Until now, there is no national system that is able to consolidate data on cross-institutional digital zakat collection in a standardized manner. This data fragmentation makes it difficult to formulate evidence-based policies and hinders the comprehensive mapping of the potential and impact of zakat at the national level (Kettunen & Kallio, 2019; Puron-Cid, 2020; Dunleavy et al., 2006). As a result, even though digital innovation is growing rapidly at the micro level, the strategic contribution of zakat to national development has not been systemically optimized.

Discussion

Application-based zakat transformation can be understood using the framework of ecosystem theory which emphasizes that an innovation does not stand alone, but is in a network of actors, resources, technology, regulations, and norms (Adner, 2017). In the context of digital zakat, the application functions as an infrastructure that connects three

core elements: muzaki as the demand side, amil institutions as the supply side, and the government as the regulatory side. This ecosystem is interdependent, so the success of digitalization is not determined by technology alone, but by a combination of institutional, legitimacy, and governance factors. The findings of this study are in line with the principle of Adner (2017) that the success of innovation in the digital ecosystem is not only determined by the technical function of the platform, but by the coordinated integration between actors.

In addition, the digitalization of zakat can be reviewed through the framework of Diffusion of Innovation Theory by Rogers (2003), who explains that the adoption of innovation is influenced by innovation characteristics such as relative advantage, compatibility, complexity, and observability. The use of zakat applications has proven to have relative advantages in the form of ease and speed of payment, as well as compatibility with the digital transaction patterns of urban communities. However, obstacles still arise in the aspects of institutional complexity and policy observability. This means that digital channels have been accepted from the user side, but institutional adoption and policy harmonization have not fully followed. This condition shows that digital innovation in the Islamic philanthropic sector is in the stage of partial adoption.

The strengthening of digital zakat can also be understood using Institutional Theory which explains that the legitimacy of a practice is not only determined by technical rationality, but also by social acceptance, norms, and regulations (Scott, 2008). In this context, zakat applications have gained normative legitimacy through DSN-MUI fatwa related to digital transactions, but have not yet obtained adequate regulatory legitimacy from the government in the form of a zakat digital governance framework. This gap explains why the digitization of zakat runs faster at the institutional practice level than at the policy level. Scott (2008) stated that innovations that are not followed by regulatory legitimacy have the potential to create an 'institutional void', which in this case can be seen from the absence of standardization of zakat information systems nationally.

The findings of the study also show that digital applications play a role in strengthening transparency mechanisms in the Islamic philanthropic ecosystem. This can be explained through the theory of Trust and Accountability which emphasizes that public trust increases when institutions provide reporting mechanisms, information disclosure, and evidence of distribution (Ebrahim, 2010). The digital reports provided by the zakat application shorten the epistemic distance between muzaki and amil institutions, thus creating what Ebrahim (2010) calls real-time accountability. This phenomenon explains the increasing participation of millennial muzaki who tend to be sensitive to transparency and governance issues.

Meanwhile, from the perspective of the sharia economy, the digitization of zakat strengthens the function of the public through reducing transaction costs and increasing collection efficiency. This concept is in line with Chapra's (1992) view that Islamic economic institutions must optimize the use of resources to create social welfare of the ummah. The application of zakat can be seen as an instrument that accelerates the

redistribution of funds from muzaki to mustahik through systemic efficiency. Thus, digital innovation in the zakat sector is not only technological innovation, but also institutional innovation.

However, this study also found that digitalization faces structural challenges in the form of institutional readiness. The Resource-Based View (RBV) theory by Barney (1991) explains that institutions are able to adopt innovation when they have supporting internal resources, such as knowledge, technology, and human resources. Large-scale amil institutions have in-house technology units that allow API integration with banks, e-wallets, and payment gateways, while small-scale institutions face limited digital capacity. This shows the existence of digital dualism in the national zakat ecosystem, which has the potential to affect the equitable distribution of digitalization benefits.

From a public policy perspective, regulatory fragmentation is also an obstacle. Law No. 23/2011 regulates the management of zakat by BAZNAS and LAZ, while fintech regulations are under the OJK. This misalignment of the regulatory domain creates regulatory fragmentation, which in policy coordination theory is referred to as the failure of cross-sector integration (Peters, 2015). Consequently, there is no single standard for digital zakat data governance, system security, or platform interoperability. In this situation, digitalization develops through non-regulatory institutional mechanisms, namely self-adaptation by institutions through internal innovation and the use of sharia legitimacy.

Overall, this discussion confirms the hypothesis that digital applications strengthen the zakat collection ecosystem through expanding channels, increasing efficiency, and strengthening transparency, but their effectiveness is influenced by regulatory and institutional readiness. By using the framework of ecosystem, innovation, and institutional theory, zakat digitalization can be positioned as a systemic innovation that demands orchestration between actors, not just technology adoption by institutions.

CONCLUSION

This study shows that digitalization through applications plays a strategic role in strengthening the zakat collection ecosystem in Indonesia. This role is not limited to the technical function of applications as payment channels, but also extends to their institutional function in enhancing transparency, expanding muzaki participation, and strengthening the governance of zakat management institutions. Therefore, zakat digitalization should be understood as a systemic innovation involving interdependent actors, resources, technologies, and policies within an ecosystem, rather than merely the adoption of digital tools by institutions.

The synthesis of the findings indicates that digitalization provides a relative advantage in the form of efficiency and reduced transaction costs, enabling the expansion of zakat collection, particularly among younger generations of muzaki. In addition, digital applications facilitate the establishment of real-time accountability mechanisms through reporting features and program transparency, thereby

strengthening public trust in amil institutions. This demonstrates that digital innovation functions not only as an instrument for fundraising but also as a legitimational instrument for zakat management institutions.

However, this study also finds the presence of structural barriers at the policy and institutional levels. On the policy side, the absence of standardized digital zakat governance within the national regulatory framework creates fragmentation of authority among the Ministry of Religious Affairs, BAZNAS, and the Financial Services Authority. Meanwhile, at the institutional level, capacity gaps between large and small amil institutions create a form of digital dualism that may lead to unequal distribution of the benefits of zakat digitalization. These conditions indicate that the success of digitalization depends not only on technological adoption by institutions, but also on policy harmonization and institutional capacity building.

This study opens avenues for further research, particularly on system interoperability, digital policy standardization, and the analysis of zakat data governance at the national level. In addition, future studies based on primary data could provide deeper insights into the dynamics of muzaki behavior, amil institutions' strategies, and the impact of digitalization on the effectiveness of zakat distribution.

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